

METHOD AND SYSTEM FOR AUTHENTICATION AND PAYMENT
USING POTABLE TERMINAL

ABSTRACT

After a user and a dealer agree on business transaction, a password is inputted to a user mobile terminal (3) to produce an authentication ID for authentication. After the authentication succeeds, the mobile terminal transmits credit information and a user number to a server (5) to store them in the server. On the other hand, the dealer transmits a dealer number and a user number obtained from the user to the server using a dealer terminal (6). The server compares the received user number and the received dealer number with that stored in the server, respectively and transmits the credit information to the dealer terminal only when a result of the comparison accords. The dealer terminal executes a credit card transaction processing on the basis of the credit information.

[Fig. 1]