a mobile terminal.

[9] Third, another purpose of the present invention is to provide a new system that may computerize all loan related documents to minimize the cost for document storage and management.

[10] Fourth, another purpose of the present invention is to provide a new system that adopts a method in which the customer directly writes on the screen in his or her own writing instead of simply using the electronic signature when preparing the contract.

[11] Fifth, another purpose of the present invention is to provide a system that allows loan eligibility review and preparation of contract even when the certificate or the biometric information is not stored.

Summary of the Invention

[11a] According to an aspect of the present invention, there is provided a loan eligibility review and contract preparation system using mobile terminal including the user terminal (100) to which an web application for loan is installed to transmit documents required for loan review in the form of image, to receive the loan contract form sent from the financial institution, to fill out and sign the form in the user's own writing on the screen for the corresponding field, and to return the form to the financial institution; the financial institution's computer server (200) which reviews the documents required for loan received from the user terminal (100) above to determine loan eligibility, transmit the loan contract form to the person eligible for loan, and receive and saves the loan contract filled out and signed by the user's own writing from the user terminal (100) above; and, the financial institution's database (210) included in the financial institution's computer server (200) above, which saves the documents required for loan review transmitted through the user terminal (100) above, loan contract form, customer's name, loan account, loan eligibility or ineligibility, loan amount, loan interest rate, and loan period, and this type of information shall be inaccessible to regular employees but only accessible to few employees who are authorized to access the financial institution's database (210) to search the corresponding information, wherein the financial institution's computer server (200) above will issue and send the user authentication number to the user terminal (100) above when the financial institution's computer server (200) above is requested for user authentication number through the user terminal (100) above, the financial institution's computer server (200) above performs user authentication by checking whether the given user authentication number matches the user authentication number entered through the user terminal (100) above and sent to the financial institution's computer server (200) above, the financial institution's computer server (200) above requests the user terminal (100) above for documents required for loan review when the user authentication is completed, the

photographs of the documents required for loan review transmitted through the user terminal (100) above taken by using the camera feature of the user terminal (100) above successively based on the items suggested by the web application for loan are only saved within the web application for loan and not separately saved to the user terminal (100) above once the photographed images are transmitted to the financial institution's computer server (200) above, the loan contract form transmitted to the user terminal (100) above of the person eligible for loan will display the loan amount, loan interest rate, and loan period that are approved as the result of the loan eligibility review performed in the financial institution's computer server (200) legibly on top, bottom, right, or left side of the respective field, and the user is required to fill out each field on the screen in his or her own writing by checking and following the directions indicated and also sign in the signature field on the screen directly in his or her own writing, and the user terminal (100) above automatically moves to the next field when the field in the loan contract form presented on the screen, which needs to be filled up by the customer's own writing, is filled up with the customer's own writing so that the customer may fill the fields successively, the user terminal (100) above searches for certificate or biometric information for certification saved to the user terminal (100) above to show a screen to enter the password for the certificate or biometric information for certification if there is the certificate or the biometric information for certification when the loan contract form from the financial institution's computer server (200) above is transmitted to the user terminal (100) above and provides a loan contract form through the screen of the user terminal (100) above when password or biometric information that is given through the user terminal (100) above matches the stored password or biometric information, the user terminal (100) above shows a screen that asks whether the user wishes to prepare the loan contract without undergoing the certification procedure when there is no certificate or biometric information for certification saved to the user terminal (100) above and provides the loan contract form through the user terminal (100) above when the user expresses the wish to prepare the loan contract through the user terminal (100) above, the user terminal (100) above shows a screen asking the user to provide fax number or e-mail address when the loan contract is prepared in the user terminal (100) above without the certification procedure, and transmits the fax number or the e-mail address with the loan contract prepared without the certification procedure to the financial institution's computer server (200) above when the user provides fax number or e-mail address through the user terminal (100) above; the financial institution's computer server (200) above retransmits the loan contract form to the corresponding fax number or e-mail address, and saves the loan contract prepared without undergoing the certification procedure, and the loan contract which is photographed and transmitted together in the financial institution's database (210) above when the loan contract,, which was retransmitted through fax or e-mail, is printed out, filled up and signed in the customer's own writing, photographed with the user terminal (100) above, and sent to the financial institution's computer server (200) above, the financial institution's computer server (200) above has the graded ratings which were predetermined based on the

salary or the surtax included in the documents required for loan review transmitted from the user terminal (100) above or existing loan and overdue information entered through an outside credit-rating agency, calculates the score by aggregating the scores obtained based on the ratings, and determines the loan eligibility, loan amount, loan interest rate, and loan period based on the score.

[12] The present invention is about the loan eligibility review system using a mobile terminal.

[13] The present invention includes the user terminal (100) to which an web application for loan is installed to transmit documents required for loan review in the form of image, to receive the loan contract form sent from the financial institution, to fill out and sign the form in the user's own writing on the screen for the corresponding field, and to return the form to the financial institution; and the financial institution's computer server (200) which reviews the documents required for loan received from the user terminal (100) above to determine loan eligibility, to transmit the loan contract form to the person eligible for loan, and to receive and save the loan contract filled out and signed by the user's own writing from the user terminal (100) above.

[14] When the financial institution's computer server (200) above is requested for a user authentication number through the user terminal (100) above, the financial institution's computer server (200) above issues the user authentication number and sends it to the user terminal (100) above, and the user authentication number is entered through the user terminal (100) above and sent to the financial institution's computer server (200) above. Then, the financial institution's computer server (200) above checks whether it matches the user authentication number given to carry out user authentication.

[15] When the user authentication is completed, the financial institution's computer server (200) above requests the user terminal (100) above for the documents required for loan review. The photographs of the documents that are required for loan review and transmitted through the user terminal (100) above and taken by using the camera feature of the user terminal (100) above successively according to the items suggested by the web application for loan are saved only in the web application for loan. Once the photographed image is transmitted to the financial institution's computer server (200) above, they will not be separately saved to the user terminal (100) above.

[16] The loan contract form transmitted to the user terminal (100) above of the person eligible for loan will vaguely display the loan amount, loan interest rate, and loan period that are approved as the result of the loan eligibility review performed in the financial institution's computer server (200)

What is Claimed is:

[claim 1]

A loan eligibility review and contract preparation system using mobile terminal includes,

the user terminal (100) to which an web application for loan is installed to transmit documents required for loan review in the form of image, to receive the loan contract form sent from the financial institution, to fill out and sign the form in the user's own writing on the screen for the corresponding field, and to return the form to the financial institution;

the financial institution's computer server (200) which reviews the documents required for loan received from the user terminal (100) above to determine loan eligibility, transmit the loan contract form to the person eligible for loan, and receive and saves the loan contract filled out and signed by the user's own writing from the user terminal (100) above; and,

the financial institution's database (210) included in the financial institution's computer server (200) above, which saves the documents required for loan review transmitted through the user terminal (100) above, loan contract form, customer's name, loan account, loan eligibility or ineligibility, loan amount, loan interest rate, and loan period, and this type of information shall be inaccessible to regular employees but only accessible to few employees who are authorized to access the financial institution's database (210) to search the corresponding information,

wherein the financial institution's computer server (200) above will issue and send the user authentication number to the user terminal (100) above when the financial institution's computer server (200) above is requested for user authentication number through the user terminal (100) above,

the financial institution's computer server (200) above performs user authentication by checking whether the given user authentication number matches the user authentication number entered through the user terminal (100) above and sent to the financial institution's computer server (200) above,

the financial institution's computer server (200) above requests the user terminal (100) above for documents required for loan review when the user authentication is completed,

the photographs of the documents required for loan review transmitted through the user terminal (100) above taken by using the camera feature of the user terminal (100) above successively based on the items suggested by the web application for loan are only saved within the web application for loan and not separately saved to the user terminal (100) above once the photographed images are transmitted to the financial institution's computer server (200) above,

the loan contract form transmitted to the user terminal (100) above of the person eligible for loan will display the loan amount, loan interest rate, and loan period that are approved as the result of the loan eligibility review performed in the financial institution's computer server (200) legibly on top, bottom, right, or left side of the respective field, and the user is required to fill out each field on the screen in his or her own writing by checking and following the directions indicated and also sign in the signature field on the screen directly in his or her own writing, and the user

terminal (100) above automatically moves to the next field when the field in the loan contract form presented on the screen, which needs to be filled up by the customer's own writing, is filled up with the customer's own writing so that the customer may fill the fields successively,

the user terminal (100) above searches for certificate or biometric information for certification saved to the user terminal (100) above to show a screen to enter the password for the certificate or biometric information for certification if there is the certificate or the biometric information for certification when the loan contract form from the financial institution's computer server (200) above is transmitted to the user terminal (100) above and provides a loan contract form through the screen of the user terminal (100) above when password or biometric information that is given through the user terminal (100) above matches the stored password or biometric information,

the user terminal (100) above shows a screen that asks whether the user wishes to prepare the loan contract without undergoing the certification procedure when there is no certificate or biometric information for certification saved to the user terminal (100) above and provides the loan contract form through the user terminal (100) above when the user expresses the wish to prepare the loan contract through the user terminal (100) above,

the user terminal (100) above shows a screen asking the user to provide fax number or e-mail address when the loan contract is prepared in the user terminal (100) above without the certification procedure, and transmits the fax number or the e-mail address with the loan contract prepared without the certification procedure to the financial institution's computer server (200) above when the user provides fax number or e-mail address through the user terminal (100) above;

the financial institution's computer server (200) above retransmits the loan contract form to the corresponding fax number or e-mail address, and saves the loan contract prepared without undergoing the certification procedure, and the loan contract which is photographed and transmitted together in the financial institution's database (210) above when the loan contract,, which was retransmitted through fax or e-mail, is printed out, filled up and signed in the customer's own writing, photographed with the user terminal (100) above, and sent to the financial institution's computer server (200) above,

the financial institution's computer server (200) above has the graded ratings which were predetermined based on the salary or the surtax included in the documents required for loan review transmitted from the user terminal (100) above or existing loan and overdue information entered through an outside credit-rating agency, calculates the score by aggregating the scores obtained based on the ratings, and determines the loan eligibility, loan amount, loan interest rate, and loan period based on the score.

[claim 2]

The loan eligibility review and contract preparation system using mobile terminal of Claims 1 wherein, the web application for loan which is installed to the user terminal (100) above is installed through the App Store or Play Store or directly transmitted and installed from the

financial institution's computer server (200) above to the user terminal (100) above.

[claim 3]

The loan eligibility review and contract preparation system using mobile terminal of Claim 1 wherein documents required for loan review include the proof of employment, identification card, copy of bankbook used to receive salary, invoice of withholding tax, records verifying the payment of medical insurance, transcript or abstract of resident registration certificate for workers and the business registration certificate, records verifying the payment of value added tax, identification card, transcript or abstract of resident registration certificate, and photographs of the establishment for business operators.