

Abstract of the Disclosure

The present invention relates to a secure payment system and method using a mobile phone, wherein a purchaser makes
5 payments using various credit cards and a seller confirms the payments instantly through a payment-receiving terminal, and more particularly, to a secure payment system and method using a mobile phone, wherein: a purchaser accesses a payment system using the mobile phone having a card registered therein and
10 inputs and transmits seller information, a payment, and a password; a payment system recognizes and stores the inputs and extracts necessary information with a view to transmitting same to a credit-card company and a financial institution; and, if approval is granted by the credit-card company and
15 financial institution, an approval number is automatically inputted in a process list of the payment system, and then a short message service (SMS) is simultaneously provided to the mobile phones of the purchaser and of the seller and to a payment-receiving terminal of the seller for payment
20 confirmation.



162162



G00002