

ance company or a service administration agency assigns MCID to the IC chip card. Customers can refer to MCID through a menu of the mobile device 10.

[0033] The mobile device 10 includes an integrated circuit (IC) chip socket which operates with the IC chip 11. If the IC chip 11 is inserted into this socket, a customer has an electronic wallet settlement service function that can perform a mobile credit card settlement or a mobile account transfer using banking card information of the IC chip 11 through a menu such as a user interface of the mobile device 10.

[0034] 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, of the FIG. 1 system according to the present invention.

[0035] In FIG. 2, a customer registers a rate receipt mode in a rate demand company 30 (step 201). The customer registers the rate receipt mode through a mobile automatic transfer or mobile credit card transfer service application. Here, in the case of the information to be registered, customer's settlement information is not registered and only an inherent number of the mobile device 10 or MCID (mobile electronic wallet discrimination ID of mobile chip ID) and a mobile communication agency discrimination information, is registered. The rate demand company 30 distinguishes the customer's rate payment mode (step 202). If the customer's rate payment mode is one of existing giro/automatic account transfer/credit card transfer, etc., an existing rate demand and payment procedure is executed. If the customer's rate payment mode is a new mode using the mobile electronic wallet of step 202 in the discrimination result of step 202, the rate demand company 30 makes up a rate payment guidance message for the customer, and sends the same to the mobile communication agency 20 (step 203). The rate demand company 30 performs a payment particulars information request to the mobile communication center 20 of the registered mobile communication agency, and thus the mobile communication center 20 sends the far particulars notice to the customer's mobile device 10 via a short message service (SMS) according to the request.

[0036] The customer sees a screen (a) of FIG. 3 that notifies "Message arrival," and confirms a message content such as a title of a rate demand company and an amount of money to pay. At the time of SMS message confirmation of a screen (b) of FIG. 3, the customer is connected with the rate demand company 30 by the wireless internet on a one-to-one basis by Call Back URL or TCP/IP communication according to pressure of a call button (step 204). Here, a guidance message that the customer's mobile device 10 is being connected to the mobile communication center 20 is displayed on the screen of the customer's mobile device 10 as shown in a screen (c) of FIG. 3, and after the customer's mobile device 10 has been connected to the mobile communication center 20, a true person authentication procedure is performed (step 205). The rate demand company 30 requests the customer to input the residence number of the customer or the inherent number of the customer's mobile device 10 or the mobile chip identification (MCID) to thereby authenticate whether or not the customer is the true person. The customer inputs the true person authentication information through his or her mobile device 10, to thereby request the mobile communication center 20 or the rate demand company 30 to perform authentication. Accordingly, the mobile communication center 20 or the rate demand company 30 performs authentication. In the case that the customer inputs the mobile device number or MCID

through the customer's mobile device 10 as the true person authentication information, the mobile communication center 20 confirms whether or not the customer is the true person through a prescriber information database. In the case that the customer inputs the residence number through the customer's mobile device 10 as the true person authentication information, the rate demand company 30 confirms whether or not the customer is the true person. The true person authentication procedure may be omitted. After having undergone the true person authentication, the rate demand company 30 sends rate demand particulars to the mobile device 10 (step 206). The mobile device 10 displays the rate demand particulars thereon as shown in a screen (d) of FIG. 3. The customer confirms the rate demand particulars on the screen (d) of FIG. 3, and determines whether or not he or she will settle the payment (step 207). If the customer does not intend to perform settlement of payment, the payment procedure through the mobile device is ended. If the customer intends to perform a settlement of payment, he or she chooses one of the payment settlement modes displayed on the screen (e) (step 208). That is, the customer selects his or her desired payment method on a payment method selection screen as shown in the screen (e) of FIG. 3. If the customer presses a numeric button "1" on the screen (e) of the mobile device 10 and selects "Credit card transfer," a mobile credit card transfer settlement operation is performed using an electronic wallet that is mounted in the mobile device 10 (step 210). If the customer presses a numeric button "2" on the screen (e) of the mobile device 10 and selects "Account transfer," a mobile account transfer settlement operation is performed using the electronic wallet that is mounted in the mobile device 10 (step 209). The detailed description relating to the mobile account transfer settlement operation and the mobile credit card transfer settlement operation will be described later with reference to FIGS. 4 and 5. Then, it is judged whether or not the settlement of payment is completed (step 211). If it has been judged that the settlement of payment has been completed for every rate demand item, the payment settlement result is entered into the ledger of the rate demand company 30 (step 212) and the procedure is ended. If the customer desires other rate demand items in sequence, he or she repeatedly performs the operations from steps 207 to 212. In the case that there are a number of rate demand bills or invoices to be settled, the customer may determine a payment priority ranking order of the rate demand bills or invoices, and may pay for the rate demand bills or invoices according to the payment priority ranking order within an allowable budget.

[0037] FIG. 4 is a flowchart view illustrating a payment process flow using a mobile automatic (account) transfer of the FIG. 1 system.

[0038] In FIG. 4, the rate demand company 30 requests for mobile transfer registration with respect to the mobile communication center 20 to add the mobile automatic transfer as the rate payment modes (①), and receives mobile transfer registration approval from the mobile communication center 20 (②). The rate demand company 30 for which the mobile automatic transfer payment mode is added receives a mobile payment application from the customer (③), and sends the customer a rate demand and payment notice mail (④). The rate demand company 30 also requests mobile transfer by customers in a batch process with respect to the mobile communication center 20 (⑤). The mobile communication center 20 notifies the customer's mobile device 10 of a rate demand and payment guidance message through short mes-