

VIRTUAL CURRENCY SETTLEMENT SYSTEM AND METHOD WHICH ENABLE PRICE FLUCTUATION RISK AVOIDANCE

TECHNICAL FIELD

The present invention relates to a cryptocurrency payment system, and particularly to a cryptocurrency payment system and method capable of avoiding price fluctuation risks.

BACKGROUND ART

Recently, various cryptocurrencies, including Bitcoin, have been traded. Unlike the currency issued by the central bank of each country and paid for goods or services offline, the cryptocurrency refers to cryptocurrency that may be mined or traded using certain encryption techniques, regardless of the issuing authority of a specific country. In particular, most recent cryptocurrencies are based on blockchain technology. Unlike conventional methods where financial transaction records are managed on a central server, in blockchain technology, there is no centrally managed system, and transaction details are shared with all users, and transaction details are compared for each transaction to prevent forgery.

Cryptocurrency such as Bitcoin, Ethereum, and Ripple are based on blockchain technology. In blockchain technology, transaction details are sent to all users participating in the transaction, and whenever a transaction occurs, the transaction is compared with the transaction history to prevent data falsification. Here, a block refers to a form in which various transaction information is collected, and the block prevents double payments and forgery. However, these cryptocurrencies are generally not widely used in everyday life, and are mainly traded on exchanges. The cryptocurrency is still not actively used in actual economic activities, such as paying for goods/services.

FIG. 1 shows the cryptocurrency payment process in a general cryptocurrency payment system. Referring to FIG. 1, in order for a customer (consumer) to pay with

cryptocurrency after purchasing a product, the customer (consumer) first transfers the cryptocurrency in the electronic wallet on the main network to personal electronic wallet or deposits the cryptocurrency in the account opened on the exchange (hereinafter referred to as an exchange account) into personal electronic wallet.

Then, after purchasing the product, the customer (consumer) transfers the cryptocurrency in his personal electronic wallet to the payment service provider's electronic wallet to make payment.

The payment service provider deposits the customer's cryptocurrency deposited in the electronic wallet into the account of the payment service provider at the exchange, sells the deposited cryptocurrency on an exchange, withdraws the cashed amount from the account, and transfers the withdrawn amount to the account of the affiliated store where the customer purchased the product.

During this process, the cryptocurrency price at the time the customer purchases the product and the cryptocurrency price at the time the payment service provider sells the cryptocurrency on the exchange, that is, the price at the time of payment and the time of sale, may fluctuate. For example, assuming that the price of the product purchased by the customer (consumer) is 1 million won (Korean Won, KRW), and the cryptocurrency price of 0.1 bitcoin (BTC) is 1 million KRW, when a customer (consumer) transfers 0.1 BTC to the payment service provider's exchange account, the payment service provider deposits the transferred 0.1 BTC into the exchange account, and then sells the 0.1 BTC on the exchange, the market price of 0.1 BTC may be 900,000 KRW. In this case, there is a difference of 100,000 KRW due to the price fluctuation between payment and sale, and a transaction fee is also incurred when selling BTC on the exchange.

That is, in a typical cryptocurrency payment system, the payment service provider who operates the payment system bears the risk of price fluctuations when exchanging cryptocurrency through the exchange. In addition, when exchanging currency, the payment service provider also bears transaction fees that vary depending on the exchange and a fee for withdrawal from the exchange (approximately 1,000 KRW per transaction). In addition, a certain period of time (up to 72 hours) is required when depositing money at the exchange, exchanging money, and withdrawing money from the exchange.

DESCRIPTION OF EMBODIMENTS

TECHNICAL PROBLEM

The object of the present invention is to solve the above-mentioned problems, and the present invention provides a cryptocurrency payment system and method capable of avoiding price fluctuation risks, for saving transfer fees by processing payments through cryptocurrency transfer between exchange accounts without going through a cryptocurrency electronic wallet.

Also, the present invention provides a cryptocurrency payment system and method that may shorten the settlement period by eliminating the risk of price fluctuations when exchanging cryptocurrency and simplifying the payment process by performing customer payment and currency exchange at the exchange almost simultaneously.

SOLUTION TO PROBLEM

A cryptocurrency payment system capable of avoiding price fluctuation risk according to one aspect of the present invention to solve the above problem may include a customer terminal installed with an app or web that performs payment using cryptocurrency when a customer (user) purchases a product or service at a shopping mall or affiliated store; and a payment service provider system that transfers cryptocurrency corresponding to a payment amount from a customer's exchange account to a payment service provider's exchange account using a scraping bot, sells cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on a cryptocurrency exchange to send a selling price of the sold cryptocurrency to a payment service provider's account, and transmits a settlement amount of the payment to the affiliated store account, when the customer (user) purchases a product or service and selects payment by clicking or touching the user interface (UI) displayed on the customer terminal.

The payment service provider system may include a scraping server and a payment server, wherein the scraping server scrapes payment information including

payment and affiliated store information from the customer terminal, transfers cryptocurrency corresponding to the payment amount from the customer's pre-registered account at the exchange to the payment service provider's exchange account through simple payment using authentication information provided in advance by the customer, and orders to sell cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on the cryptocurrency exchange, when the customer (user) purchases a product or service and selects payment by clicking or touching the UI displayed on the customer terminal; and the payment server sends the sale amount to a payment service provider's account and transmits the settlement amount for the payment to the affiliated store's account when a sale transaction is concluded on the cryptocurrency exchange and a sale amount is deposited into the payment service provider's exchange account.

A cryptocurrency payment system capable of avoiding price fluctuation risk according to another aspect of the present invention to solve the above problem may include a customer terminal installed with an app or web that performs payment using cryptocurrency when a customer (user) purchases a product or service at a shopping mall or affiliated store; and a payment service provider system that transfers cryptocurrency corresponding to the payment amount from a customer's exchange account to a payment service provider's exchange account through a cryptocurrency payment API provided by a cryptocurrency exchange server, sells cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on a cryptocurrency exchange, sends the sale amount to a service provider's payment account, and transmits settlement amount of the payment to the affiliated store account, when the customer (user) purchases a product or service and selects payment by clicking or touching the user interface (UI) displayed on the customer terminal.

The payment service provider system may include an API linkage server that obtains payment information including payment and affiliated store information from the customer terminal through the cryptocurrency payment API provided by the cryptocurrency exchange server, transfers cryptocurrency corresponding to the payment amount from the customer's pre-registered exchange account to the payment service provider's exchange account through simple payment using authentication information

provided in advance by the customer, and orders to sell cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on a cryptocurrency exchange, when the customer (user) purchases a product or service and selects payment by clicking or touching the UI displayed on the customer terminal, the scraping server scrapes payment information including payment and affiliated store information from the customer terminal; and a payment server that sends the sale amount to a payment service provider's account and transmits the settlement amount for the payment to the affiliated store's account when a sale transaction is concluded on the cryptocurrency exchange and a sale amount is deposited into the payment service provider's exchange account.

A cryptocurrency payment method capable of avoiding price fluctuation risk according to an aspect of the present invention to solve the above problem may include scraping, by a scraping server, payment information including payment and affiliated store information from a customer terminal, after a customer (user) purchases a product or service through online commerce, when payment is selected by clicking or touching a user interface (UI) displayed on the customer terminal; transferring, by the scraping server, cryptocurrency corresponding to a payment amount from a customer's pre-registered exchange account to a payment service provider's exchange account through simple payment using authentication information provided in advance by the customer; ordering, by the scraping server, to sell cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on a cryptocurrency exchange; and sending, by a payment server, the sale amount to the payment service provider's payment account and transmitting settlement amount for the payment to an affiliated store's account, when a sale transaction is concluded on the cryptocurrency exchange and the sale amount is deposited into the payment service provider's exchange account.

A cryptocurrency payment method capable of avoiding price fluctuation risk according to another aspect of the present invention to solve the above problem may include generating payment information including payment and affiliated store information from a customer terminal through a cryptocurrency payment API, after a customer (user) purchases a product or service through online commerce, when payment is selected by

clicking or touching a user interface (UI) displayed on the customer terminal; transferring, through the cryptocurrency payment API, cryptocurrency corresponding to a payment amount from a customer's pre-registered exchange account to a payment service provider's exchange account through simple payment using authentication information provided in advance by the customer; ordering, through the cryptocurrency payment API, to sell cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on a cryptocurrency exchange; and sending, by a payment server, the sale amount to the payment service provider's payment account and transmitting settlement amount for the payment to an affiliated store's account, when a sale transaction is concluded on the cryptocurrency exchange and the sale amount is deposited into the payment service provider's exchange account.

ADVANTAGEOUS EFFECTS OF DISCLOSURE

According to the cryptocurrency payment system and method capable of avoiding price fluctuation risk according to the present invention, transfer fees can be saved by transferring cryptocurrency between accounts on an exchange and processing payment without going through a cryptocurrency electronic wallet.

And according to the present invention, the risk of price fluctuations when exchanging cryptocurrency can be eliminated by performing customer payment and currency exchange at the exchange almost simultaneously.

In addition, according to the present invention, the settlement period can be shortened by simplifying the payment process.

BRIEF DESCRIPTION OF DRAWINGS

FIG. 1 shows the cryptocurrency payment process in a general cryptocurrency payment system.

FIG. 2 is a block diagram showing the configuration of a cryptocurrency payment system capable of avoiding price fluctuation risk according to an embodiment of the present invention.

FIG. 3 is a block diagram showing the configuration of the payment service provider system divided into an API-linked server, a scraping server, and a payment server and the payment process in the cryptocurrency payment system capable of avoiding price fluctuation risk according to an embodiment of the present invention.

FIG. 4 shows in detail the payment process between the cryptocurrency exchange server and the payment service provider system during an online transaction between a customer terminal and a shopping mall/affiliated store in a cryptocurrency payment system capable of avoiding price fluctuation risk according to an embodiment of the present invention.

FIG. 5A is a flowchart showing a cryptocurrency payment method capable of avoiding price fluctuation risk, according to the first embodiment (API linkage) of the present invention.

FIG. 5B is a flowchart showing a cryptocurrency payment method capable of avoiding price fluctuation risk, according to the second embodiment (scraping bot) of the present invention.

FIG. 6 shows the payment process of the cryptocurrency payment method that may avoid price fluctuation risk, according to an embodiment of the present invention, focusing on the processor subject.

FIG. 7 shows a cryptocurrency payment method capable of avoiding price fluctuation risk according to an embodiment of the present invention as a cryptocurrency payment process.

FIG. 8 shows the UI screen of the customer terminal and the cryptocurrency payment process in the payment service provider system, in the cryptocurrency payment system and method capable of avoiding price fluctuation risk according to embodiments of the present invention.

BEST MODE OF DISCLOSURE

Hereinafter, preferred embodiments of the present invention are described in detail with reference to the attached drawings. The embodiments described in this specification and the configurations shown in the drawings are only preferred

embodiments of the present invention and does not represent the entire technical idea of the present invention, so it should be understood that there may be various equivalents and modifications that may replace them at the time of filing the present application.

FIG. 2 is a block diagram showing the configuration of a cryptocurrency payment system capable of avoiding price fluctuation risk according to an embodiment of the present invention. Referring to FIG. 2, the cryptocurrency payment system capable of avoiding price fluctuation risk according to an embodiment of the present invention may include a customer terminal 210 and a payment service provider system 220.

The customer terminal 210 may be installed with an app or web that performs payment using cryptocurrency when a customer (user) purchases goods or services at a shopping mall or affiliated store 240, may connect to the shopping mall/affiliated store 240 through an app or web and pay for purchased goods or services.

When the customer (user) selects payment by clicking or touching the user interface (UI) displayed on the customer terminal 210 after purchasing the product or service, the payment service provider system 220 transfers cryptocurrency corresponding to the payment amount from the customer's exchange account to the payment service provider's exchange account using API or scraping, sells cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account to the cryptocurrency exchange, settles the sale amount and payment amount, and transmits the payment amount to the affiliated store account. The payment service provider system 220 may include a payment server 222 and an API linkage server 224 as an embodiment of the present invention. The payment service provider system 220 may include a payment server 222 and a scraping server 226 as another embodiment of the present invention.

FIG. 3 is a block diagram showing the configuration of the payment service provider system 220 divided into a payment server 222 and an API-linked server 224 (or a scraping server 226) and the payment process using the cryptocurrency in the cryptocurrency payment system capable of avoiding price fluctuation risk according to an embodiment of the present invention.

The present invention provides two embodiments. In one embodiment, cryptocurrency payments may be made through an API provided by an exchange server, and in another embodiment, cryptocurrency payments may be made using a scraping bot.

When the customer (user) selects payment by clicking or touching the UI displayed on the customer terminal 210 after purchasing a product or service, the API linkage server 224 according to the first embodiment of the present invention obtains payment information, including payment and affiliated store information, from the customer terminal 210 through the cryptocurrency payment API provided by the cryptocurrency exchange server 230, transfers the cryptocurrency corresponding to the payment amount from the customer's pre-registered account on the exchange to the payment service provider's exchange account through simple payment using the authentication information provided in advance by the customer, and orders to sell cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account to the cryptocurrency exchange.

When the customer (user) selects payment by clicking or touching the UI displayed on the customer terminal 210 after purchasing a product or service, the scraping server 226 according to the second embodiment of the present invention scrapes payment information including the price and affiliated store information from the customer terminal 210, transfers cryptocurrency corresponding to the payment amount from the customer's pre-registered account on the exchange to the payment service provider's exchange account through simple payment using the authentication information provided in advance by the customer, and orders to sell cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account to the cryptocurrency exchange.

When a sale transaction is concluded at the cryptocurrency exchange server 230 and the sale amount is deposited into the payment service provider's exchange account, the payment server 222 sends the sale amount to the service provider's payment account and transfers the settlement amount for the payment to the affiliated store's account.⁵

FIG. 4 shows in detail the payment process between the cryptocurrency exchange server and the payment service provider system during an online transaction between a customer terminal and a shopping mall/affiliated store in a cryptocurrency payment

system capable of avoiding price fluctuation risk according to an embodiment of the present invention.

Referring to FIG. 4, when a customer (user) purchases a product or service at a shopping mall or affiliated store 240, the customer terminal 210 connects to the shopping mall/affiliated store 240 online through an installed app or the web thereon to pay for the purchased product or service. To perform this process, in the first embodiment of the present invention, first, when payment is selected by clicking or touching the UI displayed on the customer terminal 210, the API link server 224 according to the first embodiment of the present invention obtains payment information including payment and affiliated store information from the customer terminal through the payment API and performs a cryptocurrency transfer 425 corresponding to the payment amount from the customer's pre-registered exchange account 410 to the payment service provider's exchange account 420 through simple payment. The API linkage server 224 performs cryptocurrency sales 430 by placing a sell order on the cryptocurrency exchange 230 for the cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account. When cryptocurrency is sold, the payment server 222 performs real currency payment 435. That is, when a sale transaction is concluded on the cryptocurrency exchange server 230 and the sale amount is deposited into the payment service provider's exchange account, the payment server 222 settles the sale amount and payment amount and transmits the payment amount to the shopping mall/affiliated store 240.

Meanwhile, in the second embodiment of the present invention, when payment is selected by clicking or touching the UI displayed on the customer terminal 210, the scraping server 226 according to the second embodiment of the present invention scrapes payment information including the price and affiliated store information from the customer terminal 210 and performs a cryptocurrency transfer 425 corresponding to the payment amount from the customer's pre-registered account at the exchange to the payment service provider's account 420 exchange through simple payment.. The scraping server 226 performs a cryptocurrency sale 430 by placing a sell order for the cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account 420 to the cryptocurrency exchange 230. When

cryptocurrency is sold, the payment server 222 performs real currency payment 435. That is, when a sale transaction is concluded on the cryptocurrency exchange server 230 and the sale amount is deposited into the payment service provider's exchange account, the payment server 222 settles the sale price and payment amount and transmits the payment amount to the shopping mall/affiliated store 240.

FIG. 5A is a flowchart showing a cryptocurrency payment method capable of avoiding price fluctuation risk, according to the first embodiment of the present invention. FIG. 5B is a flowchart showing a cryptocurrency payment method capable of avoiding price fluctuation risk, according to the second embodiment of the present invention. FIG. 6 shows the payment process of the cryptocurrency payment method that may avoid price fluctuation risk, according to an embodiment of the present invention, focusing on the processor subject.

A cryptocurrency payment method capable of avoiding price fluctuation risk according to embodiments of the present invention is described with reference to FIGS. 1 to 6.

First, when a customer (user) purchases a product or service through online commerce (step S510), payment is selected by clicking or touching the UI displayed on the customer terminal 210 (step S520). For example, when a customer (user) purchases a product and wishes to pay for the purchased product with the cryptocurrency 0.1 BTC, the customer terminal 210 requests a cryptocurrency transfer through simple authentication.

In the first embodiment of the present invention, when payment is selected through the UI of the customer terminal 210, the API linking server 224 obtains payment information including the payment and affiliated store information from the customer terminal 210 through the transfer API (step S530a).

In the second embodiment of the present invention, when payment is selected through the UI of the customer terminal 210, step S530a may be replaced with step S530b, that is, the scraping server 226 scrapes payment information including payment and affiliated store information from the customer terminal 210.

Then, the API linkage server 224 according to the first embodiment or the scraping server 226 according to the second embodiment transfers cryptocurrency corresponding

to the payment amount from the pre-registered customer's account 410 on the exchange to the payment service provider's exchange account 420 through simple payment using the authentication information provided in advance by the customer (step S540). For example, the product purchase amount of 0.1 BTC in cryptocurrency is transferred from the customer's exchange account 410 to the payment service provider's exchange account 420.

When the customer's cryptocurrency is transferred to the payment service provider's exchange account 420, the API-linked server 224 or scraping server 226 orders to sell cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account 420 to the cryptocurrency exchange server 430 (step S550). For example, when 0.1 BTC of cryptocurrency is sold for 1 million KRW on the cryptocurrency exchange server 230 at the same time as the transfer from the customer's exchange account to the payment service provider's exchange account, the cryptocurrency is sold without a commission, thereby minimizing the selling risk.

When a sale transaction is concluded on the cryptocurrency exchange and the sale amount is deposited into the payment service provider's exchange account, for example, when the sale amount of 1 million KRW, which is equivalent to 0.1 BTC, is deposited, the payment server 222 settles the sale price and payment amount and transmits the payment amount to the shopping mall/affiliated store 430 (step S560). For example, when the commission paid to the affiliated store is 30,000 KRW, 970,000 KRW is sent to the shopping mall/affiliated store 430 after settlement.

FIG. 7 shows a cryptocurrency payment method capable of avoiding price fluctuation risk according to embodiments of the present invention as a cryptocurrency payment process. Referring to FIG. 7, customer's exchange account is registered in advance in the payment service provider's system. When the purchase price of the product purchased by the customer is 1 million KRW and the customer wishes to pay 0.1 BTC (1 million KRW), the cryptocurrency in the customer's exchange account 710 is transferred to the payment service provider's exchange account 720.

The series of processes of transferring cryptocurrency in the customer's exchange account 710 to the payment service provider's exchange account 720 may be performed through the transfer API 750 or scraping bot 750 of the payment service provider's system.

That is, the transfer API 750 or scraping bot 750 automatically performs transfer selection 751, quantity input 752, address input 753, transfer confirmation 754, simple authentication 755, and transfer completion 756 without customer intervention.

The payment service provider system sells the customer's cryptocurrency transferred to the exchange to the exchange. At this time, payment and selling on the exchange take place simultaneously. Through this process, selling risk may be eliminated. When selling on the exchange, 0.1 BTC is sold for 1 million KRW and the sale amount of 1 million KRW is transferred to the affiliated store account 730. Through this process, by processing payments through cryptocurrency transfers between exchange accounts without going through a cryptocurrency electronic wallet, transfer fees can be saved, and by conducting customer payments and currency exchange at the exchange almost simultaneously, the risk of price fluctuations when exchanging cryptocurrency can be eliminated. In addition, the settlement period can be shortened by simplifying the payment process.

FIG. 8 shows the UI screen of the customer terminal 210 and the cryptocurrency payment process in the payment service provider system 220, in the cryptocurrency payment system and method capable of avoiding price fluctuation risk according to embodiments of the present invention. Referring to FIG. 8, a UI screen on the customer terminal 210 may include a cryptocurrency transfer UI screen 810 for cryptocurrency transfer and a cryptocurrency payment completion UI screen 820. The cryptocurrency transfer UI screen 810 may display the amount of cryptocurrency, payment product, and payment amount in the customer account of the exchange, and may display the cryptocurrency payment amount after purchasing a product or service and the cryptocurrency balance after payment. The cryptocurrency payment completion UI screen 820 may display a message that payment has been completed, payment product, payment amount, cryptocurrency payment amount, and cryptocurrency balance after payment. In addition, the cryptocurrency payment process shown between the cryptocurrency transfer UI screen 810 and the cryptocurrency payment completion UI screen 820 indicates that cryptocurrency is transferred from the user exchange account to the payment service provider's exchange account by the cryptocurrency exchange server 230, and at the same time, for cryptocurrency transfer, simple authentication and

automatic selling are performed by the API linkage server 224 or the scraping server 226 when the transfer quantity and sending address are entered on the API link server 224 or the scraping server 226. When the sale of cryptocurrency is completed after the transfer is made by the cryptocurrency exchange server 230, the selling amount is withdrawn from the payment service provider's exchange account, and the payment server 222 settles the cryptocurrency payment by transferring the withdrawn sale amount from the payment service provider's payment account to the shopping mall/affiliated store settlement account.

The present invention has been described with reference to the embodiments shown in the drawings, but these are merely exemplary, and those skilled in the art understand that various modifications and other equivalent embodiments are possible therefrom. Therefore, the true technical protection scope of the present invention should be determined by the technical spirit of the attached registration claims.

INDUSTRIAL APPLICABILITY

The present invention can be used for cryptocurrency payments, such as paying for products/services using cryptocurrency in a cryptocurrency payment system when a customer (consumer) pays with cryptocurrency after purchasing a product.

CLAIMS

1. A cryptocurrency payment system capable of avoiding price fluctuation risks, the cryptocurrency payment system comprising:

a customer terminal installed with an app or web that performs payment using cryptocurrency when a customer (user) purchases a product or service at a shopping mall or affiliated store; and

a payment service provider system that transfers cryptocurrency corresponding to a payment amount from a customer's exchange account to a payment service provider's exchange account using a scraping bot, sells cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on a cryptocurrency exchange to send a selling price of the sold cryptocurrency to a payment service provider's account, and transmits a settlement amount of the payment to the affiliated store account, when the customer (user) purchases a product or service and selects payment by clicking or touching the user interface (UI) displayed on the customer terminal.

2. The cryptocurrency payment system of claim 1, wherein the payment service provider system includes

a scraping server that scrapes payment information including payment and affiliated store information from the customer terminal, transfers cryptocurrency corresponding to the payment amount from the customer's pre-registered account at the exchange to the payment service provider's exchange account through simple payment using authentication information provided in advance by the customer, and orders to sell cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on the cryptocurrency exchange, when the customer (user) purchases a product or service and selects payment by clicking or touching the UI displayed on the customer terminal; and

a payment server that sends the sale amount to a payment service provider's account and transmits the settlement amount for the payment to the affiliated store's

account when a sale transaction is concluded on the cryptocurrency exchange and a sale amount is deposited into the payment service provider's exchange account.

3. A cryptocurrency payment system capable of avoiding price fluctuation risks, the cryptocurrency payment system comprising:

a customer terminal installed with an app or web that performs payment using cryptocurrency when a customer (user) purchases a product or service at a shopping mall or affiliated store; and

a payment service provider system that transfers cryptocurrency corresponding to the payment amount from a customer's exchange account to a payment service provider's exchange account through a cryptocurrency payment API provided by a cryptocurrency exchange server, sells cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on a cryptocurrency exchange, sends the sale amount to a service provider's payment account, and transmits settlement amount of the payment to the affiliated store account, when the customer (user) purchases a product or service and selects payment by clicking or touching the user interface (UI) displayed on the customer terminal.

4. The cryptocurrency payment system of claim 3, wherein the payment service provider system comprises

an API linkage server that obtains payment information including payment and affiliated store information from the customer terminal through the cryptocurrency payment API provided by the cryptocurrency exchange server, transfers cryptocurrency corresponding to the payment amount from the customer's pre-registered exchange account to the payment service provider's exchange account through simple payment using authentication information provided in advance by the customer, and orders to sell cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on a cryptocurrency exchange, when the customer (user) purchases a product or service and selects payment by clicking or touching the UI displayed on the customer terminal, the scraping server scrapes payment information including payment and affiliated store information from the customer terminal; and

a payment server that sends the sale amount to a payment service provider's account and transmits the settlement amount for the payment to the affiliated store's account when a sale transaction is concluded on the cryptocurrency exchange and a sale amount is deposited into the payment service provider's exchange account.

5. A cryptocurrency payment method capable of avoiding price fluctuation risks, the cryptocurrency payment method comprising:

scraping, by a scraping server, payment information including payment and affiliated store information from a customer terminal, after a customer (user) purchases a product or service through online commerce, when payment is selected by clicking or touching a user interface (UI) displayed on the customer terminal;

transferring, by the scraping server, cryptocurrency corresponding to a payment amount from a customer's pre-registered exchange account to a payment service provider's exchange account through simple payment using authentication information provided in advance by the customer;

ordering, by the scraping server, to sell cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on a cryptocurrency exchange; and

sending, by a payment server, the sale amount to the payment service provider's payment account and transmitting settlement amount for the payment to an affiliated store's account, when a sale transaction is concluded on the cryptocurrency exchange and the sale amount is deposited into the payment service provider's exchange account.

6. A cryptocurrency payment method capable of avoiding price fluctuation risks, the cryptocurrency payment method comprising:

generating payment information including payment and affiliated store information from a customer terminal through a cryptocurrency payment API, after a customer (user) purchases a product or service through online commerce, when payment is selected by clicking or touching a user interface (UI) displayed on the customer terminal;

transferring, through the cryptocurrency payment API, cryptocurrency corresponding to a payment amount from a customer's pre-registered exchange account

to a payment service provider's exchange account through simple payment using authentication information provided in advance by the customer;

ordering, through the cryptocurrency payment API, to sell cryptocurrency corresponding to the payment amount transferred to the payment service provider's exchange account on a cryptocurrency exchange; and

sending, by a payment server, the sale amount to the payment service provider's payment account and transmitting settlement amount for the payment to an affiliated store's account, when a sale transaction is concluded on the cryptocurrency exchange and the sale amount is deposited into the payment service provider's exchange account.