CLAIMS

1. A system for preventing inappropriate expense processing using a personal card, comprising:

a user device of a personal card user, wherein the user device is configured to receive payments of a personal card issued in the name of the individual user from a card company server, receive input of selection information of the user designating payment to submit for expense processing among the personal card payments received from the card company server and recipient information to receive the payment to submit, and transmit at least one payment selected to submit for expense processing from the personal card payments based on the selection information; and

a management service server connected to the user device via a network to allow communication, and configured to receive the at least one payment selected based on the selection information and the recipient information from the user device, and store the at least one received payment for expense processing by an expense processing clerk corresponding to the recipient information,

wherein the at least one payment and information associated with cancelled payment is obtained by the user device from the card company server by a scrapping or electronic data interchange method using account information or card information of the user,

the user device includes a memory into which a predetermined application is loaded, and is further configured to further receive cancelled personal card payments periodically from the card company server in the absence of a user input for receiving the cancelled payment by operation of the application, compare the cancelled personal card payments with the at least one payment transmitted to the management service server, and transmit, to the management service server, the information associated with cancelled payment of the at least one payment transmitted to the management service server,

the reception and transmission of the cancelled personal card payments is automatically performed by the application without displaying a process of receiving and transmitting the cancelled personal card payments on the user device,

the management service server includes a user database in which a plurality of user information and relationship information between users is stored, and is further configured to

transmit a related user list of the user generated based on the relationship information to the user device, wherein the management service server does not store the account information and the card information associated with the personal card of the user, compare the at least one payment stored for expense processing with the information associated with cancelled payment, and update the at least one payment stored in the management service server to delete the cancelled payment from the at least one stored payment, and

the recipient information includes selection information of one or more users in the related user list.

2. A management service server for preventing inappropriate expense processing using a personal card, the management service server connected to one or more user devices of a personal card user via a network to allow communication, comprising:

a user database in which a plurality of user information and relationship information between users is stored;

a receiving unit configured to receive, from a first user device of the personal card user, at least one payment selected to submit for expense processing based on selection information of the user inputted in the first user device among personal card payments in the name of the individual user received by the first user device from a card company server, and recipient information to receive the at least one payment, and further receive information associated with cancelled payment of the at least one payment from the first user device;

a storing unit configured to store the at least one payment received by the receiving unit for expense processing by an expense processing clerk corresponding to the recipient information, and provide the at least one payment to a second user device of the expense processing clerk; and

a cancellation history managing unit configured to compare the at least one payment stored in the storing unit with the information associated with cancelled payment, and update the at least one payment stored in the storing unit to delete the cancelled payment from the at least one stored payment,

wherein the receiving unit is further configured to transmit a related user list of the user generated based on the relationship information of the user database to the first user device,

the recipient information includes selection information of one or more users in the related user list,

the at least one payment and the information associated with cancelled payment is obtained by the first user device from the card company server by a scrapping or electronic data interchange method using account information or card information of the user,

the management service server does not store the account information and the card information associated with the personal card of the user, and

the receiving unit is further configured to receive the information associated with cancelled payment from an application running on the first user device to periodically receive the cancelled payment from the card company server automatically in the absence of a user input for receiving the cancelled payment and transmit the cancelled payment.

3. The management service server for preventing inappropriate expense processing using a personal card according to claim 2, wherein the cancellation history managing unit is further configured to provide the second user device of the expense processing clerk with a report on a cancellation history of the at least one payment submitted for expense processing.

4. A user device for use by a personal card user, connected to a management service server via a network to allow communication, the user device comprising:

a memory into which a predetermined application is loaded;

a communication unit configured to store account information or card information of the user associated with a card issued in the name of the individual user, receive personal card payments from a card company server by a scrapping or electronic data interchange method using the account information or the card information, and receive a related user list of the user from the management service server;

a display unit configured to display the personal card payments and the related user list; and

an input unit configured to receive input of selection information of the user designating payment to submit to the management service server for expense processing among the personal card payments received from the card company server and recipient

information to receive the payment to submit, based on the personal card payments displayed on the display unit,

wherein the related user list is generated based on relationship information between users stored in a user database of the management service server, and the recipient information includes selection information of one or more users included in the related user list,

the communication unit is further configured to transmit at least one payment selected to submit based on the selection information and the recipient information to the management service server so that the at least one payment is stored in the management service server and expense processing is performed by an expense processing clerk corresponding to the recipient information, and to further receive cancelled personal card payments periodically from the card company server by a scrapping or electronic data interchange method using the account information or the card information in the absence of a user input for receiving the cancelled payment by operation of the application, compare the cancelled personal card payments with the at least one payment transmitted to the management service server, and transmit, to the management service server, information associated with cancelled payment of the at least one payment transmitted to the management service server to delete the cancelled payment from the payment stored in the management service server, and

the reception and transmission of the cancelled personal card payments is automatically performed by the application without displaying a process of receiving and transmitting the cancelled personal card payments on the user device.

5. A method for preventing inappropriate expense processing using a personal card, comprising:

receiving, by a management service server connected to one or more user devices of a personal card user via a network to allow communication, at least one payment from a first user device of the personal card user, the at least one payment selected to submit for expense processing based on selection information of the user inputted in the first user device among personal card payments received by the first user device from a card company server;

receiving, by the management service server, recipient information to receive the at

least one payment from the first user device;

storing, by the management service server, the at least one payment in the management service server for expense processing by an expense processing clerk corresponding to the recipient information;

receiving, by the management service server, information associated with cancelled payment of the at least one payment from the first user device;

comparing, by the management service server, the at least one payment stored in the management service server for expense processing with the information associated with cancelled payment, and updating the at least one payment stored in the management service server to delete the cancelled payment from the at least one payment stored in the management service server; and

providing, by the management service server, the at least one payment stored in the management service server to a second user device of the expense processing clerk,

wherein the at least one payment and the information associated with cancelled payment is obtained by the first user device from the card company server by a scrapping or electronic data interchange method using account information or card information of the user,

the management service server includes a user database in which a plurality of user information and relationship information between users is stored, and does not store the account information and the card information associated with the personal card of the user,

the receiving the information associated with cancelled payment comprises receiving the information associated with cancelled payment from an application running on the first user device to periodically receive the cancelled payment from the card company server automatically in the absence of a user input for receiving the cancelled payment and transmit the cancelled payment,

before the receiving the one or more recipient information, the method further comprises transmitting, by the management service server, a related user list of the user generated based on the relationship information in the user database to the first user device, and

the recipient information includes selection information of one or more users in the related user list.

6. The method for preventing inappropriate expense processing using a personal card according to claim 5, further comprising:

providing the second user device of the expense processing clerk with a report on a cancellation history of the at least one payment submitted for expense processing.

7. A method for preventing inappropriate expense processing using a personal card, comprising:

receiving, by a user device of a personal card user connected to a management service server via a network to allow communication and including a memory into which a predetermined application is loaded, payments of a personal card issued in the name of the individual user from a card company server by a scrapping or electronic data interchange method using account information or card information of the user;

receiving, by the user device, a related user list of the user from the management service server;

displaying the personal card payments and the related user list on the user device;

receiving, by the user device, input of selection information of the user designating payment to submit to the management service server for expense processing among the personal card payments received from the card company server and recipient information to receive the payment to submit, based on the personal card payments and the related user list displayed on the user device;

transmitting, by the user device, at least one payment selected to submit based on the selection information and the recipient information to the management service server so that the at least one payment is stored in the management service server and expense processing is performed by an expense processing clerk corresponding to the recipient information;

receiving, by the user device, cancelled personal card payments from the card company server by a scrapping or electronic data interchange method using account information or card information of the user; and

comparing, by the user device, the cancelled personal card payments with the at least one payment transmitted to the management service server, and transmitting, to the management service server, information associated with cancelled payment of the at least one

payment transmitted to the management service server to delete the cancelled payment from the payment stored in the management service server,

wherein the related user list is generated based on relationship information between users stored in a user database of the management service server, and the recipient information includes selection information of one or more users included in the related user list,

the receiving the information associated with cancelled payment comprises receiving, by an application running on the user device, the cancelled payment periodically from the card company server in the absence of a user input for receiving the cancelled payment, and

the transmitting the information associated with cancelled payment to the management service server is automatically performed by the application without displaying a process of receiving and transmitting the cancelled payment on the user device.

8. A computer program recorded in a computer-readable recording medium for executing the method for preventing inappropriate expense processing using a personal card according to any of claims 5, 6 and 7 in combination with hardware.