

【ABSTRACT】

Disclosed are: an electronic financial transaction system employing a cryptocurrency, the system allowing an electronic financial transaction through a cryptocurrency at an automated teller machine or an on/offline store where the use of a cryptocurrency is not allowed; and a payment method using same. To this end, the present invention provides an electronic financial transaction system employing a cryptocurrency, the system comprising: a user terminal for requesting an electronic financial transaction by a cryptocurrency registered by a user; and an exchange server which, upon a request from the user terminal, analyzes an amount of the cryptocurrency corresponding to a target price of the electronic financial transaction according to a real-time market price of the cryptocurrency registered by the user, and makes a payment of the electronic financial transaction by that said amount of the cryptocurrency. According to the present invention, a user can make an electronic financial transaction such as purchasing a product or a service by a holding cryptocurrency or exchanging the holding cryptocurrency for cyber money by applying a real-time market price without exchanging a cryptocurrency holding for investment for a fiat currency.