

WHAT IS CLAIMED IS:

1. A method for providing a payment service based on a store's intranet, the method comprising:

5 providing, by a store client, a payment page in a store depending on a request of a user client, the payment page being provided as the user client is connected to the store's intranet;

receiving from the user client, by the store client, a virtual code and order information which are input to the payment page; and

10 transmitting, by the store client, the virtual code and the order information to a payment service server over the Internet,

wherein in the case where the user client is connected to the store's intranet and blocked from the Internet, the virtual code is generated as a code matched to a real card number at time intervals by a virtual code generation function pre-stored in the
15 user client or in a virtual code generating means and is used to search a financial institution server or a virtual token verification server for the real card number, and

wherein each time interval is set at a specific time interval and is changed over the time interval,

wherein the virtual code is generated by combining a first code with a second
20 code, the first code and the second code being changed and generated per time interval by a detailed code generation function in the virtual code generation function to correspond to an algorithm of searching the virtual token verification server or the financial institution server for a location where the real card number is stored, and

wherein the algorithm adjusts a path for searching for the location where the
25 real card number is stored, per time interval.

2. The method of claim 1, wherein the payment page comprises:
a first interface for receiving a payment means including the virtual code; and
a second interface for receiving the order information.

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3. The method of claim 2, wherein, when the virtual code is generated by
a virtual code generation program in the user client, the virtual code is generated at a
specific time by the virtual code generation program, is output on a screen of the user
client, and is copied into the first interface in the payment page on a web browser by a
10 user operation.

4. The method of claim 2, wherein, when the virtual code is generated by
the virtual code generating means separated from the user client, the virtual code is
output on a screen of the virtual code generating means and is input to the first interface
15 in the payment page on a web browser by a user operation.

5. The method of claim 2, wherein, when the virtual code is generated by
the virtual code generating means separated from the user client, the virtual code is
automatically input to the first interface by the user client as the virtual code is
20 transmitted from the virtual code generating means to the user client through wireless
communication in a state where the payment page is output on a screen of the user
client.

6. The method of claim 1, further comprising:

receiving, by the store client, a payment approval result from the payment service server and transmitting, by the store client, the payment approval result to the user client; and

transmitting, by the store client, guidance information to the user client.

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7. The method of claim 6, wherein the receiving of the virtual code and the order information comprises:

receiving identification data of the user client together with the virtual code and the order information,

10 wherein the transmitting of the payment approval result and the transmitting of the guidance information comprises:

identifying the user client corresponding to the order information and transmitting the payment approval result and the guidance information to the user client, based on identification data of a plurality of mobile terminals connected to the store's intranet.

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8. The method of claim 6, wherein the receiving of the virtual code and the order information comprises:

receiving contact information corresponding to the user client together with the virtual code and the order information, and

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wherein the transmitting of the guidance information comprises:

when the user client is not connected to the store's intranet, transmitting the guidance information to contact information matched with the virtual code or the order information.

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9. The method of claim 1, wherein, when a plurality of intranets are scanned by the user client, the payment page is provided from a store client corresponding to a specific intranet selected by the user client.

5 10. A method for providing a payment service based on a store's intranet, the method comprising:

failing to communicate, by a user client, with a virtual token verification server or a financial institution server at a payment request time of a user and generating, by the user client, a first code and a second code, and combining, by the
10 user client, the first code with the second code to generate a virtual code of a time interval matched with the payment request time based on a virtual code generation function pre-stored in the user client, in a state where the user client is connected to the store's intranet provided by a store client and is blocked from the Internet; and

providing, by the user client, the virtual code to a clipboard depending on a
15 user operation,

wherein the store's intranet provides a payment page in a store to the user client in a state where the user client is blocked from the Internet,

wherein the payment page comprises a first interface for receiving, from the user client, a payment means including the virtual code and a second interface for
20 receiving order information and wherein a transmitting unit for transmitting, by the store client, the virtual code and the order information to a payment service server over the Internet,

wherein the virtual code provided to the clipboard is inserted into the first interface depending on a user operation,

wherein the first code and the second code are used to search a virtual token verification server or a financial institution server for a real card number and are changed and generated per time interval by a detailed code generation function in the virtual code generation function to correspond to an algorithm of searching the virtual token verification server or the financial institution server for a location where the real card number is stored,

wherein the algorithm adjusts a path for searching for the location where the real card number is stored, per time interval,

wherein, when the real card number is issued from the financial institution server or is registered with the virtual token verification server, the virtual code generation function is received by the user client, and

wherein the time interval is set at a specific time interval and is changed over the time interval.

11. The method of claim 10, wherein the first code is to set a start point of searching for the location where the real card number is stored, and

wherein the second code is to set a search path from the start point to the location where the real card number is stored, depending on a specific search scheme.

12. A program for providing a payment service based on a store's intranet, the program being stored in a medium to be combined with a computer which is hardware and perform the method of any one of claims 1 to 11.

13. A system for payment based on a store's intranet, the system comprising:

a wireless communication signal output unit configured to output a wireless communication signal accessible to the store's intranet connected to a store client;

a payment page providing unit configured to provide a payment page in a store depending on a request of a user client, the payment page being provided as the user client is connected to the store's intranet;

a payment request information receiving unit configured to receive, from the user client, a virtual code and order information which are input to the payment page; and

a payment request information transmitting unit configured to transmit the virtual code and the order information to a payment service server over the Internet,

wherein in the case where the user client is connected to the store's intranet and blocked from the Internet, the virtual code is generated as a code matched to a real card number at time intervals by a virtual code generation function pre-stored in the user client or a virtual code generating means and is used to search a financial institution server or a virtual token verification server for the real card number,

wherein each time interval is set at a specific time interval and is changed over the time interval,

wherein the virtual code is generated by combining a first code with a second code, the first code and the second code being changed and generated per time interval by a detailed code generation function in the virtual code generation function to correspond to an algorithm of searching the virtual token verification server or the financial institution server for a location where the real card number is stored, and

wherein the algorithm adjusts a path for searching for the location where the real card number is stored, per time interval.

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14. A mobile terminal including a payment function based on a store's intranet, the mobile terminal comprising:

5 a virtual code generating unit configured to fail to communicate with a virtual token verification server or a financial institution server at a payment request time of a user and generate a virtual code of a time interval matched with the payment request time based on a virtual code generation function pre-stored in the mobile terminal, in a state where the mobile terminal is connected to the store's intranet and is blocked from the Internet; and

10 a clipboard providing unit configured to provide the virtual code to a clipboard depending on a user operation,

wherein the store's intranet provides a payment page in a store to the mobile terminal in a state where the mobile terminal is blocked from the Internet,

15 wherein the payment page comprises a first interface for receiving, from the user client, a payment means including the virtual code and a second interface for receiving order information and wherein a transmitting unit for transmitting, by the store client, the virtual code and the order information to a payment service server over the Internet,

20 wherein the virtual code provided to the clipboard is inserted into the first interface depending on a user operation,

wherein the virtual code is used to search a virtual token verification server or a financial institution server for a real card number,

wherein the virtual code is generated by combining a first code with a second code, the first code and the second code being changed and generated per time interval by a detailed code generation function in the virtual code generation function to

correspond to an algorithm of searching the virtual token verification server or the financial institution server for a location where the real card number is stored, and

wherein the algorithm adjusts a path for searching for the location where the real card number is stored, per time interval

- 5 wherein, when the real card number is issued from the financial institution server or is registered with the virtual token verification server, the virtual code generation function is received by the mobile terminal, and

wherein the time interval is set at a specific time interval and is changed over the time interval.