calculate, at a set rate, the amount of return for points that are given or paid offline or online according to a user's product purchase or service use, and either convert the calculated amount of point return into a cash currency stepwisely or convert the calculated amount of point return into a virtual currency recordable on a blockchain according to accumulated points, thereby securing stability and complementarity to support virtual currency transactions.

TECHNICAL SOLUTION

[0013] To achieve the above objects, blockchain-based virtual currency intermediation and distribution system using point return, the system comprising: one or more user terminals configured to take into consideration, at a set rate, the amount of return for points that are given or paid for a purchase of a specific product and a payment for the purchase of the product or that are accumulated as a reward for performing interactive advertisements through SNS and blogs based on the advertisement information provided, and configured to request the amount of point return to be converted into a cash currency, additionally purchase a virtual currency for points accumulated using a private key provided, or request the amount of point return to be converted into a virtual currency recordable on a blockchain, which is allocated according to the points through the

execution of a drive application; an operation server configured to receive a unit price and a purchase amount of the product from the user terminals, calculate the purchase amount for each user terminal, transmit the points allocated according to the purchase of the product to the user terminal collectively or dividedly, provide the drive application(app) to the user terminal to check whether or not the user terminal performs the interactive advertisements through SNS and blogs of the user terminal based on the advertisement information provided from an advertiser server, provide a corresponding point as a reward for performing the interaction advertisements to the user terminal, calculate a cash currency conversion amount for the accumulated points, generate an encryption block according to a transaction history based on each private key information for update information according to blockchain virtual currency conversion, and a transaction including the purchase and sale of the virtual currency transmitted, and transmit a virtual currency conversion amount calculated to the user terminal; a DB server configured to receive information on the purchase amount of the product of the user terminal and the receipt of the points requested to be given from the operation server in real time, store information on the payment of the points, calculate the point information based on the received purchase amount, and store cash currency and virtual currency

payment reference information based on cash currency conversion information and blockchain virtual currency conversion requirement reference information according to the points; an intermediary server configured to generate and transmit a private key to the user terminal in response to a request for conversion and additional purchase or sale of the virtual currency with respect to the calculated virtual currency conversion amount for the points in cooperation with the operation server, and perform a payment agency service in cooperation with a virtual currency exchange for the actual virtual currency purchase based on the cash currency converted for the points through the private key and the virtual currency amount calculated in response to the request for the blockchain virtual currency conversion; an advertiser terminal configured to serve as an object that pays a compensation according to the point as a reward for performing the interactive advertisements online, and provide a title, a description, a search tag, a category, a compensation amount, and target-type information on a description image of the advertisement, and pay a compensation set according to the user's performing the interactive advertisements; and an advertisement server configured to receive and register a title, a description, a search tag, a category, a compensation amount, and a description image of an advertisement that an advertiser of

the advertiser terminal wants to promote, expose them in the order of the registration dates and ratings, allow for a search using the category and the search tag to perform user management, compensation deposit, performance inspection, and evaluation management, and spend advertising expenses according to the user's performing the interaction advertisements through SNS and blogs of the user terminal, wherein the intermediary server allows; a currency exchange module to calculate a monetary amount corresponding to the virtual currency, perform a settlement for the monetary amount in consideration of a preset fee rate, and calculate a currency exchange amount of the virtual currency based on the settlement amount in response to a signal indicative of a request for the conversion and additional purchase or sale of the virtual currency by the user terminal in cooperation with the operation server; allows an encryption processing module to encrypt, using a private key for a virtual account, the settlement monetary amount corresponding to the currency exchange amount of the virtual currency calculated by the currency exchange module in response to a request for the conversion, and additional purchase of the virtual currency by the user terminal, and store an encryption block; and allows an intermediary processing module to perform a settlement for a payment amount for the purchase or sale of the virtual currency through the private key for the virtual

account of the encryption block stored in the encryption processing module, and perform a payment or deposit transaction of the purchase or sale amount of the virtual currency.

ADVANTAGEOUS EFFECTS

[0014] The blockchain-based virtual currency intermediation and distribution system using point return according to an embodiment of the present invention has an effect in that it registers information to promote advertisements of an advertiser, performs the advertisements using the registered information, generates a visitor code through a user's store visit, verification, and duplicate use prevention using offline and online channels, converts points to be provided according to the advertisements into a cash currency stepwisely through a visitor code verification function, and checking the prevention of duplicate use to convert the points into a virtual currency recordable on a blockchain, according to accumulated points, thereby avoiding incurrence of unreasonable advertising expenses of the advertiser.

[0015] In addition, the blockchain-based virtual currency intermediation and distribution system using point return according to an embodiment of the present invention has an effect in that it can calculate, at a set rate, the amount of return for points that are given or paid offline or online

[CLAIMS]

[Claim 1]

A blockchain-based virtual currency intermediation and distribution system using point return, the system comprising:

one or more user terminals (100) configured to take into consideration, at a set rate, the amount of return for points that are given or paid for a purchase of a specific product and a payment for the purchase of the product or that are accumulated as a reward for performing interactive advertisements through SNS and blogs based on the advertisement information provided, and configured to request the amount of point return to be converted into a cash currency, additionally purchase a virtual currency for points accumulated using a private key provided, or request the amount of point return to be converted into a virtual currency recordable on a blockchain, which is allocated according to points through the execution of a drive application;

an operation server (200) configured to receive a unit price and a purchase amount of the product from the user terminals (100), calculate the purchase amount for each user terminal (100), transmit the points allocated according to the purchase of the product to the user terminal (100) collectively or dividedly, provide the drive application

(app) to the user terminal to check whether or not the user terminal performs the interactive advertisements through SNS and blogs of the user terminal based on the advertisement information provided from an advertiser server, provide a corresponding point as a reward for performing the interaction advertisements to the user terminal (100), calculate a cash currency conversion amount for the accumulated points, generate an encryption block according to a transaction history based on each private key information for update information according to blockchain virtual currency conversion, and a transaction including the purchase and sale of the virtual currency transmitted, and transmit a virtual currency conversion amount calculated to the user terminal (100);

a DB server (300) configured to receive information on the purchase amount of the product of the user terminal (100) and the receipt of the points requested to be given from the operation server (200) in real time, store information on the payment of the points, calculate the point information based on the received purchase amount, and store cash currency and virtual currency payment reference information based on cash currency conversion information and blockchain virtual currency conversion requirement reference information according to the points;

an intermediary server (400) configured to generate and transmit a private key to the user terminal (100) in response to a request for conversion and additional purchase or sale of the virtual currency with respect to the calculated virtual currency conversion amount for the points in cooperation with the operation server (200), and perform a payment agency service in cooperation with a virtual currency exchange for the actual virtual currency purchase based on the cash currency converted for the points through the private key and the virtual currency amount calculated in response to the request for the blockchain virtual currency conversion;

an advertiser terminal (500) configured to serve as an object that pays a compensation according to the point as a reward for performing the interactive advertisements online, and provide a title, a description, a search tag, a category, a compensation amount, and target-type information on a description image of the advertisement, and pay a compensation set according to the user's performing the interactive advertisements; and

an advertisement server (600) configured to receive and register a title, a description, a search tag, a category, a compensation amount, and a description image of an advertisement that an advertiser of the advertiser terminal (400) wants to promote, expose them in the order of the

registration dates and ratings, allow for a search using the category and the search tag to perform user management, compensation deposit, performance inspection, and evaluation management, and spend advertising expenses according to the user's performing the interaction advertisements through SNS and blogs of the user terminal (100),

wherein the intermediary server (400) allows; a currency exchange module (430) to calculate a monetary amount corresponding to the virtual currency, perform a settlement for the monetary amount in consideration of a preset fee rate, and calculate a currency exchange amount of the virtual currency based on the settlement amount in response to a signal indicative of a request for the conversion and additional purchase or sale of the virtual currency by the user terminal (100) in cooperation with the operation server (200); allows an encryption processing module (450) to encrypt, using a private key for a virtual account, the settlement monetary amount corresponding to the currency exchange amount of the virtual currency calculated by the currency exchange module (430) in response to a request for the conversion, and additional purchase of the virtual currency by the user terminal (100), and store an encryption block; and allows an intermediary processing module (470) to perform a settlement for a payment amount for the purchase or sale of the virtual currency through the private key for the

virtual account of the encryption block stored in the encryption processing module (450), and perform a payment or deposit transaction of the purchase or sale amount of the virtual currency.