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(54) **COMPLEX PAYMENT SYSTEM USING A PORTABLE TERMINAL, AND COMPLEX PAYMENT METHOD**

**Publication Classification**

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(52) **U.S. Cl.**  
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(57) **ABSTRACT**

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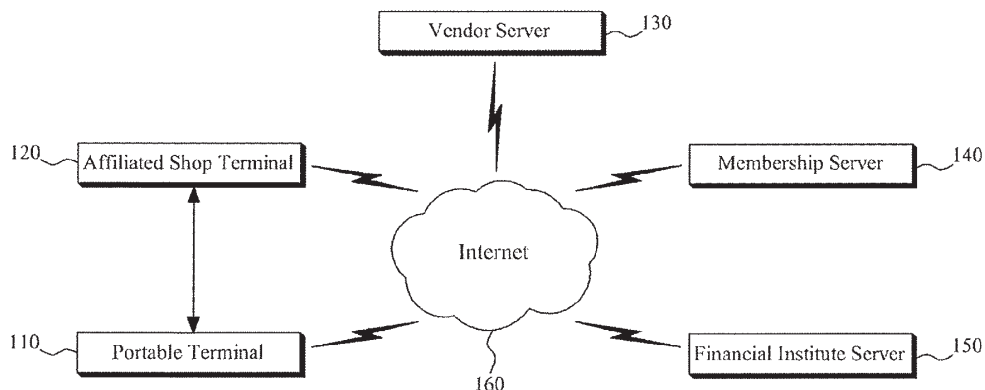
Disclosed are a complex payment system using a portable terminal, and a complex payment method. According to the present invention, a portable terminal such as a smartphone or a vendor server may analyze and display an optimum payment condition containing a minimum payment amount using bonus information such as card information, discount information, membership point information, or coupon information when a user pays, thus preventing personal information leakage and enabling the user to pay a minimum amount by means of his/her credit card using the bonus information.

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(2), (4) Date: **May 5, 2014**

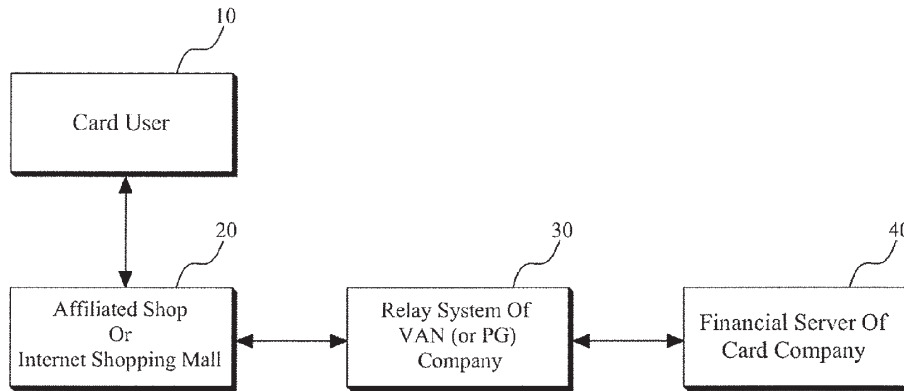
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Jul. 20, 2011 (KR) ..... 10-2011-0071837

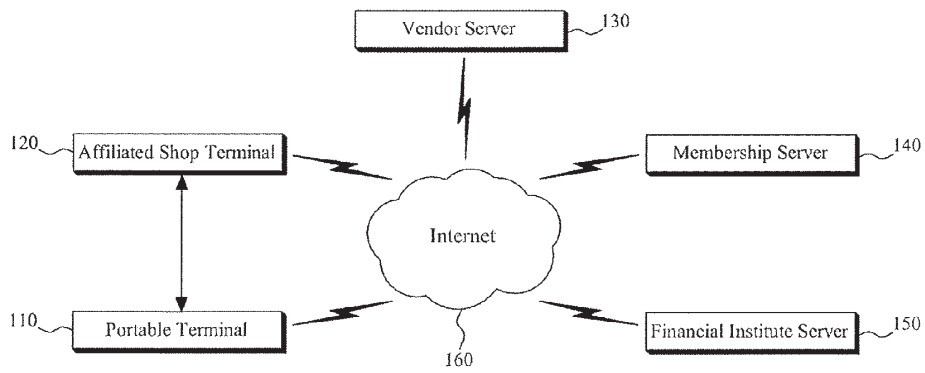


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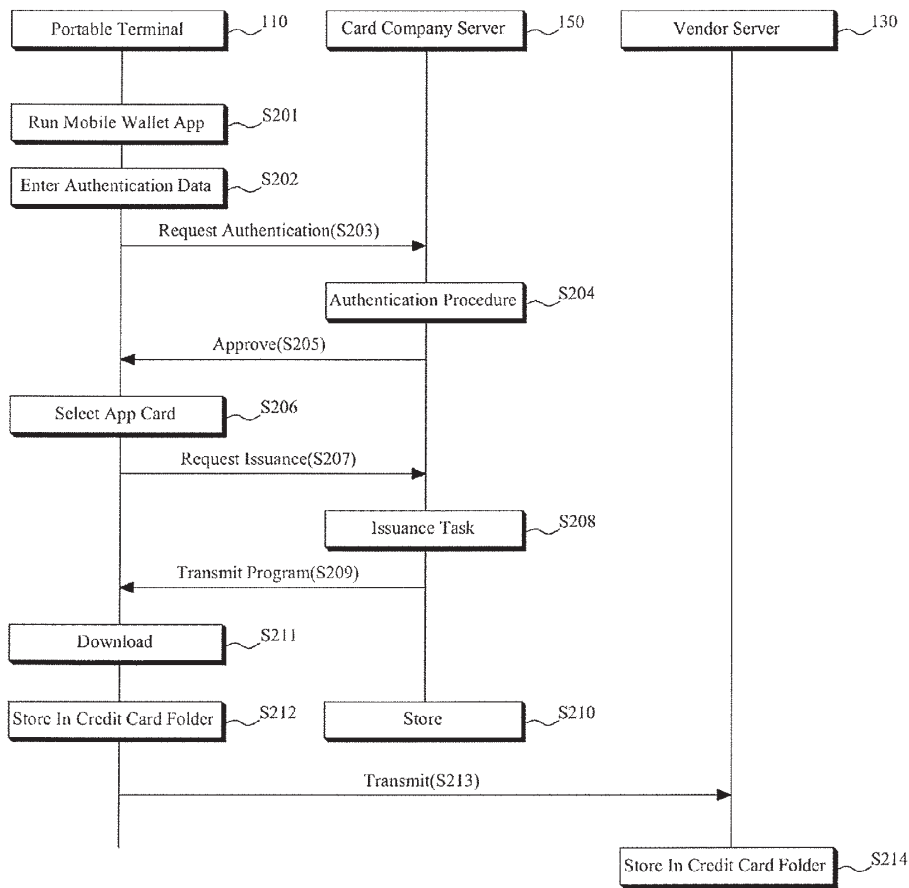
【FIG 1】



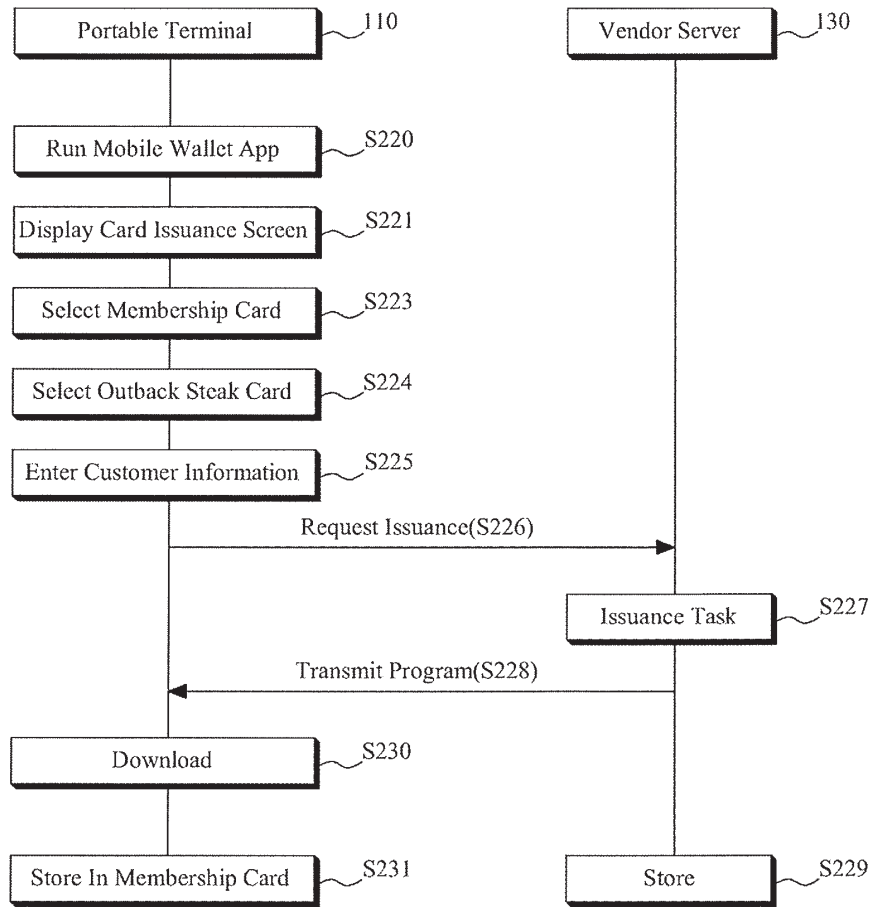
【FIG 2】



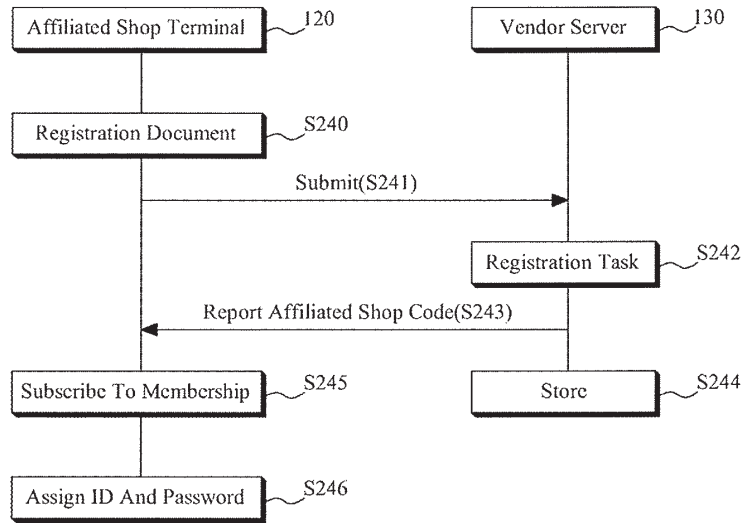
【FIG 3】



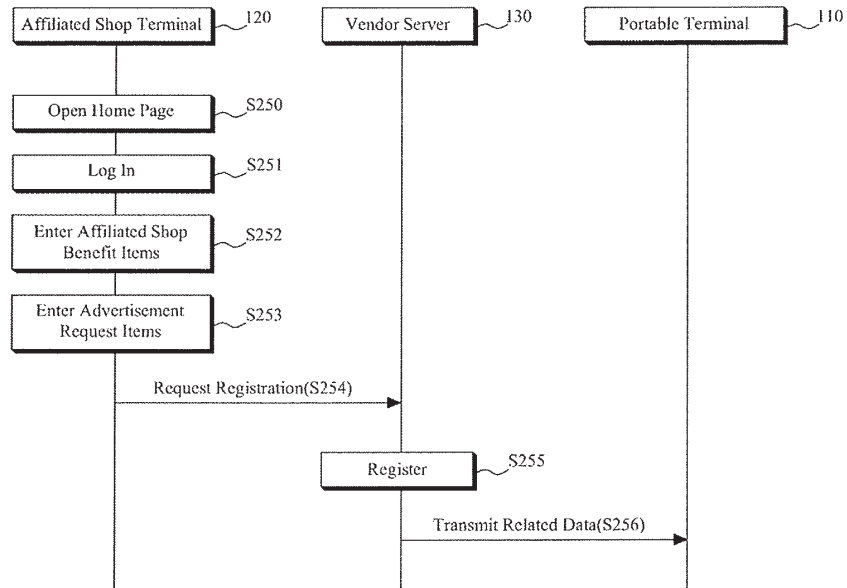
【FIG 4】



【FIG 5】



【FIG 6】



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