

【ABSTRACT】

Provided is a method of registering a user in a holderless card by using an authentication virtual code. The method includes receiving current time data from a terminal of the user through card tagging, generating a virtual code for authenticating
5 the user based on the current time data and pre-stored seed data by using an applet included in the card, and requesting verification of the virtual code by transmitting the virtual code to a verification server through the user terminal.

FIG. 1