

automatic account transfer or mobile credit card transfer service as a rate receipt method of the rate demand company;

[0015] (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;

[0016] (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;

[0017] (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

[0018] (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.

[0019] There is also provided 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:

[0020] a mobile device having an electronic wallet storing account information, banking information of credit card information to thereby execute rate payment via mobile settlement;

[0021] 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;

[0022] a financial agency system for banks of customers and rate demand companies, and credit card companies; and

[0023] 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 the customer's mobile device and rate demand company of the mobile payment result.

BRIEF DESCRIPTION OF THE DRAWINGS

[0024] The above and other objects and advantages of the present invention will become more apparent by describing the preferred embodiment thereof in more detail with reference to the accompanying drawings in which:

[0025] FIG. 1 is a schematic diagram showing a system for providing a billing and payment service using a settlement function of a mobile electronic wallet, according to the present invention;

[0026] FIG. 2 is a flowchart view to explain a method of providing a billing and payment service using a settlement function of a mobile electronic wallet, according to the present invention;

[0027] FIG. 3 illustrates states of the screen of a mobile device at the time of using mobile settlement;

[0028] FIG. 4 is a flowchart view illustrating a payment process flow using a mobile automatic (account) transfer of the FIG. 1 system; and

[0029] FIG. 5 is a flowchart view illustrating a payment process flow using a mobile credit card settlement of the FIG. 1 system.

DETAILED DESCRIPTION OF THE INVENTION

[0030] 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 a preferred embodiment of the present invention will be described with reference to the accompanying drawings.

[0031] FIG. 1 is a schematic diagram showing a system for providing a billing and payment service using a settlement function of a mobile electronic wallet, according to the present invention. The system shown in FIG. 1 includes a mobile settlement integrated circuit (IC) chip **11** storing account information, banking card information of credit card information and a mobile device **10** such as a cellular phone, a mobile phone, a personal digital assistant (PDA), and a smart phone, for interface with the IC chip **11**. The mobile communication center **20** plays a role of connecting between a customer and an account transfer bank in order to perform an account transfer and plays a role of a VAN (Value Added Network) company for a card transaction approval. A mobile chip identification (MCID) database (DB) **21** to register and manage mobile chip identification (ID) of the IC chip **11** mounted in the mobile device **10** is provided in the mobile communication center **20**. The FIG. 1 system includes a rate demand company system **30** which comprises: sending a bill and invoice for payment rate to a customer; making the mobile communication center **20** send a rate guidance message to the mobile device **10** registered as a rate payment unit for mobile settlement by the customer; receiving a payment result; and managing the rate receipt process, and a financial agency system **40** such as credit card companies and banks receiving and processing a customer's account transfer or credit card settlement request via the mobile communication center **20**, and notifying the customer of the processed result. The rate demand company **30** includes a customer rate particulars database (DB) **31** that manages the customer rate particulars by the database. The rate demand company trading bank **50** is linked by other financial agency **40** by a banking common network. A billing and payment service using a settlement service function of a mobile electronic wallet of the FIG. 1 system having the above-described configuration will be described in more detail with reference to FIGS. 2 to 5.

[0032] The mobile chip identification (MCID) is inherently added and stored in the IC chip **11** together with customer's account information for financial transaction and credit card information for commercial transaction payment. MCID is a value which is uniquely assigned by a customer. A card issu-