

【CLAIMS】

【Claim 1】

A virtual corporate card-based financial transaction providing method performed by a payment server, the method comprising:

setting a virtual corporate card number generation condition for a manager application, wherein the manager application is installed in a user terminal of a corporate card manager, and is used to generate a virtual corporate card number used to search for a storage area storing an actual corporate card number;

obtaining a first virtual corporate card number issued to a first employee by the manager application, wherein the first virtual corporate card number is generated by the manager application at a point in time when the first employee makes a request to the manager application for issuance of the virtual corporate card number; and

making a payment with the actual corporate card number in the storage area found based on the first virtual corporate card number.

【Claim 2】

The method of claim 1, wherein the first virtual corporate card number is generated based on time data corresponding to the point in time when issuance of the virtual corporate card number is requested, and is not duplicated with a virtual corporate card number generated at another point in time.

【Claim 3】

The method of claim 1, wherein the obtaining of the first virtual corporate card number includes:

extracting and obtaining the first virtual corporate card number from a storage area found

based on a first virtual employee card number, and

wherein the first virtual employee card number is self-generated by a virtual employee card number generation function pre-stored in an employee application and is changed every unit time.

【Claim 4】

The method of claim 1, wherein the obtaining of the first virtual corporate card number includes:

extracting and obtaining the first virtual corporate card number from a storage area found based on a first empty card number,

wherein the first empty card number is a number stored in an empty card registered by the first employee in an employee application and is connected to the storage area where the first virtual corporate card number is stored, and

wherein the number of the empty card is not printed on a surface.

【Claim 5】

The method of claim 1, wherein the obtaining of the first virtual corporate card number includes:

when the first employee registers and uses the first virtual corporate card number in a separate mobile payment service,

receiving, by the payment server, the first virtual corporate card number from a mobile payment service server based on an identifier number (BIN) included in the first virtual corporate card number when the first employee uses a corporate card payment by using the mobile payment service.

【Claim 6】

The method of claim 1, wherein the making of the payment includes:
approving the payment by determining whether the first virtual corporate card number is a virtual corporate card number generated by the manager application.

【Claim 7】

The method of claim 6, wherein the making of the payment includes:
determining whether the first virtual corporate card number is identical to a virtual corporate card number stored in a storage area found by the first virtual corporate card number;
and
searching for the storage area of the actual corporate card number based on the first virtual corporate card number.

【Claim 8】

The method of claim 7, wherein the first virtual corporate card number includes a plurality of detailed codes used to search for the storage area of the actual corporate card number,
wherein the plurality of detailed codes have a correlation for searching for the storage area of the actual corporate card number, and
wherein the storage area of the actual corporate card number is found by performing calculation based on the correlation from a waypoint via the waypoint corresponding to one or more detailed codes of the plurality of detailed codes.

【Claim 9】

The method of claim 1, further comprising:
receiving and registering the first virtual corporate card number from an employee application or the manager application for use, wherein the employee application is an application of an employee receiving the first virtual corporate card number generated from the manager

application.

【Claim 10】

The method of claim 9, wherein the receiving and registering of the first virtual corporate card number includes:

when receiving a virtual corporate card number from the employee application,

searching for a user identification (UID) assigned at registration in the employee application;

storing the received virtual corporate card number in a storage area connected to the UID;

searching for a company identification (CID) based on the received virtual corporate card number; and

storing the received virtual corporate card number in a storage area connected to the CID.

【Claim 11】

The method of claim 10, wherein the virtual corporate card number generation condition is stored in the storage area connected to the CID by being matched with the received virtual corporate card number, and

wherein the virtual corporate card number generation condition includes expiration date or usage limitations.

【Claim 12】

The method of claim 11, wherein the virtual corporate card number stored in the storage area connected to the CID is deactivated or deleted when the expiration date expires.

【Claim 13】

The method of claim 10, further comprising:

determining whether the received virtual corporate card number corresponds to a corporate card group, based on an identifier number (BIN) included in the received virtual corporate card number.

【Claim 14】

The method of claim 10, wherein the receiving and registering of the first virtual corporate card number further includes:

receiving employee identification information from the manager application; and
matching and storing the employee identification information with the virtual corporate card number in the storage area connected to the CID.

【Claim 15】

A program for providing a virtual corporate card-based financial transaction that is stored in a medium to execute the method any one of claims 1 to 14 in combination with a computer that is a piece of hardware.

【Claim 16】

A system for providing a virtual corporate card-based financial transaction, the system comprising:

a virtual corporate card number generation condition setting unit configured to set a virtual corporate card number generation condition for a manager application, wherein the manager application is installed in a user terminal of a corporate card manager, and is used to generate a virtual corporate card number used to search for a storage area storing an actual corporate card number;

a first virtual corporate card number acquisition unit configured to obtain a first virtual

corporate card number issued to a first employee by the manager application, wherein the first virtual corporate card number is generated by the manager application at a point in time when the first employee makes a request to the manager application for issuance of the virtual corporate card number; and

a payment execution unit configured to make a payment with the actual corporate card number in the storage area found based on the first virtual corporate card number.

【Claim 17】

The system of claim 16, further comprising:

a UID search unit configured to search for a UID assigned at registration in an employee application;

a CID search unit configured to search for a CID based on the first virtual corporate card number; and

an actual corporate card number search unit configured to search for the storage area of the actual corporate card number based on the first virtual corporate card number.