

[CLAIMS]

[Claim 1]

A mobile payment method which uses a service server for mobile payment, the mobile payment method comprising:

receiving a payment request from a terminal of a member store;

determining whether the member store, which has transmitted the payment request, is a member store having an affiliated application;

determining, by means of preset priorities, an application having a highest priority among a plurality of payment applications;

transmitting, to a mobile terminal of a user, a push command for executing the application determined to have the highest priority and;

receiving, from the mobile terminal, authentication information including an application serial number generated by the service server for authenticating the payment application or a unique user identifier (UUID) generated at the time of installation of the payment application and performing authentication of the payment application.

[Claim 2]

The mobile payment method of claim 1, wherein the determining of the application having the highest priority comprises, when the member store is a member store having the affiliated application and the affiliated application of the member store including a payment means is installed in the mobile terminal, determining that the affiliated application of the member store is the application having the highest priority.

[Claim 3]

The mobile payment method of claim 1, wherein the determining of the application having the highest priority comprises, in a case in which the member store is a member store not having the affiliated application,

when an application that is set by the user as a primary payment application is present among the plurality of payment applications installed in the mobile terminal, determining that the primary payment application is the application having the highest priority,

when there is no application that is set as the primary payment application and a basic payment application including a payment means independent of the affiliated application is installed, determining that the basic payment application is the application having the highest priority, and

when the basic payment application is not installed but an affiliated application of a member store different from the member store is installed, determining that an affiliated application including a last installed payment means among affiliated applications of the different member store is the application having the highest priority.

[Claim 4]

The mobile payment method of claim 1, wherein the member store terminal transmits identification information for identifying the member store together with the payment request.

[Claim 5]

The mobile payment method of claim 1, wherein the transmitting of the push command to the mobile terminal of the user comprises transmitting a payment amount, to which a benefit available in the member store is applied, together with the push command through the mobile terminal of the user.

[Claim 6]

The mobile payment method of claim 5, wherein, when there are a plurality of available benefits, a benefit with a highest discount rate or a highest amount of points to be saved or a combination of benefits is applied to the payment amount.

[Claim 7]

A service server for mobile payment, comprising:

a priority determiner configured to, when a payment request is received from a member store terminal, determine execution priorities of a plurality of payment applications installed in a mobile terminal of a user in order to process the payment request;

an execution request transmitter configured to transmit, to the mobile terminal of the user, a push command for executing a payment application determined to have a highest priority according to the determined priorities;

a payment requester configured to, when a payment approval request is received from the mobile terminal, transmit the payment approval request to a financial server;

a transaction information provider configured to, when a payment approval result is received from the financial server, store transaction related information received along with the payment request from the member store terminal and transmit the transaction related information to the payment application of the mobile terminal; and

an authenticator configured to receive, from the mobile terminal, authentication information including an application serial number generated by the service server for authenticating the payment application or a unique user identifier (UUID) generated at the time of installation of the payment application and perform authentication of the payment application.

[Claim 8]

The service server of claim 7, wherein the transaction related information stored in the transaction information provider includes at least one of a total purchase amount, a purchase amount of each item, a purchased item, and a payment means.

[Claim 9]

A mobile payment method which is performed by a service server, the mobile payment method comprising:

receiving transaction related information and a payment request from a member store terminal;

transmitting, to a mobile terminal of a user, a push command for executing a payment application of a highest priority according to preset priorities;

receiving, from the mobile terminal, authentication information including an application serial number generated by the service server for authenticating the payment application or a unique user identifier (UUID) generated at the time of installation of the payment application and performing authentication of the payment application;

receiving an approval for the payment request from the mobile terminal;

transmitting a payment approval request to a financial server and receiving a payment approval result; and

transmitting the transaction related information to an affiliate.

[Claim 10]

A mobile terminal comprising:

a user interface (UI) provider configured to display a list of registered payment means and a button for selecting a payment method; and

a function provider configured to receive a push command for executing an application for payment from a service server of a service operator, receive authentication information including an application serial number generated by the service server for authenticating the payment application or a unique user identifier (UUID) generated at the time of installation of the payment application, perform payment processing of the registered payment means and authenticate the registered payment means, and receive transaction related information from the service server through a payment module which is provided by the service server and is included in the function provider in the form of an app-in-app.