【ABSTRACT】

The virtual code-based financial transaction providing method according to an embodiment of the inventive concept includes a step S200 for receiving a virtual code provided by a virtual code generation means, by a virtual code verification means, a step S400 for extracting multiple detailed codes included in the virtual code by the virtual code verification means, a step S1000 for searching for a storage location of an actual card number on the basis of the multiple detailed codes by the virtual code verification means, and a step S1200 for performing a financial transaction or for making a request for performing a financial transaction with the actual card number extracted from the storage location.