

3a 3b

4

5a 5b

6a 6c

7a 7d

8

< >

10 : 12 :

14 : 20 :

22 :

30 : 32 :

40 : 42 :

44 :

46 :

50 :

가

가

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, a - 1)

; a - 2)

a - 1

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2

가

; a - 3)

a -

3

가

; a - 4)

a -

; b - 2)

, b - 1)

b - 1

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; b - 3)

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; b - 4)

b - 3

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, c - 1)
; c - 2) c - 1 ,
; c - 3)
; c - 4) c - 3 ,

, d - 1)
; d - 2) d - 1 ,
; d - 3)
; d - 4) d - 3 ,

, e - 1)
; e - 2) e - 1 ,
가 ; e - 3) e - 2
; e - 4)
가 ; e - 5)
; e - 6)
가

1 (30), (32), (40), (10), (20),
(46), (50) (42), (44),

(10) (12),
(14) (40) (50)

(30) (20) (22) 가 가

(30) (10), (40), (50)
(20) (22)
(30) 가 (30) (32)

(40) (10), (30), (50) (50)
 (42) , (50)
 40) , 가 . ()
 , (40) (44) ,
 (46) .
 (50) (40) ,
 (50) ,가

2 .

(20) (30) (S10). (30)
 (20) (S11). (30)
 (32) , ID - (Log - In) (S15). (S12).
 , S11 , 가 , 가
 , 가 (S13, S14). , 가 S15 , 가
 , 가 (S16).

(SMS, Short Message Service)
 (S17).

3 ,

3 가

() , (100) . ()
 1 " 5. / / " 가 ()
 . " 5. / / " 가 () ,

1. 가 2 (101) " 6. " , 3 (102) , , "
 " 3 (102) , 4 (103) .

4 (103) 가

ID , 4 (103) " 1. itough017 " ID
 (104, 105)

ID () , ID
 1 (30) , (32)

(32) , ID 가 ID ,
 가 (106) " " " " .
 (107)

(107) " " ()
 (30) (40)

(Call Back URL) (108) / " SMS 가

(30) ID, (42) (4
 0)

(30)

(30) SMS URL" , 3 (102) S
 MS

, 4 (103) " 2. i tough 017 "

4

(Escrow) 가 가 가

(S20).
 S20 , 가 (S21).
 , (S22).
 , 가 ID
 (S23). ID ,
 (S24).

1

(30)

ID

(40)
(42)

(40)

(S25).

가

가

S25

(S26).

가
(S27).

(44)

S28).

가

(44)

SMS

SMS

SMS

(S29).

(44)

(44)

(S30, S31).

SMS

(44)

(S32).

(44)

(S33, S34).

5a

5b

5a

ID

(200, 210).

ID

가

ID

(32)
(32)

ID

(30)

(30)

(220)

ID

가

(220)

(221)

(221) " " , (30)
(40) (40) (42)

(220) " " (222) 가

5b (230) " " , (40)가
SMS

(230) , (240)

6a 6c

6a

, 1 (300) 1 (300)
(301)

" " , " ID ID
(302) , (303)

(303) (304) 가
(50)

(305) 가 " , (305)
(305) " (306) , (305)

6b

, 1 (310) 1 (300)
(311)

" " ID ID
(312) , (313)

(313)

(40) (42) (40)
 가 (314)
 (314) " 가 가 ." (314)
 " " (314) (314)
 가 (315)
 6c
 , 1 (320) 1 (320)
 " " (321)
 " " ID
 (322) ID
 (323)
 (323) " " " 가
 (324)
 (324) " 가 ." (324)
 " " (324) (324)
 (325)
 (326) 가
 7a 7d
 7a
 1 (400) " " 2 (401) " "
 ID (402)
 ID 가 (403)
 (403) 가 (404) ID,
 , , 가
 7b

1 (410) " " 2 (411) " / "
, ID (412) .

ID 가 (413) .

(413) ID ,

(414) 가 ,

(414) " " , 가
(415) , (415) 가

(415) " " ,
(416) , (415) 가 " " ,
(417) .

7c

1 (420) " " 2 (421) " " , ID
(422) .

ID 가 (423) .

(423) " " , , ,
ID .

7d

1 (430) " " 2 (431) " " , ID
(432) .

ID 가 " " , " " , "
" (433) .

8

1 (500) " " , 2 (501) " " , ID
(502) .

ID 가 " " , " "
(503) .

(503) " " (504) 가

가 , .

, ,

가 가 가 .

(57)

1.

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2.

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3.

2 , ,

a-1) ;

a-2) a-1 , ;

a-3) a-2 , , ;

a-4) a-3 가 .

4.

- 2 , , ;
- b - 1) ;
- b - 2) b - 1 , ;
- b - 3) , ;
- b - 4) b - 3 , .

5.

- 2 , , ;
- c - 1) ;
- c - 2) c - 1 , ;
- c - 3) ;
- c - 4) c - 3 , .

6.

- 2 , , ;
- d - 1) ;
- d - 2) d - 1 , ;
- d - 3) , ;
- d - 4) d - 3 , .

7.

- e - 1) , ;
- e - 2) e - 1 , ;
- e - 3) e - 2 가 ;

e - 4) ; ,

e - 5) 가

8.

7 , e - 6)
가 ,

9.

f - 1) ;

f - 2) f - 1 ; ,

f - 3) f - 2 ,

10.

g - 1) ; ,

g - 2) g - 1 ;

g - 3) g - 2 ,
;

g - 4) g - 3

g - 5) g - 4 , 가 ,

11.

h - 1) ; ,

h - 2) h - 1 , ;

h - 3) h - 2 ,

12.

i - 1) , ;

i - 2) i - 1 ;

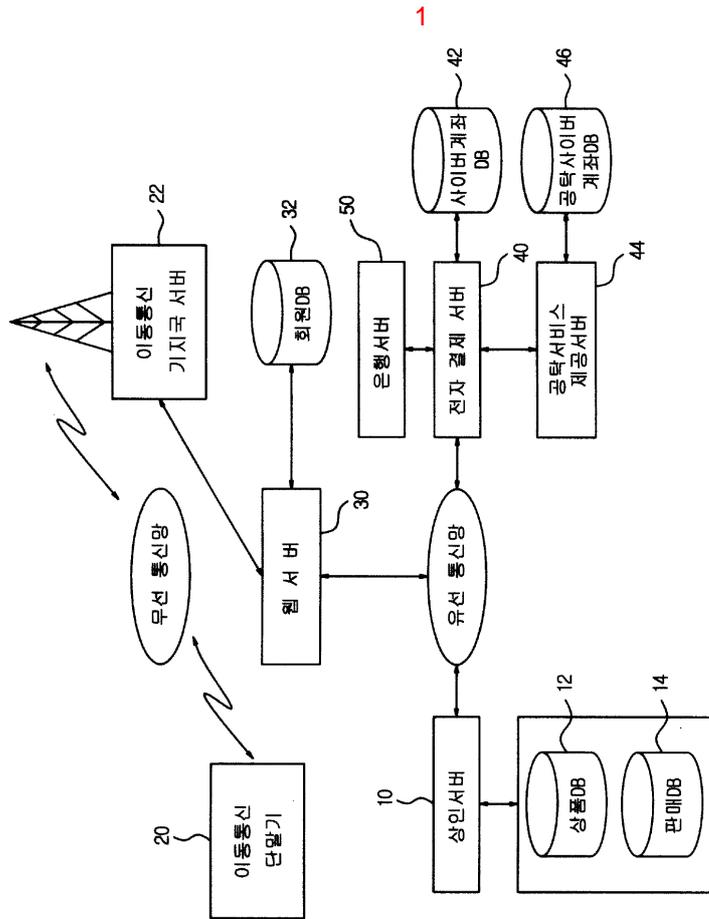
i - 3) i - 2 ,

13.

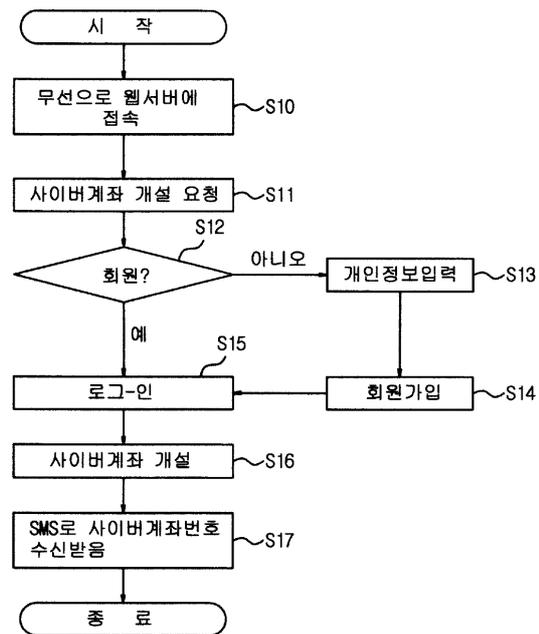
j - 1) , ;

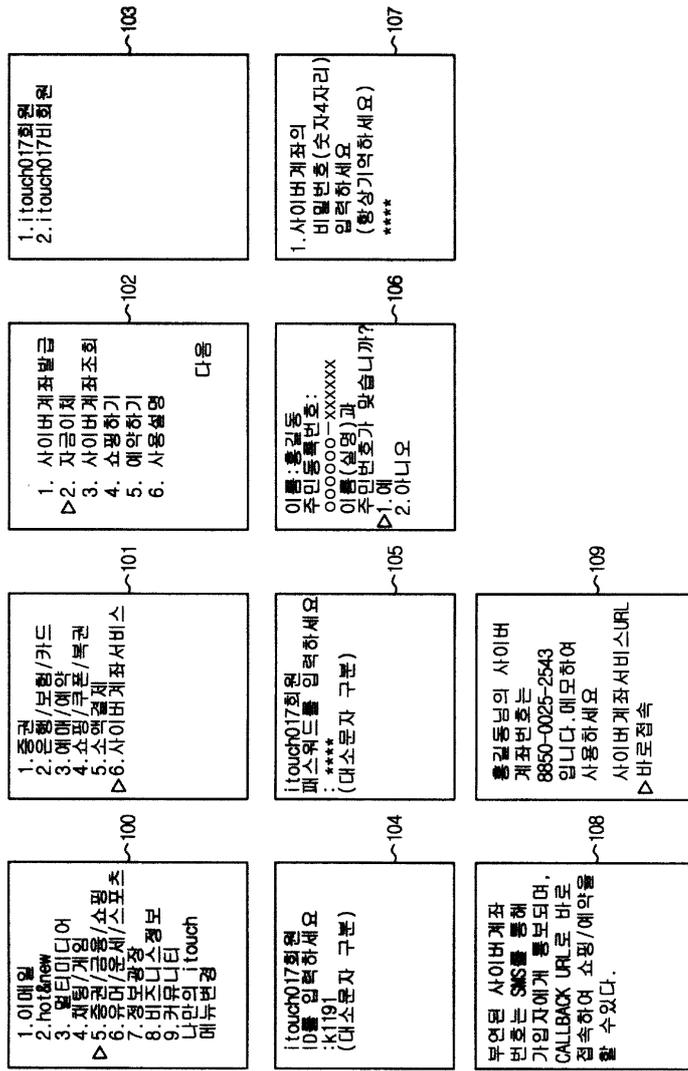
j - 2) j - 1 ;

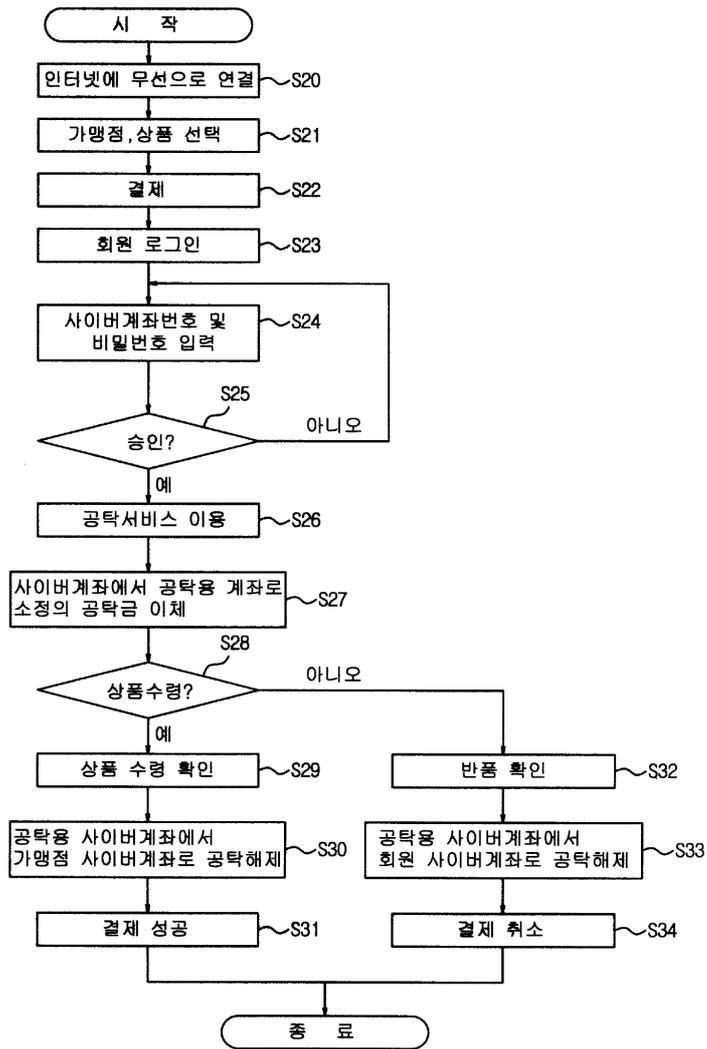
j - 3) j - 2 ,



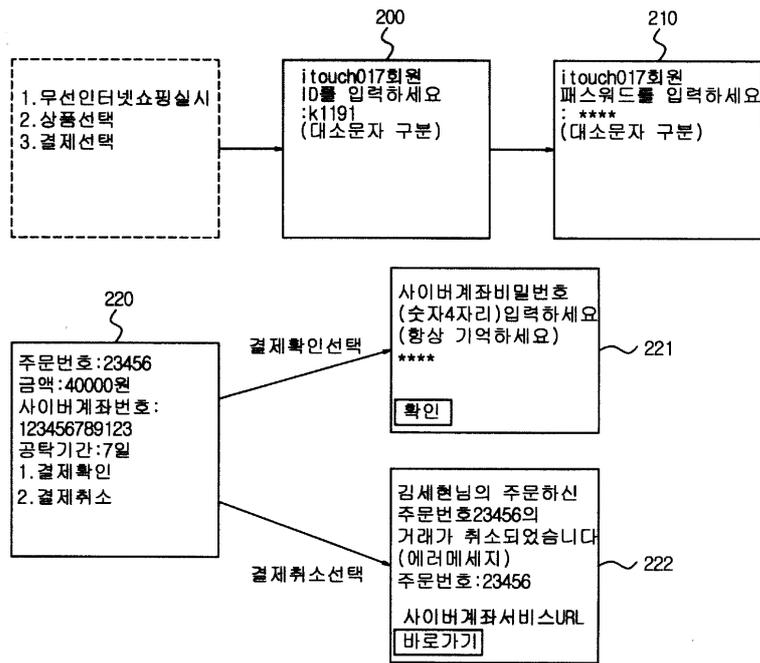
2



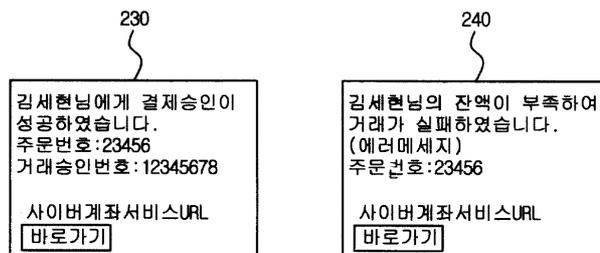




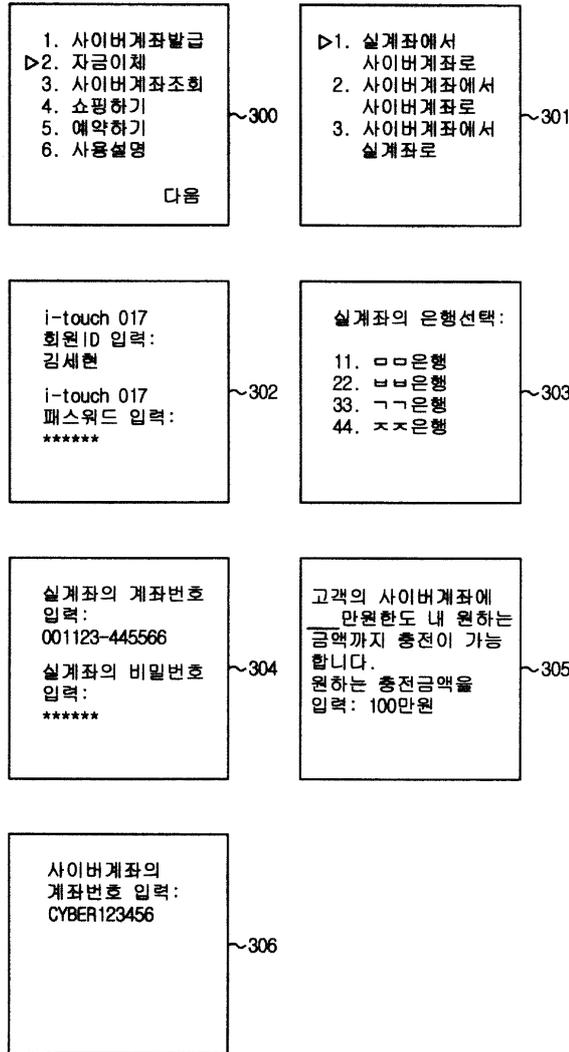
5a



5b

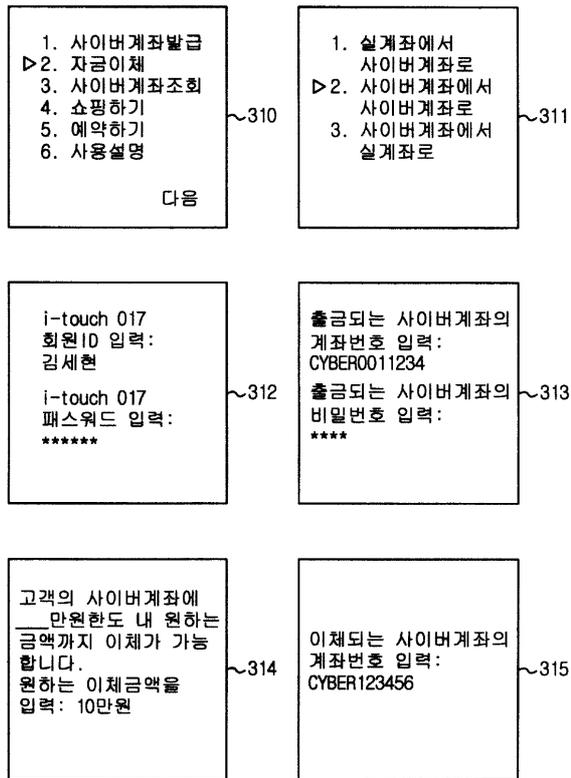


6a

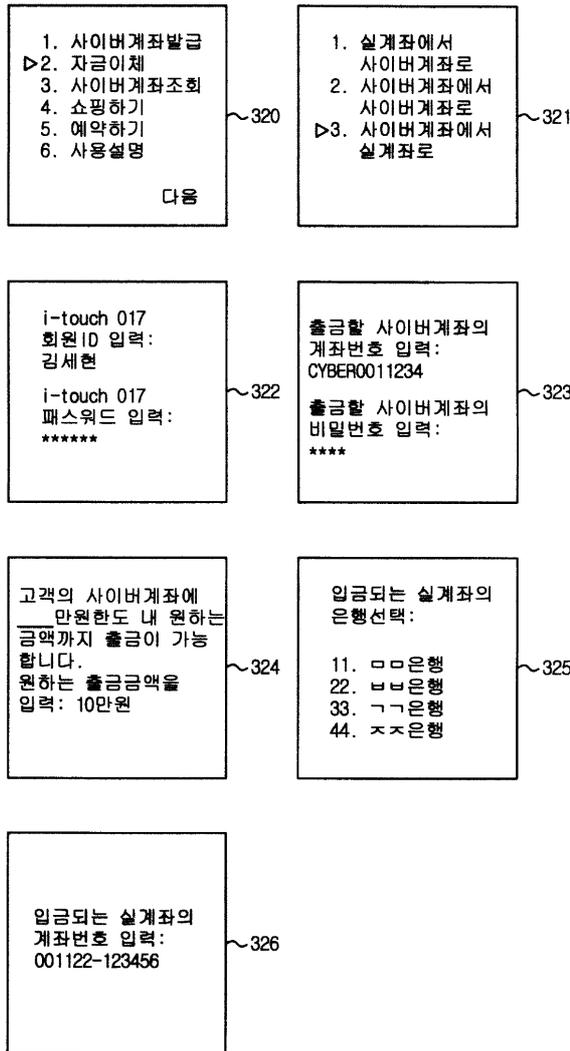


17

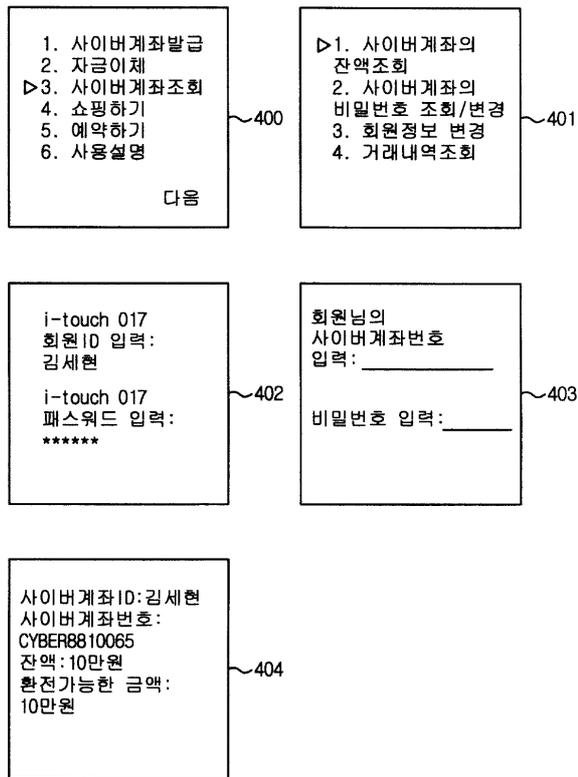
6b



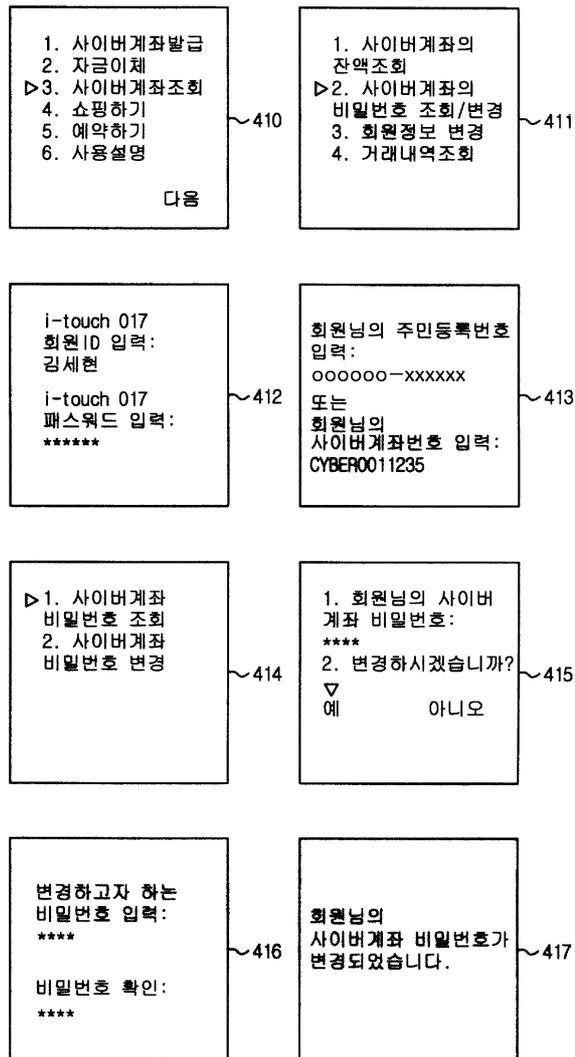
6c



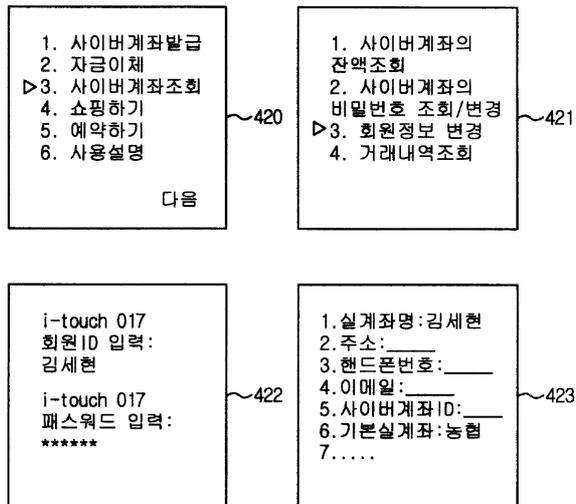
7a



7b



7c



7d

