APP CARD-LINKED REPRESENTATIVE CARD, AND PAYMENT SYSTEM AND PAYMENT METHOD THEREOF

Abstract

The present invention relates to a representative card linked with app cards, a payment system and a method thereof. The payment system comprises: a customer terminal which is connected to a card company server system through an app or web and is capable of replacing a main payment card with one selected among at least one or more app cards registered in the app or web in real time; a standard representative card which can be used online or offline as the representative of the app cards; an authorization network in which an authorization or purchase request is made based on the representative card; and a card company server system which performs an authorization or purchase process based on the main payment card of the registered app cards linked with the representative card.

FIG. 2