CLAIMS

WHAT IS CLAIMED IS:

1. A method for providing foreign currency exchange services performed by a main server, the method comprising:

(a) when a request of a foreign currency exchange is received from a user terminal registered in a telecommunication company of a first country, providing deposit request information corresponding to the request of the foreign currency exchange;

(b) when it is confirmed that a payment or transfer is completed according to the deposit request information, depositing an amount of money of a currency of the first country in a virtual wallet corresponding to the user terminal, which is currency-exchanged into a currency of a second country;

(c) in the second country, providing the user terminal with withdrawal identification information after confirming a balance of the virtual wallet with respect to the user terminal, when a withdrawal request for the currency of the second country is received from the user terminal; and

(d) in the second country, an user of the user terminal visits the withdrawal target object and provides input information, the input information of the user is received from the withdrawal target object and the input information of the user and the withdrawal identification information correspond to each other, causing the withdrawal of the amount of money of the foreign currency

exchange requested by the user terminal to be performed within an amount of money deposited in the currency of the second country through a withdrawal target object,

wherein the withdrawal target object means an affiliated store terminal of the second country, or an automated teller machine (ATM) terminal of the second country,

wherein the method further comprises before the step (c), providing the user terminal with a search interface for searching for a positions of the withdrawal target objects of the second country capable of providing currency exchange services,

wherein in the step (d), if the withdrawal target object is the ATM terminal, when input information input to the ATM terminal matches the withdrawal identification information recorded in the main server, the withdrawal is made thought the ATM terminal, wherein the input information is information that the user input to the ATM terminal referring to withdrawal identification information received in the user terminal, and the amount of money of the currency of the second country requested by the user terminal is subtracted in the virtual wallet,

wherein the withdrawal identification information is any one of an one-time password (OTP) information, a bar code, and a QR code, and

wherein the virtual wallet is generated to be linked to a first country main account of a first country bank server which has deposited an amount of the

currency of the first country and a second country main account of a second country bank server, the currency of the first country deposited in the virtual wallet is collected to the first country main account, and the requested withdrawal money in the second country is withdrawn from the second country main account.

2. The method for providing foreign currency exchange services according to claim 1, wherein

the step (a) comprises:

receiving information of the second country, of which the currency is to be exchanged and an amount of money of the currency of the first country to be deposited by the user, from the user terminal;

providing the user terminal with an exchangeable amount of money based on the currency of the second country, based on a predetermined exchange rate; and

providing a comparison interface capable of comparing an exchangeable amount of money based on a commercial bank exchange rate of the first country with an exchangeable amount of money based on the predetermined exchange rate, and receiving the request of the foreign currency exchange.

3. The method for providing foreign currency exchange services according to claim 2, wherein

receiving the identification information of the second country of which the currency is to be exchanged, and the amount of money of the currency of the first country to be deposited by the user, from the user terminal, comprises :

providing a user interface for inputting the amount of currency of the first country converted according to the predetermined exchange rate based on the amount of money of the currency of the second country as a requested amount of money of the foreign currency exchange.

4. The method for providing foreign currency exchange services according to claim 1, wherein

if the withdrawal target object is the affiliated store terminal of the second country,

in the step (c),

according to the receiving of the withdrawal request, the withdrawal identification information is generated and the withdrawal identification information is transmitted to the user terminal,

in the step (d),

when the authentication of the withdrawal identification information is

completed according to the receiving of the withdrawal identification information transmitted from the affiliated store terminal to the user terminal, an authentication completion message is transmitted to the affiliated store terminal, and the amount of money of the currency of the second country requested by the user terminal is subtracted in the virtual wallet.

5. The method for providing foreign currency exchange services according to claim 4, wherein

in the step (d),

the withdrawal identification information is received from the affiliated store terminal according to the recognition of the withdrawal identification information displayed on a screen of the user terminal by the affiliated store terminal.

6. The method for providing foreign currency exchange services according to claim 1, wherein

a process of providing the deposit request information in the step (a) and a payment completion confirmation process in the step (b) are performed based on any one of a bank account deposit, a card payment, virtual currency-based payment, and a mobile phone bill-based payment.

7. A main server for providing foreign currency exchange services, the main server comprising:

a memory that stores a program for providing the currency exchange services; and

a processor that provides a method for providing the foreign currency exchange services by performing the program stored in the memory,

wherein the processor :

when a request of a foreign currency exchange is received from a user terminal registered in a telecommunication company of a first country, provides deposit request information corresponding to the request of the foreign currency exchange;

when it is confirmed that a payment or transfer is completed according to the deposit request information, depositing an amount of money of a currency of the first country in a virtual wallet corresponding to the user terminal, which is currency-exchanged into a currency of a second country;

in the second country, provides the user terminal with withdrawal identification information after confirming a balance of the virtual wallet with respect to the user terminal, when a withdrawal request for the currency of the second country is received from the user terminal; and

in the second country, an user of the user terminal visits the withdrawal target object and provides input information, the input information of the user is

received from the withdrawal target object and the input information of the user and the withdrawal identification information correspond to each other, causes the withdrawal of the amount of money of the foreign currency exchange requested by the user terminal to be performed within an amount of money deposited in the currency of the second country through a withdrawal target object,

wherein the withdrawal target object means an affiliated store terminal of the second country or an automated teller machine (ATM) terminal of the second country,

wherein providing the user terminal with a search interface for searching for a positions of the withdrawal target objects of the second country capable of providing currency exchange services,

wherein if the withdrawal target object is the ATM terminal, when input information input to the ATM terminal matches the withdrawal identification information recorded in the main server, the withdrawal is made thought the ATM terminal, wherein the input information is information that the user input to the ATM terminal referring to withdrawal identification information received in the user terminal, and the amount of money of the currency of the second country requested by the user terminal is subtracted in the virtual wallet,

wherein the withdrawal identification information is any one of a one-time password (OTP) information, a bar code, and a QR code, and

wherein the virtual wallet is generated to be linked to a first country main

account of a first country bank server which has deposited an amount of the currency of the first country and a second country main account of a second country bank server, the currency of the first country deposited in the virtual wallet is collected to the first country main account, and the requested withdrawal money in the second country is withdrawn from the second country main account.