

【ABSTRACT】

Disclosed are a smart card device, a device for generating a virtual security code through determination on whether data are identical to each other, and a method thereof. The method includes receiving seed data and a chip eigen value which are needed for generating a virtual security code from a card when an IC chip and an NFC chip are tagged with the card, determining whether the received chip eigen value is identical to a prestored chip eigen value, and generating a virtual security code based on the seed data and time data corresponding to a time point of receiving the seed data, if the received chip eigen value is identical to the prestored chip eigen value.