Title of the Invention: BANKING PROCESSING METHOD AND COMPUTER-READABLE STORAGE MEDIUM HAVING APPLICATION FOR BANKING PROCESSING STORED THEREIN

Abstract: A banking processing method according to the present invention is performed by a processing logic including an application for banking processing implemented on a user terminal and a computer-readable storage medium. The method comprises the steps of: when the application for banking processing is run, searching a hardware security area of the user terminal and confirming the existence of a certificate for confirming an execution history of the application for banking processing; when the existence of the certificate is confirmed, searching the security area and confirming the existence of a token key for identifying whether login information of the user has been set; when the existence of the token key is not confirmed, setting the login information of the user by providing a membership page for setting the login information of the user; and opening an account according to a request of the user whose login information has been set. The step of opening the account comprises the steps of: sequentially displaying open account pages for receiving information required for opening the account; and sequentially storing the pages in which inputs have been completed by the user. The method is characterized in that when the application for banking processing is terminated and re-executed before opening of the account is completed, a page next to the pages in which the inputs have been completed is displayed such that the user can continue opening the account.