【Claim 1】

A bill splitting system comprising:

a first user terminal configured to request bill splitting; and

a payment server configured to receive payment request information from at least one user terminal according to a bill splitting request for a total payment amount corresponding to input order information and configured to authenticate payment,

wherein the first user terminal is configured to display ordered menu items and price information as a list, request the bill splitting to the payment server, and receive discount information from the payment server which communicates with an affiliate server,

wherein in case that the first user terminal selects a payment means having discount rate from among a plurality of payment means, the first user terminal is configured to transmit a payment request message including information on an amount to be paid upon equal division or upon designation by the first user terminal, to a second user terminal,

wherein the second user terminal receives the payment request message to be paid from the first user terminal and performs the payment using a payment application.

【Claim 2】

The bill splitting system of claim 1, wherein the first user terminal enters a first amount to be paid by the first user terminal, and the payment server completes a first payment for the first user terminal when the payment is authenticated and updates a balance amount required to be paid by subtracting the first amount from the total payment amount.

【Claim 3】

The bill splitting system of claim 2, wherein the payment server transmits the updated balance

amount to the second user terminal and requests the second user terminal to pay the updated balance amount.

【Claim 4】

The bill splitting system of claim 1, wherein the payment server communicates with an affiliate server and an affiliate point of sale (POS) to share bill splitting payment status information according to the reception of the payment request information and the authentication of the payment.

【Claim 5】

The bill splitting system of claim 1, wherein when 1/N division is selected in the first user terminal, the payment server equally divides the total payment amount according to a predetermined division scheme and transmits the payment request for the equally divided total payment amount to a the second user terminal of the designated payer.

【Claim 6】

The bill splitting system of claim 1, wherein when the bill splitting of the total payment amount is complete, the payment server transmits a message informing the user terminal that the payment has been already completed.

【Claim 7】

The bill splitting system of claim 1, wherein when the first user terminal performs a partial payment of the total payment amount through the payment app, and the payment server allows an account transfer request message for the bill splitting to be generated and transmitted from

the first user terminal to a designated payer terminal.

【Claim 8】

The bill splitting system of claim 1, further comprising an affiliate terminal configured to display a bill splitting progress status for the total payment amount corresponding to the input order information and perform off-line bill splitting payment by cash or plastic card according to a user request.

【Claim 9】

The bill splitting system of claim 1, wherein the user terminal transmits third-party proxy payment request information for the bill splitting to a third-party terminal, and payment amount information and a mobile bill corresponding to the order information are included in the third-party proxy payment request information.

【Claim 10】

The bill splitting system of claim 1, wherein the order information and the total payment amount is shared between user terminals through a uniform resource locator (URL) in the form of a mobile bill including a unique order number, and the mobile bill is automatically discarded after the payment is complete.