

CLAIMS

1. A method for providing financial transaction based on a virtual corporate card, the method comprising:

5 receiving, by a server, an employee-specific virtual corporate card number or searching for an employee-specific virtual corporate card number thus stored previously, wherein the employee-specific virtual corporate card number is generated by a virtual corporate card number generation function included in a manager application registered in the server;

10 searching, by the server, for a storage location of company identification (CID) based on the employee-specific virtual corporate card number;

extracting, by the server, a corporate card usage condition stored after matching the found storage location of the CID or a corporate card usage condition included in the employee-specific virtual corporate card number;

15 verifying, by the server, the employee-specific virtual corporate card number; and

making, by the server, a payment with an actual corporate card number or a representative-specific virtual corporate card number, which is stored after matching the storage location of the CID under the corporate card usage condition;

20 wherein, the receiving of the employee-specific virtual corporate card number includes:

receiving, by the server, a virtual employee card number, wherein the virtual employee card number is generated by a virtual corporate card number generation function included in an employee application registered in the
25 server;

searching, by the server, for a storage location of user identification (UID) based on the virtual employee card number; and

extracting, by the server, the employee-specific virtual corporate card number stored after matching the storage location of the UID;

5 wherein, receiving, by the server, the corporate card usage condition matching the UID before the receiving of the employee-specific virtual corporate card number; and matching and storing, by the server, the corporate card usage condition with the UID;

wherein, the making of the payment includes:

10 extracting, by the server, the corporate card usage condition stored after matching the UID, and

wherein the server determines whether to make a payment, under the corporate card usage condition;

15 wherein, the corporate card usage condition includes information about a card available time, and

wherein the server makes a payment when a point in time when the virtual employee card number or the employee-specific virtual corporate card number is received is within the card available time;

20 wherein the verifying of the employee-specific virtual corporate card number includes:

when the information about the card available time is stored after matching the UID,

25 determining, by the server, the virtual employee card number or the employee-specific virtual corporate card number as a normal card number when the point in time when the virtual employee card number or the

employee-specific virtual corporate card number is received is within a time zone corresponding to the information about the card available time.

2. The method of claim 1, wherein the corporate card usage condition is
5 included in the employee-specific virtual corporate card number.

3. The method of claim 2, wherein, when the corporate card usage condition is extracted from the employee-specific virtual corporate card number, the server makes a payment under the extracted corporate card usage condition.

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4. The method of claim 1, wherein the employee-specific virtual corporate card number and the virtual employee card number include identifier numbers different from each other, and

wherein the server searches for the storage location of the UID or the storage
15 location of the CID by using different search algorithms depending on an identifier number included in a card number thus received.

5. A program providing a financial transaction by using a virtual corporate card number, the program being stored in a medium in combination with a computer,
20 which is hardware, to perform a method of one of claims 1 to 4.

6. A server for providing a financial transaction, the server comprising:
a virtual corporate card number acquisition unit configured to receive an
employee-specific virtual corporate card number or to search for an employee-specific
25 virtual corporate card number thus stored previously;

a search unit configured to search for a storage location of CID based on the employee-specific virtual corporate card number; and

a payment execution unit configured to:

extract a corporate card usage condition stored after matching the storage
5 location of the CID or a corporate card usage condition included in the employee-specific virtual corporate card number;

verify the employee-specific virtual corporate card number; and

make a payment with an actual corporate card number or a representative-specific virtual corporate card number, which is stored after matching the storage
10 location of the CID under the corporate card usage condition;

wherein the search unit receives a virtual employee card number and searches for a storage location of UID based on the virtual employee card number, and

wherein the virtual corporate card number acquisition unit extracts the employee-specific virtual corporate card number stored after matching the storage
15 location of the UID;

wherein the server receives the corporate card usage condition matching the UID, and matches and stores the corporate card usage condition with the UID;

wherein the payment execution unit extracts the corporate card usage condition stored after matching the UID, and determines whether to make a payment,
20 under the corporate card usage condition;

wherein the corporate card usage condition includes information about a card available time, and

wherein the payment execution unit makes a payment when a point in time when the virtual employee card number or the employee-specific virtual corporate card
25 number is received is within the card available time

wherein the verifying of the employee-specific virtual corporate card number includes:

when the information about the card available time is stored after matching the UID,

5 determining, by the server, the virtual employee card number or the employee-specific virtual corporate card number as a normal card number when the point in time when the virtual employee card number or the employee-specific virtual corporate card number is received is within a time zone corresponding to the information about the card available time.

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7. The server of claim 6, wherein the corporate card usage condition includes information about a card available time, and

wherein the payment execution unit makes a payment when a point in time when the virtual employee card number or the employee-specific virtual corporate card

15 number is received is within the card available time.