CLAIMS

1. A system for processing usage information of a personal card, comprising:

a first user device of a personal card user, the first user device being configured to store account information or card information of the user associated with a card issued in the name of the individual user, receive personal card payments from a card company server by a scrapping method using the account information or the card information, and transmit at least one payment selected by the user to submit for expense processing from the personal card payments and recipient information to receive the at least one payment; and

a management service server configured to receive the at least one payment and the recipient information from the first user device, store the at least one received payment for expense processing, and transmit notification information corresponding to the at least one payment to a second user device of an expense processing clerk corresponding to the recipient information,

wherein the management service server includes a user database in which a plurality of user information and relationship information between users is stored, and

the management service server is further configured to:

transmit a related user list of the user generated based on the relationship information to the first user device,

wherein the management service server does not store the account information and the card information, and

provide the at least one payment to allow the second user device having received the notification information to identify the at least one payment by connection to the management service server,

the recipient information includes selection information for at least one user in the related user list, and

the first user device is further configured to:

receive taxation type information of merchant corresponding to the personal card payments by communication with a national tax organization server based on the personal card payments, and display the received taxation type information on the first user device together with the personal card payments,

further display, on the first user device, a user interface element for inputting a purpose of use and a content of use and the recipient information associated with the at least one payment selected to submit for expense processing from the personal card payments, and

receive a scanned image of a paper receipt associated with the at least one payment selected to submit for expense processing through the interface element, and transmit the purpose of use, the content of use and the scanned image to the management service server.

2. A user device for use by a personal card user, the user device comprising:

a communication unit configured to store account information or card information of the user associated with a card issued in the name of the individual user, receive personal card payments from a card company server by a scrapping method using the account information or the card information, and receive a related user list of the user from a management service server;

a display unit configured to display the personal card payments and the related user list; and

an input unit configured to receive input of selection information of the user for at least one payment to submit for expense processing and recipient information to receive the at least one payment, based on the personal card payments and the related user list displayed on the display unit,

wherein the related user list is generated based on relationship information between users stored in a user database of the management service server, and the recipient information includes selection information for at least one user included in the related user list,

the display unit is further configured to display taxation type information for merchant corresponding to the personal card payments together with the personal card payments, and display a user interface element for inputting a purpose of use, a content of use, the recipient information and a scanned image of a paper receipt associated with the at least one payment selected to submit by the selection information from the personal card payments, and

the communication unit is further configured to:

transmit the at least one payment selected to submit by the selection information and

the recipient information to the management service server for expense processing,

receive the taxation type information of merchant corresponding to the personal card payments by communication with a national tax organization server based on the personal card payments, and

transmit the purpose of use, the content of use and the scanned image associated with the at least one payment selected to submit by the selection information to the management service server.

3. A method for processing usage information of a personal card, comprising:

receiving, by a user device of a personal card user, personal card payments from a card company server by a scrapping method using account information or card information of the user associated with a card issued in the name of the individual user;

receiving, by the user device, taxation type information of merchant corresponding to the personal card payments by communication with a national tax organization server based on the personal card payments;

receiving, by the user device, a related user list of the user from a management service server;

displaying the personal card payments and the related user list on the user device;

displaying the taxation type information on the user device together with the personal card payments;

receiving, by the user device, input of selection information of the user for at least one payment to submit for expense processing and recipient information to receive the at least one payment, based on the personal card payments and the related user list displayed on the user device;

receiving, by the user device, input of a purpose of use, a content of use and a scanned image of a paper receipt associated with the at least one payment selected to submit by the selection information from the personal card payments, through a user interface element displayed on the user device;

transmitting, by the user device, the at least one payment selected to submit by the selection information and the recipient information to the management service server; and

transmitting, by the user device, the purpose of use, the content of use and the

scanned image associated with the at least one payment selected to submit by the selection information to the management service server,

wherein the related user list is generated based on relationship information between users stored in a user database of the management service server, and the recipient information includes selection information for at least one user included in the related user list.

4. A computer program stored in a computer-readable medium to enable the execution of the method for processing usage information of a personal card according to claim 3 in combination with hardware.