

【ABSTRACT】

A method of providing an automatic currency exchange payment service according to the present disclosure includes (a) providing a currency exchange interface from a server to a buyer terminal and a seller terminal and receiving, by the buyer terminal and the seller terminal, trading conditions for currency exchange through the currency exchange interface and transferring the trading conditions to the server, (b) matching, by the server, currency trading transactions based on the trading conditions received from the buyer terminal and the seller terminal, (c) checking, by the server, balances of a buyer's account and a seller's account and receiving an amount of money corresponding to a currency to be exchanged in an account operated by the server from the buyer's account for a first nation's currency and the seller's account for a second nation's currency, and (d) transferring, by the server, the currency of the second nation from the account operated by the server to the buyer's account and transferring, by the server, the currency of the first nation from the account operated by the server to the seller's account.