Claims:

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

receiving, by an information transmission server, a payload, a destination terminal ID, and an information transmission application ID from the mobile terminal, wherein the information transmission application ID is an identifier of an information transmission application which is installed at the mobile terminal and is configured to transmit the payload to the information transmission server;

determining, by the information transmission server, a destination terminal to which the payload is to be transmitted, using the destination terminal ID;

identifying, by the information transmission server, a processing program using the information transmission application ID, wherein the processing program is installed at the destination terminal and is configured to be compatible with the payload for processing the payload;

determining, by the information transmission server, a transmission method of the payload, according to the identified processing program;

generating, by the information transmission server, an instruction for transmitting the payload to the identified processing program, according to the determined transmission method, the instruction being executed by a forwarding program which is installed at the destination terminal to transmit the payload to the processing program; and

transmitting, by the information transmission server, the instruction and the payload to the forwarding program of the destination terminal.

2. The method of clam 1, wherein the instruction is configured to:

instruct the forwarding program to search for the processing program corresponding to the information transmission application ID;

instruct the forwarding program to activate the searched processing program; and

instruct the forward program to transmit the payload according to the determined transmission method.

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3. The method of claim 1, further comprising transmitting, by the forwarding program of the destination terminal, the received payload to the processing program by executing the received instruction.-.

4. The method of claim 1, wherein the forwarding program comprises agent software.

5. The method of claim 1, wherein the destination terminal ID comprises a near field communication (NFC) tag ID.

6. The method of claim 1, wherein the payload includes a transaction code.

7. The method of claim 1, wherein the payload includes membership information.

8. The method of claim 1, wherein the destination terminal comprises a point of sales (POS) system.

9. A system for transmitting information using a mobile terminal, the system comprising:

a destination terminal ID provider configured to store a destination terminal ID and to provide the destination terminal ID to the mobile terminal;

a destination terminal configured to correspond to the destination terminal ID; and

an information transmission server configured to:

receive a payload, the destination terminal ID, and an information transmission

application ID from the mobile terminal, wherein the information transmission application ID is an identifier of an information transmission application which is installed at the mobile terminal and is configured to transmit the payload to the information transmission server;

determine the destination terminal using the destination terminal ID;

identify a processing program using the information transmission application ID, wherein the processing program is installed at the destination terminal and is configured to be compatible with the payload for processing the payload;

determine a transmission method of the payload, according to the identified processing program;

generate an instruction for transmitting the payload to the identified processing program, according to the determined transmission method, the instruction being executed by a forwarding program which is installed at the destination terminal to transmit the payload to the processing program; and

transmit the instruction and the payload to the forwarding program in the destination terminal.

10. The system of claim 9, wherein the instruction is configured to:

instruct the forwarding program to search for the processing program corresponding to the information transmission application ID;

instruct the forwarding program to activate the searched processing program; and

instruct the forward program to transmit the payload according to the determined transmission method.

11. The system of claim 9, wherein the forwarding program of the destination terminal is configured to transmit the received payload to the processing program by executing the received instruction.

12. The system of claim 9, wherein the forwarding program comprises agent

software.

13. The system of claim 9, wherein the instruction is configured to cause the agent software to transmit the payload to the processing program in a key-in manner.

14. The system of claim 9, wherein the destination terminal ID comprises a NFC tag ID.

15. The system of claim 9, wherein the payload includes a transaction code.

16. The system of claim 9, wherein the payload includes membership information.

17. The system of claim 9, wherein the destination terminal comprises a POS system.