

What is claimed is:

1. A method of providing a billing and payment service using a mobile device having an electronic wallet function, the billing and payment service providing method comprising the steps of:

- (a) registering franchises of a rate demand company in a mobile communication center in order to use a mobile automatic account transfer or mobile credit card transfer service as a rate receipt method of the rate demand company;
- (b) receiving a mobile automatic account transfer or mobile credit card transfer which is requested from a customer as the rate receipt method of the rate demand company, and then registering a mobile device number, a mobile electronic wallet identification (MCID) for mobile settlement and mobile communication discrimination information in an electronic server of the rate demand company;
- (c) requesting the mobile communication center to send a rate payment particulars information to a customer whose rate receipt mode has been registered as the mobile settlement in the electronic server of the rate demand company to thus make the mobile communication center transmit a rate demand guidance message to the mobile device of the customer;
- (d) connecting as a network between the mobile device of the customer and the rate demand company after having confirmed the rate demand guidance message, and thus making the rate demand company transmit a rate demand itemized statement to the mobile device and determining whether or not settlement is executed; and
- (e) at the time of the mobile settlement, enabling the customer to directly process the rate payment by the mobile settlement using a settlement function of the mobile electronic wallet mounted in the mobile device, and determining a payment ranking order for a number of rate demand rate demand itemized statements, to then execute payment settlement, and then at the time of settlement completion, entering completion of payment in a ledger of the rate demand company.

2. The billing and payment service providing method of claim 1, wherein the step (c) comprises the step of transmitting a rate payment guidance message using a short message service to the mobile device of the customer via the mobile communication center on a customer appointment settlement day.

3. The billing and payment service providing method of claim 1, wherein the step (d) comprises the sub-steps of:

- (d1) connecting by a wireless internet between the mobile device of the customer and the rate demand company using call back URL (User Resource Locator) or TCP/IP (Transfer Control Protocol/Internet Protocol) communication;
- (d2) receiving at least one of a customer's residence number, the mobile device number, the mobile electronic wallet discrimination identification (MCID) and selectively accomplishing a true person authentication procedure at the rate demand company or mobile communication center; and
- (d3) transmitting the rate demand itemized statement of the customer to the mobile device of the customer using the wireless internet.

4. The billing and payment service providing method of claim 1, wherein the step (e) comprises the steps of: connect-

ing the mobile device of the customer with a relevant credit card company and executing payment if the customer chooses credit card transfer as the rate payment method at the time of the mobile settlement; and connecting the mobile device of the customer with a relevant bank if the customer chooses automatic account transfer as the rate payment method at the time of the mobile settlement, wherein a payment ranking order is determined for a number of rate demand rate demand itemized statements, and then payment settlement is sequentially executed according to the payment ranking order.

5. The billing and payment service providing method of claim 4, wherein the step (e) comprises the steps of: making the mobile communication center request the relevant bank designated by the customer to transfer the bank account at the time of payment of the rate via the mobile automatic bank account transfer designated by the customer, and then receive a transfer result; and notifying the mobile device of the customer of the rate payment result, to then notify the rate demand company of the transfer result on an on-line or batch mode basis.

6. The billing and payment service providing method of claim 4, wherein the step (e) comprises the sub-steps of: at the time of payment of the rate via the mobile credit card transfer designated by the customer,

- (e1) selecting a card to use for rate payment among a number of pieces of card information;
- (e2) inputting a password, and connecting a relevant credit card company through the mobile communication center if the input password is correct;
- (e3) the mobile communication center requesting the credit card company for transaction approval and notifying the customer of the approval result;
- (e4) the mobile communication center requesting the credit card company to make purchase data on the basis of the transaction approval result and to purchase the purchase data and notifying rate demand company of the purchase result on a batch mode basis; and
- (e5) processing the rate by the customer on the basis of the rate receipt result at the rate demand company, and connecting to the relevant bank to confirm whether or not the payment settlement has been executed.

7. A system for providing a billing and payment service using a settlement function of a mobile electronic wallet, the billing and payment service providing system comprising:

- a mobile device having an electronic wallet storing account information, banking information of credit card information to thereby execute rate payment via mobile settlement;
- a rate demand company system which comprises: sending a bill and invoice for payment rate such as communication fees, insurance fees, newspaper charges, and public imposts to a customer; sending a rate guidance message to a mobile device registered as a rate payment unit for mobile settlement by the customer; receiving a payment result; and executing the rate receipt process;
- a financial agency system for banks of customers and rate demand companies, and credit card companies; and
- a mobile communication center which comprises: sending a short message service (SMS) to a customer's mobile device according to a payment particulars information request of a rate demand company; requesting the financial agency system to settle the payment by automatic bank account transfer or credit card settlement according to a customer's mobile payment intent; and notifying