CLAIMS

1. A method of processing item sales information by an electronic apparatus, the method comprising:

acquiring a purchase request including item information related to an item selected by a user and information related to a payment means;

providing a purchase response including approval information corresponding to the purchase request before proceeding with payment through the payment means in response to the purchase request when the information related to the payment means satisfies a first condition;

transmitting a release request for the item to a first server;

transmitting a payment request for at least some of an amount corresponding to one or more purchase requests related to the payment means to a second server according to an arrival of settlement timing corresponding to the payment means;

when payment failure information is received from the second server in response to the payment request:

cancelling an approval corresponding to the purchase request;

providing information including the cancellation of the approval;

when delivery of the selected item has not started, transmitting a cancellation request for the release request to the first server; and

when the delivery of the selected item has started, transmitting a return request for the selected item to the user.

2. The method of claim 1, wherein the item information includes amount information,

the information related to the payment means includes balance information related to a limit amount of the payment means, and

the providing of the purchase response includes determining whether the first condition is satisfied based on the amount information and the balance information in response to the acquisition of the purchase request.

3. The method of claim 1, wherein whether the payment means is usable and a limit amount of the payment means are determined whenever the purchase request is acquired.

4. The method of claim 1, wherein whether the payment means is usable and a limit amount of the payment means are periodically determined according to the arrival of the settlement timing corresponding to the payment means.

5. The method of claim 1, wherein whether the payment means is usable and a limit amount of the payment means are determined based on reliability set in relation to the user.

6. The method of claim 5, wherein the reliability is set based on at least one of a purchase history corresponding to the user, a membership level corresponding to the user, a subscription period corresponding to the user, a credit score corresponding to the user, and user information acquired from an affiliate.

7. The method of claim 6, wherein the purchase history includes at least one of a list of one or more items purchased by the user, a payment means used by the user for payment for the one or more items, a product review written by the user, an overdue history of the user related to payment for the one or more items, information related to a delivery destination corresponding to the one or more items, and information related to a terminal used by the user for payment for the one or more items.

8. The method of claim 5, wherein, when the item belongs to a specific category, the limit amount fluctuates.

9. The method of claim 5, further comprising:

providing a benefit related to a purchase of the item when the reliability is greater than a preset first value.

10. The method of claim 1, further comprising:

providing a rejection response to the purchase request when there is no limit amount of the payment means or when balance information related to the limit amount is less than an amount corresponding to the purchase request.

11. The method of claim 1, further comprising:

when the information related to the payment means satisfies a second condition after the purchase response is provided,

canceling an approval corresponding to the purchase request; and

providing information including the cancellation of the approval.

12. The method of claim 1, wherein the payment request transmitted to the second server corresponds to a first payment method designated based on the payment means.

13. The method of claim 12, wherein the first payment method corresponds to a transfer based on account information managed by the second server, and

the payment request corresponds to a request for the second server to transfer an amount requested for the payment based on the account and transmit payment information including a transfer history of the amount requested for the payment to the electronic apparatus.

14. The method of claim 12, further comprising:

transmitting a reimbursement request for an amount requested for the payment to the user when the payment failure information is received from the second server in response to the payment request,

wherein the reimbursement request includes the payment failure information.

15. The method of claim 12, further comprising:

transmitting, when the payment failure information is received from the second server in response to the payment request, a payment request to a third server corresponding to a second payment method not designated based on the payment means among payment methods registered in advance in the electronic apparatus to correspond to the user.

16. The method of claim 1, further comprising:

requesting payment for an amount requested for a settlement when receiving a settlement request of the user for the at least some of the amount corresponding to the one or more purchase requests related to the payment means prior to the settlement timing.

17. The method of claim 1, wherein a user interface (UI) for receiving a settlement request of the user is deactivated within a preset period before and after the settlement timing.

18. A non-transitory computer-readable recording medium on which a program allowing a computer to execute the method of claim 1 is recorded.

19. An electronic apparatus for processing item sales information, the electronic apparatus comprising:

a transceiver;

a memory in which instructions are stored; and

a processor,

wherein the processor is connected to the transceiver and the memory and configured to:

acquire a purchase request including item information related to an item selected by a user and information related to a payment means;

provide a purchase response including approval information corresponding to the purchase request before proceeding with payment through the payment means in response to the purchase request when the information related to the payment means satisfies a first condition;

transmit a release request for the item to a first server;

transmit a payment request for at least some of an amount corresponding to one or more purchase requests related to the payment means to a second server according to an arrival of settlement timing corresponding to the payment means;

when payment failure information is received from the second server in response to the payment request:

cancel an approval corresponding to the purchase request;

provide information including the cancellation of the approval;

when delivery of the selected item has not started, transmit a cancellation request for the release request to the first server; and

when the delivery of the selected item has started, transmit a return request for the selected item to the user.