ABSTRACT

The present invention relates to an electronic commerce system using bank account and accounting limit of credit card exclusively for electronic commerce, and personal telecommunication instrument and a method of electronic commerce using the above system.

For electronic commerce(EC) according to the present invention, bank introduces EC exclusive bank account and credit card company introduces credit card limit for EC.

The present invention can guarantee safe transaction of electronic commerce on the internet using mobile telephone and electronic commerce card and the number of electronic commerce card is matched with mobile phone number and bank account number or credit card number.



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