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(54) **METHOD OF PROVIDING BILLING AND PAYMENT SERVICE USING SETTLEMENT SERVICE FUNCTION OF MOBILE ELECTRONIC WALLET AND SYSTEM THEREFOR**

(75) Inventors: **Shae Jin Park**, Bucheon-city (KR); **Myoung Man Hur**, Seoul (KR); **Jung Hun Kim**, Seoul (KR)

Correspondence Address:  
**AKERMAN SENTERFITT**  
**8100 BOONE BOULEVARD, SUITE 700**  
**VIENNA, VA 22182-2683 (US)**

(73) Assignee: **HarexInfotech Inc.**, Seoul (KR)

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(57) **ABSTRACT**

Provided is a method of providing a billing and payment service using a settlement service function of a mobile elec-

tronic wallet, and a system therefor, which enables companies to charge customers for rates through their mobile devices, respectively, and enables the customers to directly pay for the rates using a settlement service function of a mobile electronic wallet without exposing banking information to a rate receipt institution on a regularly monthly basis. A rate guidance message is sent to a customer using a short message service (SMS) that is a wireless communication network service of a mobile device. If the customer confirms the guidance message, the mobile device automatically gains access to the rate demand company by call back URL or TCP/IP communication. Then, after undergoing a simple authentication procedure for confirming whether or not the access person is a true person, a rate bill including payment particulars is displayed on a screen of the mobile device. If the customer confirms the rate bill and intends to pay for the rate bill, the customer directly settles the payment using a settlement service function (e.g. credit card or account transfer of an electronic wallet of the mobile device. Thus, without exposing customer's settlement information such as account number and card number, the rate can be paid according to the customer's payment intent, to thereby reduce pressure by banking information exposure, and reduce congestion due to visit of banks using an electronic wallet settlement service function of the mobile device. A payment priority ranking order can be determined within a customer's allowable capital extent, and payment tools such as transfer account and credit card are diversified, to thereby prevent a payment delay due to lack of deposit money and enhance a rate receipt efficiency of the rate demand company.

