

CLAIMS

1. A method for transmitting payment information using a mobile terminal comprising:

receiving, by a payment information transmission server, a payment request message including a mobile transaction code, a merchant terminal ID, and a payment service provider ID, from a mobile terminal, wherein the payment service provider ID is an identifier of a payment service provider that provides a payment plan;

determining, by the payment information transmission server, a merchant terminal using the merchant terminal ID;

identifying, by the payment information transmission server, a corresponding payment service provider using the payment service provider ID;

generating, by the payment information transmissions server, an instruction for transmitting the mobile transaction code to a payment software program installed at the merchant terminal by reflecting a transmission procedure of the mobile transaction code which is varied according to the identified the payment service provider, the instruction being executed by a software agent which is installed at the merchant terminal to transmit the mobile transaction code to the payment software program, wherein the payment software program is dedicated to the identified payment service provider and is configured to receive the mobile transaction code and transmit the received mobile transaction code to a payment authentication server; and

generating, by the payment information transmission server, a payment information message including the mobile transaction code and the instruction, and transmitting the payment information message to the merchant terminal.

2. The method of claim 1, further comprising transmitting, by the software agent, the mobile transaction code to the payment software program by executing the instruction; and

transmitting, by the merchant terminal, the mobile transaction code to the payment authentication server.

3. The method of claim 2, further comprising transmitting, by the payment authentication server, an actual credit card number corresponding to the transmitted mobile transaction code to a payment approval server in order to approve a payment, when the mobile transaction code received from the merchant terminal matches a transaction code transmitted to the mobile terminal.

4. The method of claim 1, prior to the receiving of the payment request message, further comprising:

transmitting, by the mobile terminal, a mobile transaction code request message including a card ID selected by a user and user authentication information to the payment authentication server;

generating, by the payment authentication server, the mobile transaction code corresponding to the card ID after performing user authentication, and transmitting the generated mobile transaction code to the mobile terminal;

acquiring, by the mobile terminal, the merchant terminal ID from a merchant

terminal ID provider; and

generating, by the mobile terminal, the payment request message including the merchant terminal ID, the mobile transaction code, and the payment service provider ID and transmitting the payment request message to the payment information transmission server.

5. The method of claim 4, wherein the merchant terminal ID provider comprises a near field communication (NFC) tag.

6. A system for transmitting payment information using a mobile terminal comprising:

a merchant terminal;

a merchant terminal ID provider configured to store a merchant terminal ID identifying the merchant terminal; and

a payment information transmission server configured to:

receive a payment request message including a mobile transaction code, a merchant terminal ID, and a payment service provider ID, from a mobile terminal, wherein the payment service provider ID is an identifier of a payment service provider that provides a payment plan;

determine a merchant terminal using the merchant terminal ID;

identify a corresponding payment service provider using the payment service provider ID;

generate an instruction for transmitting the mobile transaction code to a payment software program installed at the merchant terminal by reflecting a transmission procedure of the mobile transaction code which is varied according to the identified the payment service provider, the instruction being executed by a software agent which is installed at the merchant terminal to transmit the mobile transaction code to the payment software program, wherein the payment software program is dedicated to the identified payment service provider and is configured to receive the mobile transaction code and transmit the received mobile transaction code to a payment authentication server; and

generate a payment information message including the mobile transaction code and the instruction, and transmit the payment information message to the merchant terminal.

7. The system of claim 6, wherein the merchant terminal ID provider comprises a near field communication (NFC) tag.