

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

BACKGROUND OF THE INVENTION

**[0001]** 1. Field of the Invention

**[0002]** The present invention relates to a method of providing a billing and payment service using a settlement service function of a mobile electronic wallet, and a system therefor, and more particularly, to a method of providing a billing and payment service using a settlement service function of a mobile electronic 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.

**[0003]** 2. Description of the Related Art

**[0004]** Credit card transfer, automatic transfer using bank account numbers, and a giro receipt and payment mode using a bank giro sheet are being used as rate payment methods of paying regularly monthly rates such as communication fees, insurance fees, newspaper charges, and public imposts.

**[0005]** In the case of the credit card transfer mode using any one of credit cards, information such as a card number, a valid date, and a card issuance company which is necessary to approve credit card transaction is registered in a rate demand company. The rate demand company requests for transaction approval to the card issuance company via a VAN (Value Added Network) company depending on a price demand due date every month. Then, the card issuance company performs a purchasing procedure of a sales slip for only the approved customers and pays the rate demand company for the rate on the basis of the purchased sales slip.

**[0006]** In the case of the rate payment method using credit cards, banking information such as card information is revealed to the rate demand company. As a result, banking accident using customer's credit card information may occur by malicious rate demand companies. Further, the vicious third party may reproduce card information in order to use the customer's card information illegally.

**[0007]** In the case of the automatic transfer using any one of account numbers, a customer informs a rate demand company of his or her own account number, bank code, bank branch code, etc. Then, the rate demand company notifies a corresponding financial agency of automatic transfer. As a result, an amount of money of the rate is automatically transferred to the rate demand company's account from the customer's account whenever the rate payment due date comes at a given cycle.

**[0008]** In the case of the automatic transfer using any one of account numbers like the credit card transfer mode, account information such as a bank code, an account number, and bank branch code that is very important personal information of the customer may be revealed to the rate demand company. In addition, since capital is automatically executed from the set bank account at the initial engagement once independently of the customer's capital execution will. As a result, flexibility of capital use by customer's need is limited. That is, for example, assuming that there are two items "A" and "B" for public imposts, a customer may pay for only the item "A"

but may not pay for the item "B" according to the customer's payment schedule. In this case, the customer may temporarily use the relevant money to be paid for the item "B" by other usage and may pay for the item "B" together with overdue interest at a later time, under the customer's profitable situation. However, since automatic transfer have been established for the item "B," the capital is automatically executed from the set bank account at a payment due date independently of the customer's capital execution will. As a result, the customer cannot use capital on a well-timed basis in view of the customer's standpoint. Further, when customer's account information is outpoured on the vicious third party, there are no principal confirmation procedures including password input etc., and thus the vicious third party may illegally use the customer's account information to thereby obtain improper gains. As a result, there may be problem that dispute may arise among the customers, rate demand companies, and financial agencies.

**[0009]** In the case of the giro receipt and payment mode using the giro sheet, a desired rate demand company registers giro payment in the Korea Financial Telecommunications & Clearing Institute and sends out giro sheets to corresponding customers. Then, the customer has the giro sheet and pays public imposts through the giro receipt financial agency.

**[0010]** The giro receipt and payment mode has advantages that do not reveal customer's banking information but disadvantages that the customer should visit the giro receipt financial agency directly to thus cause burdensomeness. If a customer loses a giro sheet, he or she should request relevant rate demand company to resend a new giro sheet. However, when re-issuance of the new giro sheet is not permitted, the customer may delay payment of public imposts reluctantly and thus may suffer from unnecessary financial burden.

SUMMARY OF THE INVENTION

**[0011]** To solve the above problems of the conventional art, it is an object of the present invention to provide a method of providing a billing and payment service using a settlement service function of a mobile electronic 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 on a non-stop basis using a settlement service function of a mobile electronic wallet mounted on a mobile device without exposing banking information to a rate receipt institution on a regularly monthly basis, to thereby enable the customer to determine a payment schedule according to a payment priority order within the customer's budget extent.

**[0012]** It is another object of the present invention to provide a method of providing a billing and payment service using a settlement service function of a mobile electronic wallet, and a system therefor, which enables a customer to execute payment anytime anywhere using a communication function of a mobile device, to thereby solve inconveniences due to using banks, and solve popular discontent by repetition demand and excess demand by service cancellation in the case of automatic transfer customers.

**[0013]** To accomplish the above object of the present invention, there is provided 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:

**[0014]** (a) registering franchises of a rate demand company in a mobile communication center in order to use a mobile