

RESERVATION SUBSTITUTE PAYMENT PROCESSING METHOD USING RESERVATION SUBSTITUTE PAYMENT PROCESSING SERVER AND SYSTEM USING THE SAME

BACKGROUND OF THE INVENTION

1. Field of the Invention

The present disclosure relates to a reservation substitute payment processing method using a reservation substitute payment processing server and a system using the same, and particularly to, a method and system for issuing a future available reservation substitute payment unit, combining advertisement items in which specific payment targets are designated to the future available reservation substitute payment unit, and efficiently managing and processing a reservation substitute payment.

2. Description of Related Art

A payment method developed in the past wired communication technology era is a seller payment method, in which a buyer first specified the payment method and delivered buyer information to a seller. In this case, there are problems that the risk of exposure of the buyer information increases, and inconsistency between a payment information flow and a cash flow occurs compared to a normal transaction.

A reverse payment method that solves these problems is a method that has evolved into a wireless mobile payment method due to the recent development of wireless communication technology and popularization of mobile devices, and delivers seller information to the buyer. At this time, the risk of exposure of the buyer information is reduced, and the payment information flow and the cash flow coincide with the normal transaction, and, that is, after the buyer receives and confirms payment related information, the funds are executed.

In the case of such reverse payment or remittance, when the buyer lacks the ability to directly pay or remit, there occurs a case where purchase funds must be raised from a substitute payer or a substitute remitter. In the case of substitute payment/remittance, the buyer wants to increase convenience by issuing reservation substitute payment/remittance amount in advance before the substitute payment/remittance is made. Meanwhile, in the case of the substitute payer/remitter, the efficient and systematic management of the funds may

be possible if the required amount is processed at the time when the substitute payment/remittance is required without having to remit the payment funds in advance.

Therefore, there is a need for a new method and system for reservation substitute remittance/payment processing reflecting such a demand. In addition, there is a need for a new method and system capable of selecting and previously specifying a desired payment target from among advertisement items from the point of view of a substitute payer who bears the substitute payment/remittance.

[Prior Art Document]

[Patent Literature]

(Patent Literature 1) Korean Patent No. 10-2017254

DISCLOSURE

Technical Problem

The present disclosure is directed to providing a reservation substitute payment method and system using a reservation substitute payment processing server configured to generate and issue a reservation substitute payment unit using substitute payable amount and expiration period information.

The present disclosure is also directed to providing a reservation substitute payment method and system which allow a substitute payer to previously determine a desired substitute payment target and allow a beneficiary to more quickly determine a payment target, by combining a plurality of advertisement items to an issued reservation substitute payment unit.

The present disclosure is also directed to providing a new advertisement payment system which is capable of easily inducing advertisement content as a payment target by linking an advertisement item, which is an advertisement target, with a substitute payment system.

The present disclosure is also directed to providing a family finance integration platform which expands a family finance communication range between family members, and manages family finances efficiently.

The problems to be solved of the present disclosure are not limited to the description mentioned above, and other technical problems that are not mentioned will be clearly understood by those skilled in the art from the following description.

Technical Solution

In one aspect of the present disclosure, there is provided a substitute payment processing method using a reservation substitute payment processing server, the substitute payment processing method including receiving a request from at least one of a beneficiary and a substitute payer to issue a reservation substitute payment unit, issuing the reservation substitute payment unit based on identification information of the beneficiary and the substitute payer, receiving a payment request from the beneficiary, processing a substitute payment based on whether a substitute payment condition of the reservation substitute payment unit is satisfied, and reflecting results of processing the substitute payment to the reservation substitute payment unit.

The substitute payment processing method may further include providing one or more advertisement items with which the payment request from the beneficiary is possible, and combining a selected advertisement item with the issued reservation substitute payment unit.

The substitute payment processing method may further include setting a usage of the reservation substitute payment unit, and recommending and providing a plurality of advertisement items based on the usage of the reservation substitute payment unit.

An advertisement item randomly selected from among the plurality of recommended advertisement items may be combined with the issued reservation substitute payment unit based on a request of the substitute payer.

The reservation substitute payment unit and the advertisement item may include an expiration period information, and the substitute payment processing method may further include determining whether the selected advertisement item is payable based on a comparison between an expiration period of the selected advertisement item and an expiration period of the reservation substitute payment unit.

The substitute payment processing method may further include determining whether the selected advertisement item is payable based on substitute payable balance information of the reservation substitute payment unit.

A payment request may be processed for an advertisement item selected by the beneficiary from among one or more advertisement items displayed in combination with the reservation substitute payment unit.

In another aspect of the present disclosure, there is provided a reservation substitute payment processing server for processing a substitute payment, the reservation substitute

payment processing server including a reservation substitute payment unit issuance processing portion configured to issue a reservation substitute payment unit based on identification information of a beneficiary and a substitute payer, in response to a request from at least one of the beneficiary and the substitute payer to issue the reservation substitute payment unit, a substitute payment processing portion configured to receive a payment request from the beneficiary, and process a substitute payment based on whether a substitute payment condition of the reservation substitute payment unit is satisfied, and a substitute payment display processing portion configured to reflect results of processing the substitute payment to the reservation substitute payment unit and provide the reservation substitute payment unit to the beneficiary and the substitute payer.

The reservation substitute payment unit issuance processing portion may include an advertisement item recommendation portion configured to provide one or more advertisement items with which the payment request from the beneficiary is possible, and an advertisement item combination processing portion configured to combine a selected advertisement item with the issued reservation substitute payment unit.

The advertisement item recommendation portion may be configured to recommend and provide a plurality of advertisement items based on a usage of the reservation substitute payment unit.

The advertisement item combination processing portion may be configured to combine an advertisement item randomly selected from among the plurality of recommended advertisement items with the issued reservation substitute payment unit based on a request of the substitute payer.

The reservation substitute payment unit and the advertisement item may include expiration period information, and the advertisement item combination processing portion may be configured to determine whether the selected advertisement item is payable based on a comparison between an expiration period of the selected advertisement item and an expiration period of the reservation substitute payment unit.

The advertisement item combination processing portion may be configured to determine whether the selected advertisement item is payable based on substitute payable balance information of the reservation substitute payment unit.

The substitute payment processing portion may be configured to process a payment request for an advertisement item selected by the beneficiary from among one or more advertisement items displayed in combination with the reservation substitute payment unit.

Advantageous Effects

The present disclosure may provide a reservation substitute payment method and system using a reservation substitute payment processing server configured to generate and issue a reservation substitute payment unit using substitute payable amount and expiration period information.

The present disclosure may also provide a reservation substitute payment method and system which allow a substitute payer to previously determine a desired substitute payment target and allow a beneficiary to more quickly determine a payment target, by combining a plurality of advertisement items to an issued reservation substitute payment unit.

The present disclosure may also provide a new advertisement payment system which is capable of easily inducing advertisement content as a payment target by linking an advertisement item, which is an advertisement target, with a substitute payment system.

The present disclosure may also provide a family finance integration platform which expands a family finance communication range between family members, and manages family finances efficiently.

The effects of the present disclosure are not limited to the description mentioned above, and other effects not mentioned will be clearly understood by those skilled in the art from the following description.

DESCRIPTION OF DRAWINGS

FIG. 1 is a conceptual diagram showing a configuration of a reservation substitute payment processing system using a reservation substitute payment processing server according to an embodiment of the present disclosure.

FIG. 2 is an example diagram illustrating an example of a substitute payment processed based on a substitute payable amount and a substitute payable time according to an embodiment of the present disclosure.

FIG. 3 is a block diagram illustrating a configuration of a reservation substitute payment processing server according to an embodiment of the present disclosure.

FIG. 4 is a conceptual diagram illustrating a method of processing a reservation substitute payment according to an embodiment of the present disclosure.

FIG. 5 is a diagram illustrating a reservation substitute payment unit combined with

a plurality of advertisement items according to an embodiment of the present disclosure.

FIG. 6 is a flowchart illustrating a method of processing a reservation substitute payment according to an embodiment of the present disclosure.

BEST MODE

The terms used herein are for the purpose of describing embodiments and are not intended to limit the present disclosure. As used herein, the singular forms also are intended to include the plural forms as well, unless the context clearly indicates otherwise.

It will be further understood that the terms “comprises” and/or “comprising,” when used in this specification, specify the presence of stated elements, steps, operations, and/or components, but do not preclude the presence or addition of one or more other elements, steps, operations, and/or components.

In addition, the terms including ordinals such as "first", "second", etc. may be used to describe various components, but the components are not limited to these terms. The terms are used only for the purpose of distinguishing one component from another. In addition, in describing the present disclosure, when it is determined that a detailed description of a related known technology may obscure the spirit of the present disclosure, a detailed description thereof will be omitted.

In addition, configuration units shown in the embodiments of the present disclosure are independently illustrated to represent different characteristic functions, and does not mean that each configuration unit includes separate hardware or a single software configuration unit. That is, each configuration unit is listed and described as a respective configuration unit for convenience of description, and at least two configuration units of each configuration unit are combined to form a single configuration unit, or one configuration unit may be divided into a plurality of configuration units to perform a function. Integrated embodiments and separate embodiments of each of the configuration units are also included in the scope of the present disclosure unless departing from the spirit of the present disclosure.

Hereinafter, embodiments of the present disclosure will be described in detail with reference to the accompanying drawings. The configuration of the present disclosure and its effect will be clearly understood through the detailed description below.

FIG. 1 is a conceptual diagram showing a configuration of a reservation substitute payment processing system using a reservation substitute payment processing server

according to an embodiment of the present disclosure.

Referring to FIG. 1, the reservation substitute payment processing system may include a reservation substitute payment processing server 300 for processing a reservation substitute payment, a beneficiary A terminal 100, a plurality of substitute payer B terminals 210 and 220, an advertisement item database (DB) 400, etc. The reservation substitute payment processing server 300, the beneficiary A terminal 100, and the plurality of substitute payer B terminals 210 and 220 may communicate with each other through a wired or wireless communication network. Here, a user terminal such as the beneficiary A terminal 100, the substitute payer B1 terminal 210, and the substitute payer B2 terminal 220 may be one of, for example, a smart phone, a tablet computer, a desktop computer, a laptop computer, a notebook, a workstation, a personal digital assistant (PDA), a portable computer, a wireless phone, a mobile phone, an e-book, a portable multimedia player (PMP), a portable game console, a navigation device, a black box, a digital camera, a television, a wearable device, a speech recognition speaker, a smart speaker, and an artificial intelligence (AI) speaker, but is not limited thereto. In addition, the user terminal such as the beneficiary A terminal 100, the substitute payer B1 terminal 210, and the substitute payer B2 terminal 220 may be a terminal in which a reservation substitute payment processing application or software is installed.

The reservation substitute payment processing server 300 may be configured to generate and issue a reservation substitute payment unit using a substitute payable amount and time information such as a substitute payable expiration period at a request of a user, such as a beneficiary or a substitute payer, and when a remittance or a payment is made by the beneficiary at a later time when a substitute payment or remittance is possible, to automatically process a substitute payment of the substitute payer. More specifically, the reservation substitute payment processing server 300 may be configured to receive a request to generate the reservation substitute payment unit from at least one of the beneficiary or the substitute payer, generate the reservation substitute payment unit based on identification information of the beneficiary or the substitute payer, then, when receiving a payment request from the beneficiary, process the substitute payment or payment based on the substitute payable amount of the reservation substitute payment unit, and reflect substitute payment processing results to the reservation substitute payment unit.

The reservation substitute payment processing server 300 may operate in connection with a dedicated app or a software program for processing the reservation substitute payment

or remittance, may include a component such as a memory capable of storing instructions or data related to a central processing unit (CPU), an application processor (AP), at least one other component, and, if necessary, access necessary information by communicating with an external memory or a cloud server.

Here, the beneficiary is a person who receives the benefit of payment, such as purchasing goods including products, items, services, etc., and may also be referred to as a payer or a 'taker', the substitute payer is a party who remits, settles, or pays price for products, items, services, etc., and may be referred to as a substitute remitter or a 'giver", and the substitute payment/remittance is assumed that the substitute payer different from a purchaser (beneficiary) bears a purchase amount according to the purchase of the beneficiary.

In addition, the reservation substitute payment processing server 300 may be configured to generate and issue the reservation substitute payment unit using the substitute payable amount and substitute payable time information by a reservation substitute remittance request and acceptance procedure of the beneficiary A terminal 100 and the plurality of substitute payer B terminals 210 and 220. When issuing the reservation substitute payment unit, it is not necessary to know a place of purchase in advance, the substitute payable amount and expiration period information are managed, and the substitute payment is processed at a future time when the substitute payment is required, which makes it possible to efficiently and systematically manage funds of the substitute payer.

In addition, by providing various advertisement items received and selected through the advertisement item DB 400 to users through the reservation substitute payment processing server 300, after the reservation substitute payment unit is issued, the advertisement items on the advertisement item DB 400 may be selected and combined with the reservation substitute payment unit. Here, the advertisement item may include various types of purchase products, for example, deliverable food menus, purchaseable product information, and available service menu information, and may include advertisement information, such as providers, available expiration periods, prices, and related images.

For example, the substitute payer may select an advertisement item in advance to previously specify a target for which the substitute payment is possible through the issued reservation substitute payment unit and combine the advertisement item to the corresponding reservation substitute payment unit, and the beneficiary may quickly perform a substitute payment request by selecting an advertisement item desired to be purchased from among the advertisement items appearing together with reservation substitute payment unit information.

In addition, the substitute payer may set the use of the reservation substitute payment unit in advance, for example, select advertisement items desired to use as places to use pocket money in the reservation substitute payment unit issued for the use of pocket money, and, for example, select advertisement items related to hospitals, pharmacies, health food, etc. related to places to use medical expenses in the reservation substitute payment unit issued for the use of medical expenses. In this case, when the beneficiary performs the substitute payment through the beneficiary terminal 100, the beneficiary may select a desired payment target from among advertisement items for which the substitute payment is possible previously set by the substitute payer, and thus the effect that the substitute payment request target is predictable in advance from the point of view of the substitute payer may be obtained.

In addition, by applying a reservation substitute payment relationship between family members, a family finance integration platform which expands a family finance communication range between family members and manages family finances efficiently and is also available for gift and inheritance by reserving a substitute payment time to a future time may be provided. For example, the beneficiary is a son or a daughter, and the substitute payer is set as a parent, such as a father or a mother, and thus a service that allows the beneficiary who lacks purchasing ability to conveniently request and process the substitute payment may be provided.

FIG. 2 is an example diagram illustrating an example of a substitute payment processed based on a substitute payable amount and a substitute payable time according to an embodiment of the present disclosure.

Referring to FIG. 2, it is possible to check an occurrence and a change of a substitute payable amount y on a time t axis. For example, in the case where a reservation substitute payment unit is issued at a time t_0 , and is set to have a start time to t_1 and an end time to t_n as a substitute payable time period, i.e., an expiration period, V set as a total substitute payable amount may be activated as a total budget from the start time t_1 after the time t_0 when the reservation substitute payment unit is issued, when a substitute payment is processed by an amount y_1 at a time t_2 after the start time t_1 , may be changed as a substitute payable balance $y = V - y_1$, and when the substitute payment is processed by an amount y_2 at a time t_3 , may be changed as a substitute payable balance $y = V - y_1 - y_2$.

In other words, the reservation substitute payment unit may be set to have the start time and the end time as the time period in which a substitute payment processing is activated

separately from an issuance time, and may be subtracted by the processed substitute payment starting from the substitute payable amount set as the total budget during the set time period. Here, the start time or end time may be set not only as a specific date, but also as a time when a specific event or a specific condition occurs.

FIG. 3 is a block diagram illustrating a configuration of a reservation substitute payment processing server according to an embodiment of the present disclosure.

The reservation substitute payment processing server 300 may include a reservation substitute payment unit issuance processing portion 310, a substitute payment processing portion 320, and a substitute payment display processing portion 330. These components may include a program or a program module that may be executed by one or more processors. The program or program modules included in the reservation substitute payment processing server 300 may be configured in the form of an operating system, an application program, or a program, and may be physically stored on various types of storage devices that are widely used. Such program or program modules may include various forms for performing one or more routines, subroutines, programs, objects, components, instructions, a data structure, and a specific task or for executing a specific data type, but is not limited to these types.

In addition, although not shown in FIG. 3, the reservation substitute payment processing server 300 may include a communication portion for performing wired/wireless communication with a beneficiary terminal 100, a substitute payer terminal 200, the advertisement item DB 400, a card company server, a payer terminal, a seller terminal, an advertiser server, etc.

The reservation substitute payment processing server 300 may include the reservation substitute payment unit issuance processing portion 310 configured to generate a reservation substitute payment unit based on identification information and relationship information of a beneficiary and a substitute payer, in response to a request to issue the reservation substitute payment unit from at least one of the beneficiary and the substitute payer. The reservation substitute payment unit issuance processing portion 310 may generate and issue the reservation substitute payment unit based on the identification information of the beneficiary and the substitute payer or the relationship information of the beneficiary and the substitute payer, and the reservation substitute payment unit may include time period (expiration period) information in which a reservation substitute payment is possible. The time period information may include start time condition information in which the

reservation substitute payment starts and end time condition information in which the reservation substitute payment ends, and a start time or an end time may be set not only as a specific date, but also as a time when a specific event or a specific condition occurs. For example, the substitute payment start time may be set as an issuance date of the reservation substitute payment unit, one month after the issuance date, a specific date, or as a specific event or condition, a day when the age of the payer turns 20, or a day when the KOSPI hits 2,500 points.

In addition, the reservation substitute payment unit may include substitute payable budget information, and may update a current substitute payable amount by subtracting a substitute payment amount used from the total substitute payable amount.

Here, information related to the expiration period information, the substitute payment budget information, or one-time usage limit of the reservation substitute payment unit may be processed through, for example, a procedure of a request of the beneficiary and an approval of the substitute payer, or processed only through setting of the substitute payer and updated in real time.

The reservation substitute payment unit issuance processing portion 310 may also include an advertisement item recommendation portion 311 and advertisement item combination processing portion 312.

The advertisement item recommendation unit 311 may be configured to recommend and provide one or more advertisement items for which the beneficiary is able to request the substitute payment. Also, the advertisement item recommendation portion 311 may recommend and provide a plurality of advertisement items based on the usage of the reservation substitute payment unit. For example, at the time of issuance of the reservation substitute payment unit, the advertisement item recommendation portion 311 may set a target of usage such as pocket money, medical expenses, food and beverage expenses, etc. by a selection of the substitute payer, and may classify and recommend advertisement items suitable for the usage according to the reservation substitute payment unit set as above. As described above, advertisement items are recommended according to the usage setting of the reservation substitute payment unit, and thus the advertisement items suitable for the corresponding purpose may be combined with the reservation substitute payment unit, and the substitute payment of the advertisement items may be performed in accordance with the intention of the substitute payer.

The advertisement item combination processing portion 312 may be configured to

combine the advertisement items selected by the substitute payer or the beneficiary with the reservation substitute payment unit, and update and manage the status of the substitute payment-processed advertisement items. For example, the advertisement item may be selected in a way that the substitute payer accepts the advertisement item selected and requested by the substitute payer from among the plurality of advertisement items provided through the advertisement item DB 400 or by the beneficiary from among the plurality of advertisement items provided through the advertisement item DB 400.

In addition, a random item may be included among the advertisement items provided through the advertisement item DB 400, and, when the substitute payer or the beneficiary selects the random item, an item may be automatically selected at random.

Also, for example, the advertisement item combination processing portion 312 may be configured to combine the advertisement item randomly selected from among the plurality of advertisement items recommended through the advertisement item recommendation portion 311 based on the request of the substitute payer with the issued reservation substitute payment unit. In this case, the advertisement items are randomly selected from among the recommended advertisement items based on the usage of the reservation substitute payment unit, and thus the recommended advertisement item may be automatically combined with the reservation substitute payment unit based on the usage of the reservation substitute payment unit without having to separately select the advertisement items by the substitute payer.

Also, each of the reservation substitute payment unit and the advertisement item may include expiration period information, and the advertisement item combination processing portion 312 may be configured to determine whether the selected advertisement item is payable based on a comparison between an expiration period of the selected advertisement item and an expiration period of the reservation substitute payment unit. For example, when the expiration period of the advertisement item does not overlap within the expiration period of the reservation substitute payment unit, the advertisement item combination processing portion 312 may process to deactivate the selection of the corresponding advertisement item or to display that the corresponding advertisement item is unavailable on a screen of the reservation substitute payment unit.

In addition, the advertisement item combination processing portion 312 may be configured to determine whether the selected advertisement item is payable based on substitute payable balance information of the reservation substitute payment unit. For

example, when the payment amount of the selected advertisement item is higher than the substitute payable balance, the advertisement item combination processing portion 312 may process to deactivate the selection of the corresponding advertisement item or to display that the corresponding advertisement item is unavailable on the screen of the reservation substitute payment unit.

The substitute payment processing portion 320 may include a substitute payment condition processing portion 321 and a priority processing portion 322.

Here, the substitute payment condition processing portion 321 may be configured to receive a substitute payment request from the beneficiary, and process a substitute payment based on whether the reservation substitute payment unit satisfies a substitute payment condition. In addition, the substitute payment condition processing portion 321 may be configured to determine whether a substitute payment time satisfies the start time condition information. For example, when the substitute payment time is after issuance of the reservation substitute payment unit but before the start time, substitute payment processing may be rejected.

In addition, the substitute payment condition processing portion 321 may manage the remittable amount of the reservation substitute payment unit by subtracting an amount on which the substitute payment is processed from initially set total budget information. As shown in FIG. 2, the remittable amount is subtracted each time the substitute payment is processed, and when a substitute payment request amount is greater than a substitute payment balance, the substitute payment may be processed only by the remaining balance.

The priority processing portion 322 may be configured to set and process an application priority of a credit card, a bank account, the reservation substitute payment unit, etc., as a substitute payment means, when a substitute payment is requested. For example, when the credit card and the bank account are sequentially set as first and second priorities by the setting of the substitute payer, the priority processing portion 322 may be configured to process the substitute payment of a whole amount or a partial amount with the credit card that is the first priority. In addition, when a payment of the credit card that is the first priority is disabled or rejected due to exceeding the limit or canceling the card, the priority processing portion 322 may be configured to process the substitute payment of a whole amount or a partial amount with the credit card that is the first priority.

In addition, when there are a plurality of substitute remitters such as B1 and B2 as substitute payers of the beneficiary A, the priority processing portion 322 may be configured

to set and process priorities between the substitute payers by setting the beneficiary or the substitute payers. For example, the priority processing portion 322 may set priorities between the substitute payers so that when there are B1 and B2 set as the substitute payers as the beneficiary, and when B1 is set as a first priority substitute payer and B1 is set as a second priority substitute payer, a substitute payment of the first priority substitute payer first proceeds, and when a substitute payment of the substitute payer B1 is impossible, or when a substitute payment amount lacks, a substitute payment of the substitute payer B2 that is the next priority proceeds.

Lastly, the substitute payment display processing portion 330 may be configured to reflect results of processing the substitute payment of the advertisement item to the reservation substitute payment unit to update and provide related information to the user. For example, the reservation substitute payment display processing portion 330 may update and display a plurality of reservation substitute payment unit information issued to a user terminal, for example, substitute payer identification information or relationship information, and information about an issuance time, a start time and an end time, the remaining date if the end is not short, a whole substitute payment budget, a current remaining balance, one-time usage limit, etc. through a reservation substitute payment application.

In addition, the substitute payment display processing portion 330 may be configured to display purchase information and availability information of the advertisement items combined with the corresponding reservation substitute payment unit, and provide the purchase information and the availability information to the beneficiary and the substitute payer to update and display the combined and available advertisement item information such as displaying the used advertisement item and updating the available advertisement item information, etc., when the substitute payment the advertisement item is completed.

FIG. 4 is a conceptual diagram illustrating a method of processing a reservation substitute payment according to an embodiment of the present disclosure.

First, with regard to an inside of a square indicated in the dotted line, a reservation substitute payment unit may be generated and issued through the reservation substitute payment processing server 300 between a beneficiary 410 who receives the benefit of a substitute payment and a substitute payer 420 who bears the substitute payment. At this time, the available budget of the reservation substitute payment unit does not need to be paid in advance, but, at a time when the substitute payment is requested in the future, the substitute payment may be performed through a card payment of the substitute payer, etc.

In addition, for example, the reservation substitute payment unit is executed in a capital call method, and thus it is unnecessary to provide a substitute remittance amount to the remitter in advance at an issuance time of the reservation substitute payment unit, and a substitute remittance is processed by a substitute remittance request at a future time when the substitute payment is required, thereby enabling an efficient fund management.

When usage is possible after the issuance of the reservation substitute payment unit, the beneficiary 410 may select a desired advertisement item and request the substitute payment from the reservation substitute payment processing server 300, and substitute payment or remittance processing may be performed according to a preset method when the substitute payment processing is valid based on whether a substitute payment condition is satisfied, etc., through the reservation substitute payment processing server 300.

The substitute payment request of the beneficiary 410 may be performed through a reservation substitute payment application installed in the beneficiary terminal 100, and the payment request is possible through online payment or offline payment. After the substitute payment processing is completed, substitute payment processing results may be notified to the beneficiary 410 and the substitute payer 420 through the reservation substitute payment processing server 300, and advertisement item management information may also be updated.

FIG. 5 is a diagram illustrating a reservation substitute payment unit combined with a plurality of advertisement items according to an embodiment of the present disclosure.

Referring to FIG. 5, for example, an example screen indicating reservation substitute payment unit information displayed on the beneficiary terminal 100 or the substitute payer terminal 200 may be checked.

First, a type or unit name of 'pocket money' may be displayed as a name indicating a usage set in the reservation substitute payment unit information. For another example, when a payment usage of the reservation substitute payment unit is limited to medical expenses, the type or unit name of medical expenses may be displayed. In addition, recommended advertisement items vary according to the type of the reservation substitute payment unit information as above, and thus a substitute payer or a beneficiary may more efficiently perform a process of selecting advertisement items.

On an upper portion of the screen indicating the reservation substitute payment unit information, balance information, expiration period information, and information indicating an issuer of the reservation substitute payment unit as the substitute payer, which are basic

information of the reservation substitute payment unit, may be displayed, and the issuer information may include relationship information such as family, ID information, or nickname information, etc.

In addition, when there are advertisement items combined with the reservation substitute payment unit, information related to the combined advertisement items may be provided as a list below the basic unit information. In this case, the user may check while swiping selectable advertisement items through an operation such as a swipe. For example, the advertisement item information may include advertisement target information, price information, expiration period information, availability information, selection box, etc.

For example, in the case of an advertisement item that is currently unavailable after the expiration date has passed, an unavailability indication may be displayed together, and in the case of an advertisement item that is more expensive than the pocket money, the unavailability indication may be displayed together.

FIG. 6 is a flowchart illustrating a method of processing a reservation substitute payment according to an embodiment of the present disclosure.

Referring to FIG. 6, a request for generating a reservation substitute payment unit may be received in the reservation substitute payment processing server 300 based on a substitute payment relationship setting between a beneficiary and a substitute payer (S610). Generating the reservation substitute payment unit may be requested through the beneficiary terminal 100 or the substitute payer terminal 200. At this time, identification information of the beneficiary (payer) and the substitute payer must be received together.

The reservation substitute payment processing server 300 may generate the reservation substitute payment unit based on available budget information and time period information in which the substitute payment is possible (S620). Here, the time period information may include expiration period information such as start time information in which the reservation substitute payment starts and end time information in which the reservation substitute payment ends.

The reservation substitute payment processing server 300 may provide an advertisement item and receive selected advertisement item selection information through the beneficiary terminal 100 or the substitute payer terminal 200 (S630). For example, the substitute payer may determine in advance a plurality of advertisement items for which substitute payment is possible through the substitute payer terminal 200, and specify in advance a target for which substitute payment is to be performed in the future.

One or more selected advertisement items may be combined with the issued reservation substitute payment unit (S640). For example, a user screen may be configured to display the combined advertisement items together with the information of the issued reservation substitute payment unit, and the beneficiary may check the advertisement items combined with the corresponding reservation substitute payment unit through the beneficiary terminal 100.

After issuance of the reservation substitute payment unit and combination processing of the advertisement item, a substitute payment request of the beneficiary for the advertisement item may be received (S650). For example, the beneficiary may perform substitute payment request by selecting a desired advertisement item from among the plurality of advertisement items combined with the reservation substitute payment unit by using the beneficiary terminal 100.

The reservation substitute payment processing server 300 may determine whether current payable amount and time period conditions of the reservation substitute payment unit are satisfied, and when the corresponding conditions are satisfied, process the substitute payment and update advertisement item management information (S660).

After processing the substitute payment, the reservation substitute payment processing server 300 may transfer results of processing the substitute payment to the beneficiary terminal 100 and the substitute payer terminal 200 as a notification (S670). The beneficiary and the substitute payer may also check updated information of the reservation substitute payment unit, for example, the current remittable amount, the remaining date of a substitute remittable period, a currently valid reservation substitute payment unit, and currently valid advertisement item information through terminals of the beneficiary and the substitute payer.

In the above, the reservation substitute payment processing method and system according to the embodiments of the present disclosure have been described as specific various embodiments, but this is only an example, and the present disclosure is not limited thereto, and should be construed as having the widest scope according to the basic idea disclosed herein. Those skilled in the art may combine and replace the disclosed embodiments to implement a pattern having a shape that is not indicated, but this also does not depart from the scope of the present disclosure. In addition, those skilled in the art may easily change or modify the disclosed embodiments based on the present specification, and it is clear that such changes or modifications also belong to the scope of the present

disclosure.

[Description of Reference Numerals]

100: beneficiary terminal

200: substitute payer terminal

300: reservation substitute payment processing server

310: reservation substitute payment unit issuance processing portion

311: advertisement item recommendation portion

312: advertisement item combination processing portion

320: substitute payment processing portion

321: substitute payment condition processing portion

322: priority processing portion

330: substitute payment display processing portion

WE CLAIM:

1. A substitute payment processing method using a reservation substitute payment processing server, the substitute payment processing method comprising:
 - receiving a request from at least one of a beneficiary and a substitute payer to issue a reservation substitute payment unit;
 - issuing the reservation substitute payment unit based on identification information of the beneficiary and the substitute payer;
 - receiving a payment request from the beneficiary;
 - processing a substitute payment based on whether a substitute payment condition of the reservation substitute payment unit is satisfied; and
 - reflecting results of processing the substitute payment to the reservation substitute payment unit.
2. The substitute payment processing method of claim 1, further comprising:
 - providing one or more advertisement items with which the payment request from the beneficiary is possible; and
 - combining a selected advertisement item with the issued reservation substitute payment unit.
3. The substitute payment processing method of claim 2, further comprising:
 - setting a usage of the reservation substitute payment unit; and
 - recommending and providing a plurality of advertisement items based on the usage of the reservation substitute payment unit.
4. The substitute payment processing method of claim 3, wherein an advertisement item randomly selected from among the plurality of recommended advertisement items is combined with the issued reservation substitute payment unit based on a request of the substitute payer.
5. The substitute payment processing method of claim 2, wherein the reservation substitute payment unit and the advertisement item comprise expiration period information,

the substitute payment processing method further comprising determining whether the selected advertisement item is payable based on a comparison between an expiration period of the selected advertisement item and an expiration period of the reservation substitute payment unit.

6. The substitute payment processing method of claim 2, further comprising determining whether the selected advertisement item is payable based on substitute payable balance information of the reservation substitute payment unit.

7. The substitute payment processing method of claim 2, wherein a payment request is processed for an advertisement item selected by the beneficiary from among one or more advertisement items displayed in combination with the reservation substitute payment unit.

8. A reservation substitute payment processing server for processing a substitute payment, the reservation substitute payment processing server comprising:

a reservation substitute payment unit issuance processing portion configured to issue a reservation substitute payment unit based on identification information of a beneficiary and a substitute payer, in response to a request from at least one of the beneficiary and the substitute payer to issue the reservation substitute payment unit;

a substitute payment processing portion configured to receive a payment request from the beneficiary, and process a substitute payment based on whether a substitute payment condition of the reservation substitute payment unit is satisfied; and

a substitute payment display processing portion configured to reflect results of processing the substitute payment to the reservation substitute payment unit and provide the reservation substitute payment unit to the beneficiary and the substitute payer.

9. The reservation substitute payment processing server of claim 8, wherein the reservation substitute payment unit issuance processing portion comprises:

an advertisement item recommendation portion configured to provide one or more advertisement items with which the payment request from the beneficiary is possible; and

an advertisement item combination processing portion configured to combine a selected advertisement item with the issued reservation substitute payment unit.

10. The reservation substitute payment processing server of claim 9, wherein the advertisement item recommendation portion is configured to recommend and provide a plurality of advertisement items based on a usage of the reservation substitute payment unit.

11. The reservation substitute payment processing server of claim 10, wherein the advertisement item combination processing portion is configured to combine an advertisement item randomly selected from among the plurality of recommended advertisement items with the issued reservation substitute payment unit based on a request of the substitute payer.

12. The reservation substitute payment processing server of claim 9, wherein the reservation substitute payment unit and the advertisement item comprise expiration period information, and

the advertisement item combination processing portion is configured to determine whether the selected advertisement item is payable based on a comparison between an expiration period of the selected advertisement item and an expiration period of the reservation substitute payment unit.

13. The reservation substitute payment processing server of claim 9, wherein the advertisement item combination processing portion is configured to determine whether the selected advertisement item is payable based on substitute payable balance information of the reservation substitute payment unit.

14. The reservation substitute payment processing server of claim 9, wherein the substitute payment processing portion is configured to process a payment request for an advertisement item selected by the beneficiary from among one or more advertisement items displayed in combination with the reservation substitute payment unit.