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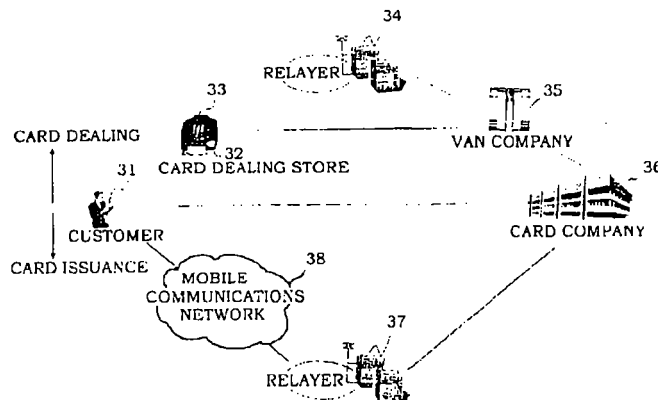
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(54) Title: OPTICAL PAYMENT TRANSCIEVER AND SYSTEM USING THE SAME



(57) Abstract: An optical payment transceiver and an optical settlement system using the same uses a personal portable terminal incorporated with an optical transceiver as a card substitute payment unit for settlement. Here, card information is incorporated in a personal portable terminal incorporated with an optical transceiver such as a portable phone or a PDA and the optical transceiver is connected to a card inquiry machine to thereby optically transmit and receive card information. The card inquiry machine recognizes the received card information in the same manner as that of the card reader reading a magnetic card, and transmits the card information to a VAN company server or a card company server, to then request for an approval and settle transactions. The present invention is applied to most fields where financial transactions are performed as in general commerce, a toll gate fee or tunnel passage fee collection system, a subway or bus fare levying system, a gas station, a department store, a drive-thru ordering system, a vending machine, and a fee payment system of kiosks. Also, the present invention can be applied to an entrance/exit security system requiring personal identification. Thus, the present invention can use a portable terminal as a payment unit without carrying a cash or cards, to thereby provide an effect of performing a safer and more reliable credit transaction.

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