

the customer's mobile device and rate demand company of the mobile payment result.

8. The billing and payment service providing system according to claim 7, wherein the electronic wallet of the mobile device is an integrated circuit (IC) chip storing customer's account information and credit card information, and mobile electronic wallet discrimination identification (MCID).

9. The billing and payment service providing system according to claim 7, wherein the rate demand company system comprises a customer rate customer particulars database (DB) to manage rate demand and payment particulars in database (DB), and wherein the rate demand company system registers franchises for mobile account transfer and credit card transfer in the mobile communication center, requests the mobile device of the customer to execute mobile account transfer and credit card transfer on a batch mode, and receives the transfer result to thereby process a rate payment result.

10. The billing and payment service providing system according to claim 7, wherein the financial agency system transfers a relevant rate from a customer's bank account to a

rate demand company's trading bank account and notifies a transfer result to the mobile communication center according to the transfer request of the mobile communication center, and remits a relevant rate from the customer's bank account to the rate demand company's trading bank account according to a purchase request of a credit card transaction approval result of the mobile communication center and notifies the mobile communication center of the payment result.

11. The billing and payment service providing system according to claim 7, wherein the mobile communication center transmits call back URL (User Resource Locator) or internet protocol (IP) address for TCP/IP (Transfer Control Protocol/Internet Protocol) communication connection, and a port number to a customer's mobile device together with a rate payment guidance message, for wireless internet connection between the customer's mobile device and the rate demand company, and plays a role of connecting between the customer and an account transfer bank and a VAN (Value Added Network) function therebetween.

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