CLAIMS

1. A payment system of a representative card linked with application type cards, the payment system comprising:

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 application type cards registered in the app or web in real time;

the representative card which can be used online or offline and including information on the main payment card associated with selected one application type card of the application type 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 linked with the representative card.

2. The payment system of claim 1, wherein at least one of credit cards owned by the customer are registered as the application type cards of the customer terminal, one of the application type cards registered for authorization and purchase processes when payment is to be performed based on the representative card can be selected to change the main payment card, and the card company server system includes an application type card ledger database for managing information about the registered application type cards and the main payment card, and a representative card authorization information matching database in which information about the representative card, the main payment

card corresponding to the representative card at the time of authorization and authorization or purchase records, are stored.

3. The payment system of claim 2, wherein the card company server system comprises a card issuing server issuing the credit cards owned by the customer, and an operation processing server constructing the representative card authorization information matching database using the information about the application type cards and the main payment card, which are stored in the application type card ledger database.

4. The payment system of claim 3, wherein the card company server system includes an authorization server responding to the authorization request for the authorization network based on the representative card and performing an authorization or purchase process based on the main payment card linked with the representative card in the card company server system.

5. The payment system of one of claims 1 to 4, wherein card information of the representative card includes characteristic data of the representative card, for indicating that the representative card is a real payment card linked with the application type cards.

6. The payment system of claim 5, wherein at least one of bank identification number, product code, and information about other cards is used as the characteristic data of the representative card.

7. A payment method of a representative card linked with application type cards, the payment method comprising:

a card company server system determining whether the card requested for authorization is the representative card using characteristic data of the representative card, the representative card including information on a main payment card associated with selected one application type card of the application type cards;

the card company server system identifying the main payment card to be subjected to a payment process from the application type card ledger database corresponding to the card number of the representative card; and

the card company server system constructing a representative card authorization information matching database using the representative card, the main payment card linked with the representative card and an authorization number.

8. The payment method of claim 7, comprising:

requesting for authorization to the card company server system through an online or offline authorization network using card information of the representative card; and

the card company server system responding to the authorization request through the authorization network using the card information of the representative card.

9. The payment method of claim 7, comprising:

executing an app or web of a customer terminal;

requesting for changing the main payment card through the app or web of the customer terminal;

changing main payment card information of the application type card ledger database; and

displaying the main payment card changed through the app or web of the customer terminal.

10. The payment method of claim 7, comprising:

the card company server system performing an authorization process using a card number of the main payment card linked with the representative card;

confirming the main payment card subjected to the purchase process and authorization transaction by referring to the representative card authorization information matching database using the representative card information and the authorization number; and

performing the purchase process based on the main payment card.

11. The payment method of claim 7, wherein the determining whether the card requested for authorization is the representative card comprises identifying the characteristic data of the representative card.

12. The payment method of claim 7, comprising registering the representative card to be used for payment with a payment platform providing a payment service using the representative card information.