

sage service (SMS) according to a mobile transfer request of the rate demand company 30 (6). That is, the rate demand company 30 transmits the rate guidance message using the short message service to the customer via the mobile communication center 20 on the date designated by the customer who has selected the mobile automatic payment. Here, the communication center 20 transmits a Call Back URL for radio Internet connection or IP Address and Port Number for TCP/IP connection to the customer together with the rate payment guidance message (refer to the screens (a) and (b) of FIG. 3). The customer and the rate demand company 30 are connected with each other on a one-to-one basis by the wireless internet through call back URL or TCP/IP communication. Accordingly, the rate demand company 30 can transmit rate demand details to the customer's mobile device 10 (refer to the screens (c) and (d) of FIG. 3). The customer confirms the rate bill and directly performs a mobile transfer rate payment using a settlement service function of the electronic wallet of the IC chip 11 mounted in the mobile device 10 (7). The mobile communication center 20 requests for transfer to the financial agency 40 that is the customer's trading bank according to the customer's mobile transfer rate payment intent (8). That is, when the customer selects the mobile account transfer as the payment method, a display screen for account selection is displayed on the mobile device 10 as shown in a screen (f) of FIG. 3. Then, the customer chooses his or her bank account. The mobile communication center 20 is connected with the financial agency 40 of the corresponding bank according to the customer's account selection via a dedicated cable (refer to a screen (g) of FIG. 3). If the customer and the financial agency 40 are connected with each other on network, the financial agency 40 request for an account password input (refer to a screen (h) of FIG. 3). If a correct password has been input from the customer, the rate is paid through the account transfer (refer to a screen (i) of FIG. 3). That is, the financial agency 40 such as the customer's trading bank transfers the rate to the bank which the rate demand company 30 uses (9), and notifies the transfer result to the customer's mobile device 10 via the mobile communication center 20 (10) and (11). Here, the mobile transfer result is notified to the rate demand company 30 on an online basis or in a batch processing mode (12). The rate demand company 30 which has been notified the mobile transfer result confirms the payment through the trading bank 50 (13) and processes the payment receipt result (14).

[0039] FIG. 5 is a flowchart view illustrating a payment process flow using a mobile credit card settlement of the FIG. 1 system, in which the substantially same procedure is shown as shown in FIG. 4.

[0040] In FIG. 5, the rate demand company 30 requests for franchise registration for mobile card transfer registration to the mobile communication center 20 (1), and receives the mobile credit card transfer registration approval from the mobile communication center 20 (2). The rate demand company 30 receives a mobile credit card payment application from the customer (3), and sends the customer a bill for this month and a payment notice of last month (4). The rate demand company 30 requests the mobile communication center 20 to perform the mobile card transfers of customers in a batch process on scheduled dates, respectively (5). The mobile communication center 20 which has received a mobile card transfer request transmits a payment (demand) guidance message using short message service to customers (6) (refer to the screens (a) and (b) of FIG. 3). The customer confirms

the SMS particulars on the screen of the mobile device 10 (refer to the screens (c) and (d) of FIG. 3). Then, the customer pays for the relevant rate via mobile credit card transfer using the settlement service function of the electronic wallet of the IC chip 11 containing the credit card information (7). In the case that a number of pieces of card information are contained in the IC chip 11, a screen (f) of FIG. 3 is displayed on the mobile device 10, to make the customer select a card to use for payment. If the customer selects a card to use for payment, a password input is required (refer to a screen (g) of FIG. 3). If a correct card password has been input, the customer's mobile device 10 is connected with a server 40 in the credit card issuing company via the mobile communication center 20 (refer to a screen (h) of FIG. 3), and receives a transaction approval.

[0041] Here, the mobile communication center 20 plays a role of a value added network (VAN) company. That is, the mobile communication center 20 requests the credit card company 40 to perform a transaction approval request (8), and notifies the customer's mobile device 10 of the approval result (9) and (10). The mobile communication center 20 requests the credit card company 40 to make purchase data on the basis of the transaction approval result and to request the purchase data (11), and receives the purchased result from the credit card company 40 to then notify the rate demand company 30 of the purchased result on a batch process (12) and (13). The rate demand company 30 receives and treats respective rates by customers on the basis of the rate receipt result (14). The credit card company 40 pays for the relevant rates to the bank account of the relevant rate company 30 through the rate demand company trading bank 50 (15). The relevant rate demand company 30 connects to the relevant bank to confirm receipt of money (16).

[0042] As described above, a method of providing a billing and payment service using a settlement service function of a mobile electronic wallet, and a system therefor, according to the present invention does not expose banking information to a rate receipt institution to thereby provide an effect of protecting personal information. In addition, the present invention enables an automatic transfer to be performed from a customer's account to a rate receipt institution account on a monthly basis by an one-time appointment, to thereby solve popular discontent by repetition demand and excess demand in the case of automatic transfer customers. In addition, the present invention enables a customer to execute payment anytime anywhere using a communication function of a mobile device, to thereby solve inconveniences due to using banks. Further, the present invention enables customers to select a settlement unit, to thereby enhance a rate receipt efficiency and prevent delay of payment. In addition, the present invention enables customers to determine a payment schedule according to a payment priority order within the customer's budget extent, in which case an interest of the delay can be calculated at the time of payment of the delayed rate, to thereby enable the customer to pay for the calculated delayed rate.

[0043] As described above, the present invention has been described with respect to particularly preferred embodiments. However, the present invention is not limited to the above embodiments, and it is possible for one who has an ordinary skill in the art to make various modifications and variations, without departing off the spirit of the present invention.