FIG.1

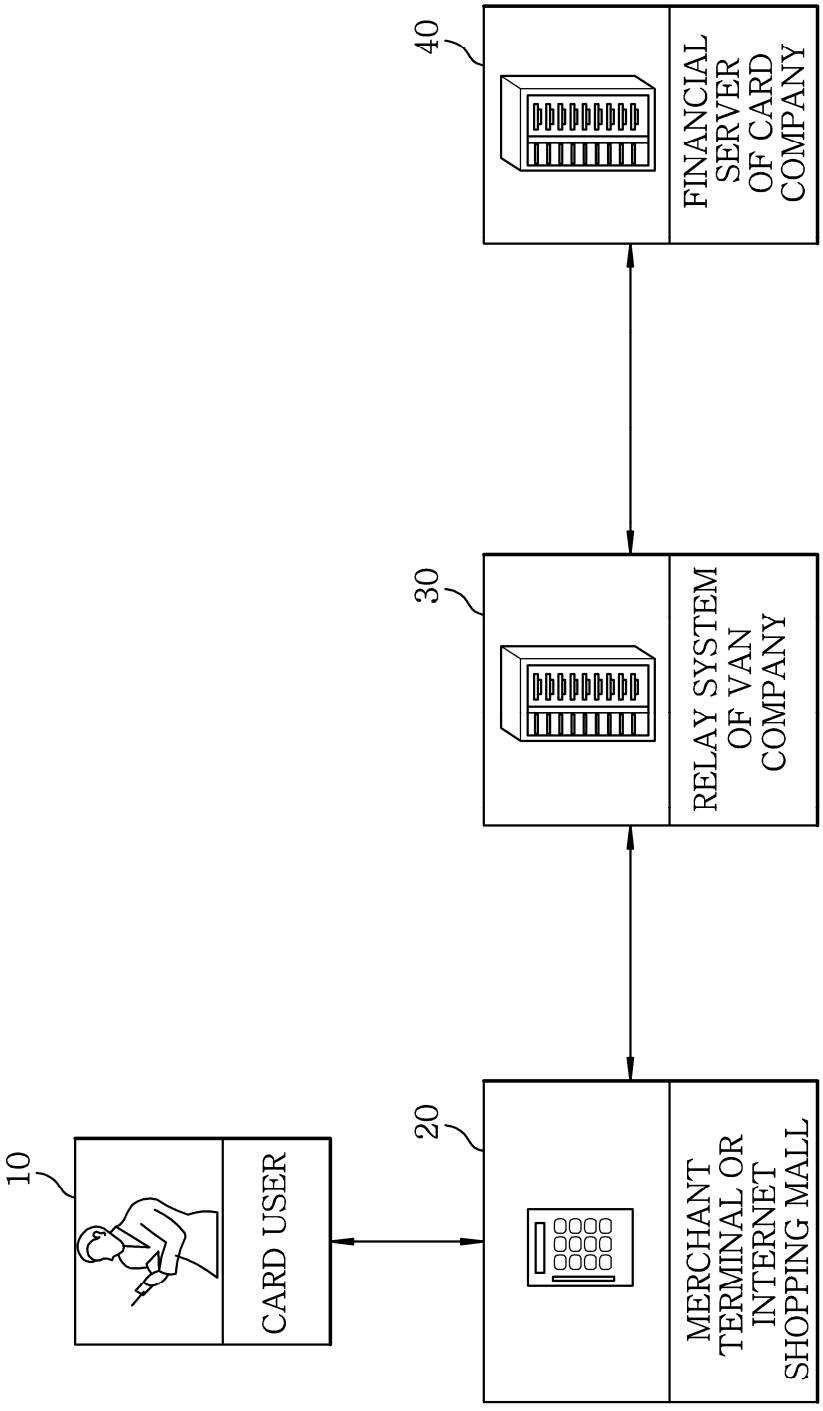

10
CARD USER
20
MERCHANT TERMINAL OR INTERNET SHOPPING MALL
30
RELAY SYSTEM OF VAN COMPANY
40
FINANCIAL SERVER OF CARD COMPANY

FIG.2

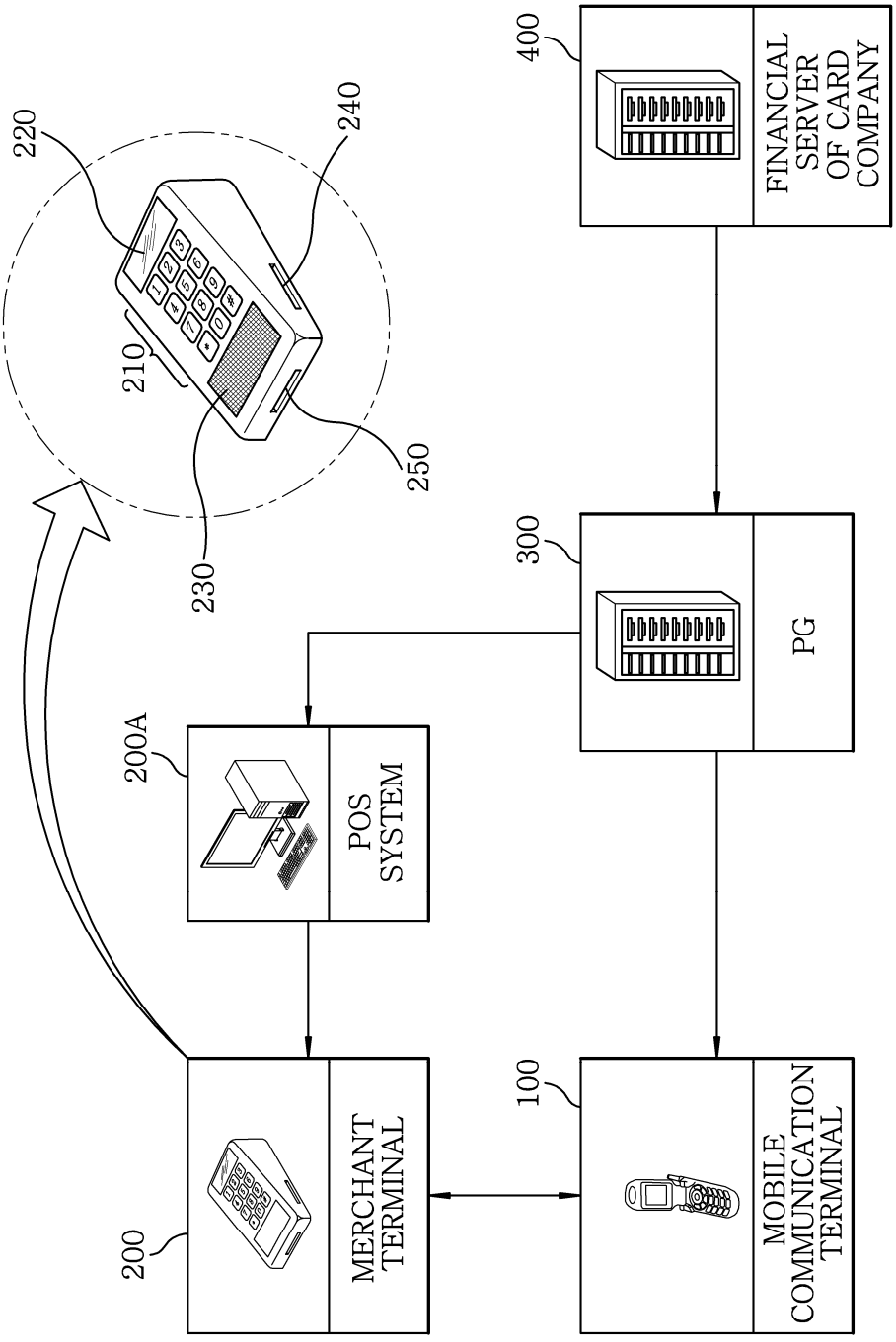

400
FINANCIAL SERVER OF CARD COMPANY
220
240
210
250
230
300
PG
200A
POS SYSTEM
200
MERCHANT TERMINAL
100
MOBILE COMMUNICATION TERMINAL

FIG.3

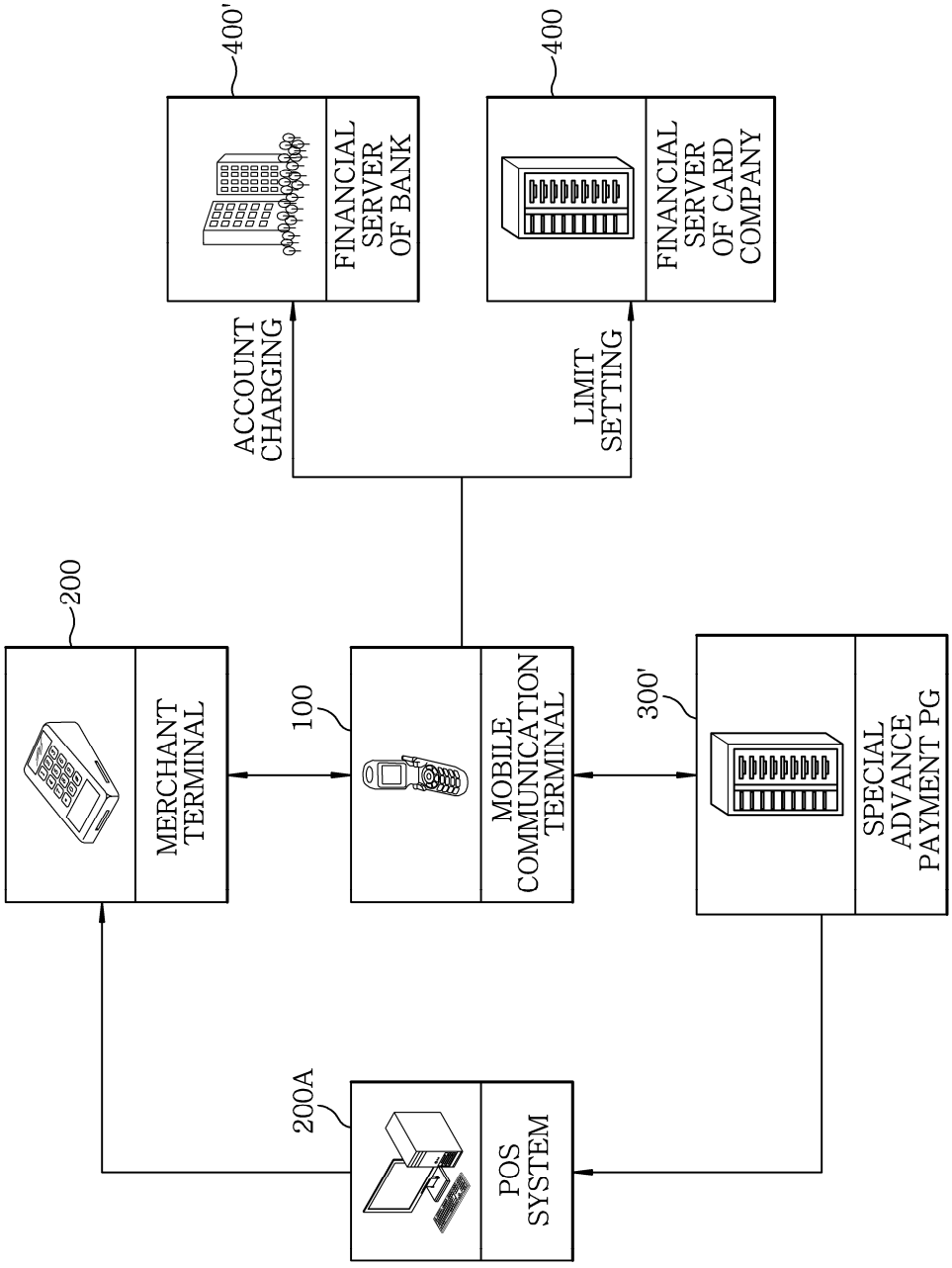

400'
FINANCIAL SERVER OF BANK
400
FINANCIAL SERVER OF CARD COMPANY
ACCOUNT CHARGING
LIMIT SETTING
200
MERCHANT TERMINAL
100
MOBILE COMMUNICATION TERMINAL
300'
SPECIAL ADVANCE PAYMENT PG
200A
POS SYSTEM

FIG.4

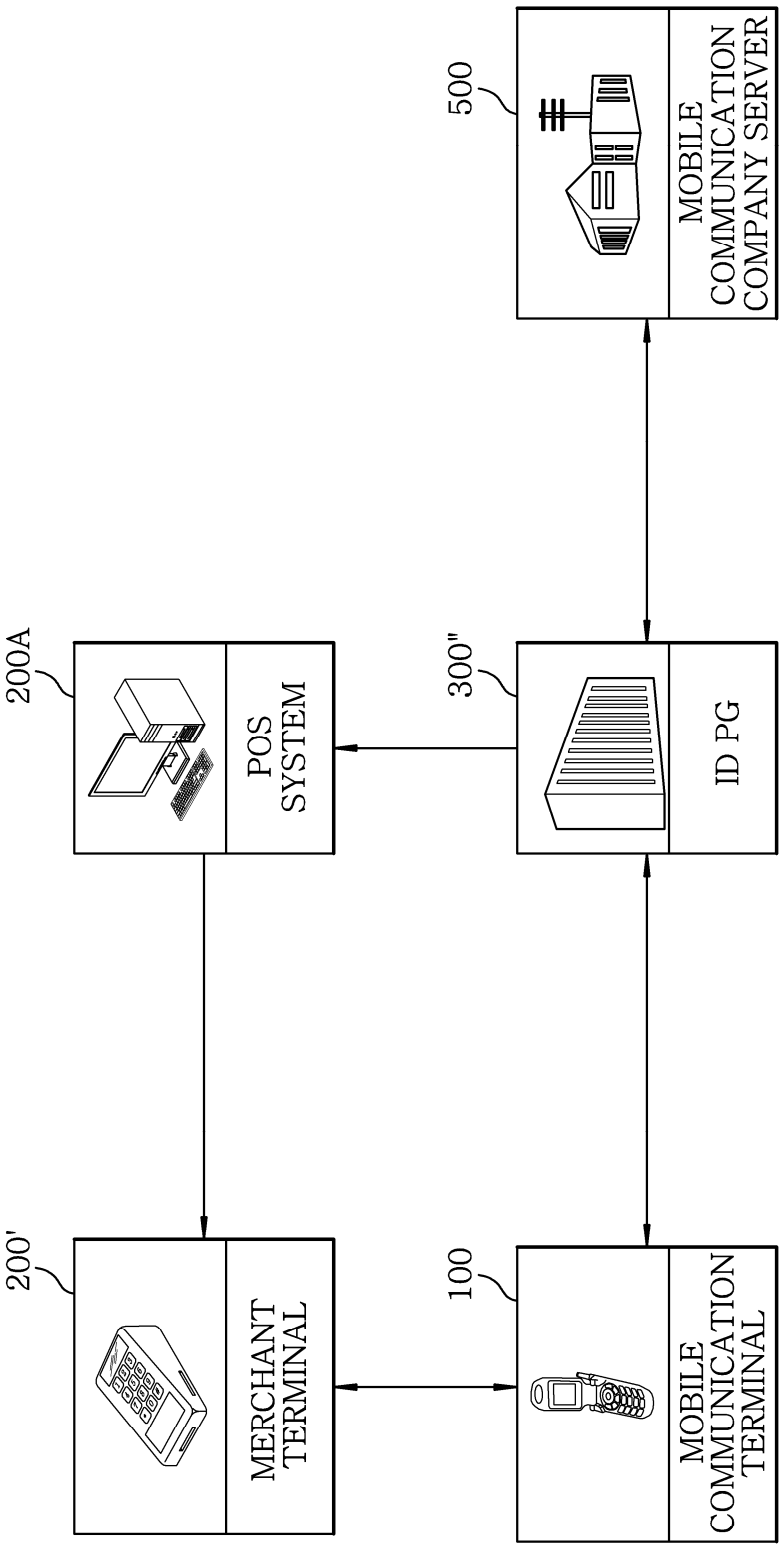

500
MOBILE COMMUNICATION COMPANY SERVER
200A
POS SYSTEM
300"
ID PG
200'
MERCHANT TERMINAL
100
MOBILE COMMUNICATION TERMINAL

FIG.5

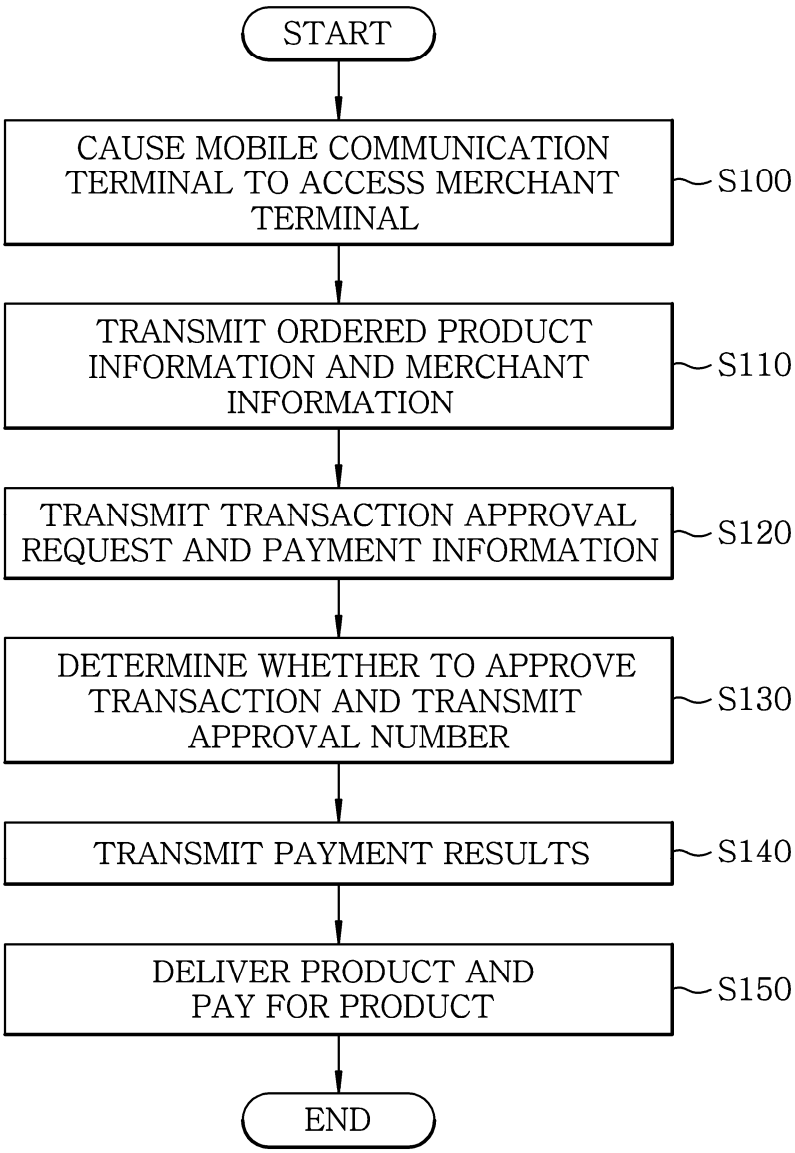
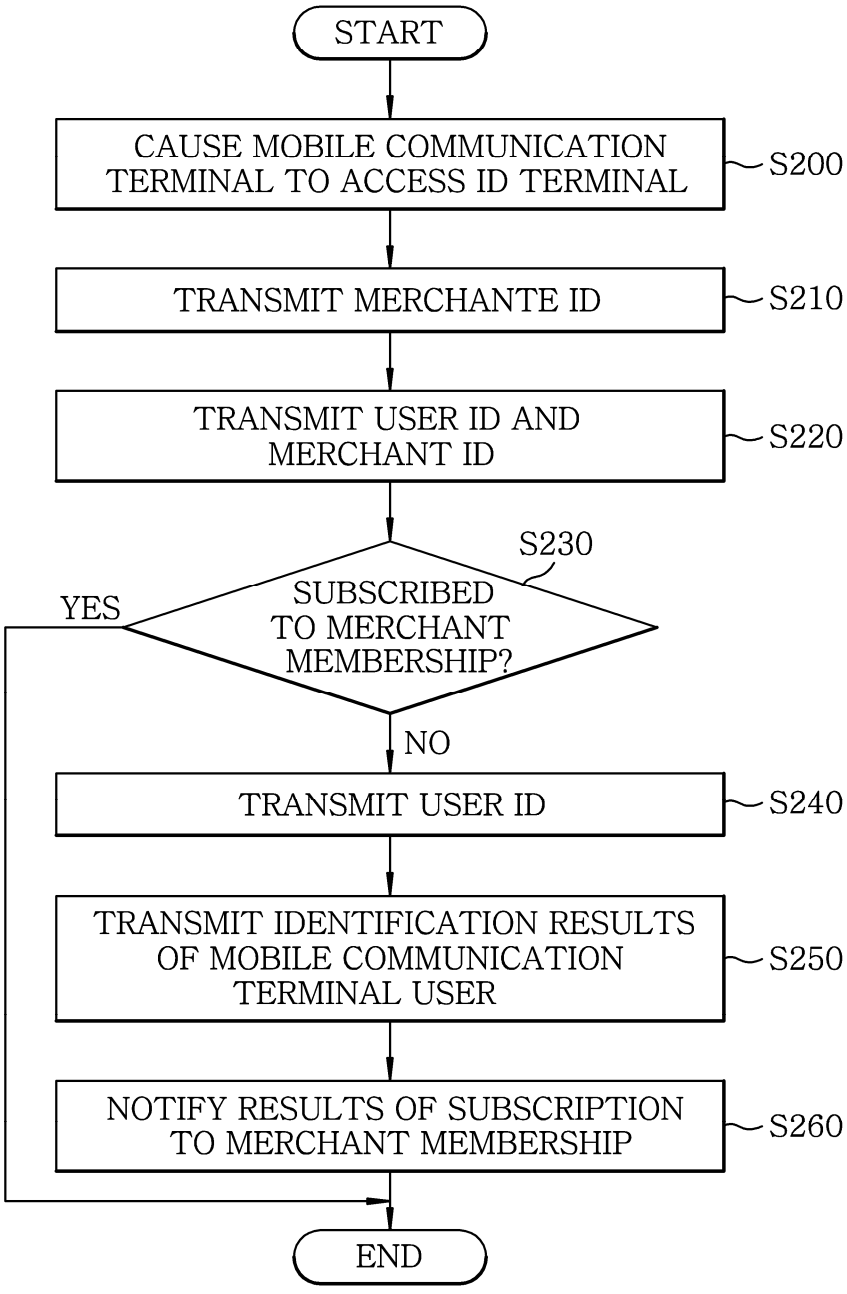

START
CAUSE MOBILE COMMUNICATION TERMINAL TO ACCESS MERCHANT TERMINAL
S100
TRANSMIT ORDERED PRODUCT INFORMATION AND MERCHANT INFORMATION
S110
TRANSMIT TRANSACTION APPROVAL REQUEST AND PAYMENT INFORMATION
S120
DETERMINE WHETHER TO APPROVE TRANSACTION AND TRANSMIT APPROVAL NUMBER
S130
TRANSMIT PAYMENT RESULTS
S140
DELIVER PRODUCT AND PAY FOR PRODUCT
S150
END

FIG.6


START
CAUSE MOBILE COMMUNICATION TERMINAL TO ACCESS ID TERMINAL
S200
TRANSMIT MERCHANTE ID
S210
TRANSMIT USER ID AND MERCHANT ID
S220
S230
SUBSCRIBED TO MERCHANT MEMBERSHIP?
YES
NO
TRANSMIT USER ID
S240
TRANSMIT IDENTIFICATION RESULTS OF MOBILE COMMUNICATION TERMINAL USER
S250
NOTIFY RESULTS OF SUBSCRIPTION TO MERCHANT MEMBERSHIP
S260
END