

# **METHOD FOR PROVIDING FINANCIAL PRODUCT AND SERVER PERFORMING THE SAME**

## **TECHNICAL FIELD**

The present disclosure relates to a method for providing a financial product and a server that performs the same. In particular, the present disclosure relates to a method and an apparatus for providing a financial product that changes the interface screen for a savings account and provides additional preferential interest rates at each time a user makes a payment.

## **BACKGROUND**

The contents set forth in this section simply provide background information on the present embodiments and do not constitute prior art.

One of the most common banking products is the savings product, which allows users to manage their savings for a predetermined period of time through a savings account. With the growing interest of individual customers in economic activities and their increasing financial literacy, banks offer a wide range of financial products to satisfy customers with different tastes.

However, as banks have recently developed a variety of relatively high-yielding products, the attractiveness of savings products has declined. Specifically, the rate of enrollment in investments such as stocks and funds, which have higher returns than savings products, is relatively high.

Accordingly, there is a growing need for financial products that provide a user with interest and motivation for saving and increase a participation rate of savings.

## **SUMMARY**

It is an object of the present disclosure to provide a financial product that can provide a user with an interface screen for an account that consists of a plurality of slots, where each time the user makes a payment to the savings account, a new slot is opened and a new image is displayed over the opened area.

Further, it is an object of the present disclosure to provide a financial product that can increase a user's participation rate by opening a slot at each time a payment is made during a

predetermined period, and accumulating the preferential interest rate assigned to the opened slot to apply it to the product.

Further, it is an object of the present disclosure to provide a financial product that provide an interface screen that scrolls in a certain direction so that the user can intuitively view the image obtained during the last savings payment and quickly move to the most recently opened slot via a quick button.

Further, it is an object of the present disclosure to provide a method of providing a financial product that continuously displays a randomly determined image, an image associated with a user's data, or an image assigned to a predetermined specific slot on an interface screen.

The objects of the present disclosure are not limited to the objects mentioned above, and other objects and advantages of the present disclosure that have not been mentioned can be understood by the following description and will be more clearly understood by the embodiments of the present disclosure. Further, it will be readily appreciated that the objects and advantages of the present disclosure may be realized by the means set forth in the claims and combinations thereof. The method of providing a financial product of the present disclosure can provide a user with both fun and motivation to save by opening a new slot each time a payment is made and providing the user with an interface screen that displays a new image on the opened area. In this way, the present disclosure can increase users' participation rate in savings and encourage many users to use the financial product.

Further, the present disclosure can improve the frequency of user participation and increase the utilization of financial applications for accessing financial products by opening a new slot for each payment made during a predetermined period of time and accumulating the preferential interest rate allocated to the opened slot and applying it to the corresponding financial product.

In addition, the present disclosure can add a fun element of collecting items to a financial product by allowing a user to view images collected during previous savings payment through an interface screen that scrolls in a certain direction. Furthermore, the present disclosure can improve the user's operational comfort with the interface screen by providing the function to quickly move to the most recently opened slot via a quick button.

Further, according to the present disclosure, it is possible to emphasize the fun element of making savings payments by continuously displaying randomly determined images, images related to user data, or images determined by whether predetermined conditions are met or not on the interface screen. Furthermore, the present disclosure enables a user to sequentially archive

events that occurred during the payment period of the savings account, thereby adding an entertainment element to the financial product, which can improve the utilization of the financial product and generate long-term benefits for the company operating the financial product.

According to some aspects of the disclosure, a method for providing a financial produce; performed at a financial server in communication with a user terminal, opening a savings account to be belonged to a user account based on input received from the user terminal, executing a payment of a certain round to the savings account based on the input received from the user terminal, opening, among a plurality of slots included in a main interface screen for the savings account, a slot corresponding to the executed round of payment, displaying an image determined by predetermined criteria on the opened slot, and providing the main interface screen with the image added to the opened slot to the user terminal.

According to some aspects, deriving a preferential interest rate corresponding to the opened slot to provide a pop-up for the preferential interest rate to the user terminal.

According to some aspects, the preferential interest rate is applied differentially to a plurality of slots included in the main interface screen, and wherein a relatively higher preferential interest rate is set at a predetermined payment round.

According to some aspects, determining an interest rate for the savings account by accumulating the preferential interest rate for the opened slot on the main interface screen; and displaying information about the determined interest rate on a sub-interface screen displayed on a screen of the user terminal.

According to some aspects, the sub-interface screen includes information about the total accumulated amount in the savings account and the determined interest rate, and a button for the payment.

According to some aspects, the button for the payment is activated to be displayed when a preset condition is met for the savings account.

According to some aspects, the savings account is subject to a payment rule that allows the payment to be made once per day during a predetermined period, and wherein when the payment rule is met, the button for the payment is displayed as deactivated.

According to some aspects, displaying the main interface screen by scrolling in a predetermined direction based on the input received from the user terminal; and providing a quick button on a screen of the user terminal that causes the main interface screen to be aligned with respect to the most recently opened slot.

According to some aspects, automatically scrolling the main interface screen to display the most recently opened slot aligned with a predetermined position when receiving an input for the quick button from the user terminal.

According to some aspects, the opening the slot includes opening a second slot that is a closed slot adjacent to the most recently opened first slot on the main interface screen.

According to some aspects, the providing the main interface screen to the user terminal includes updating the main interface screen to display the image in the second slot.

According to some aspects, the displaying the image includes: selecting, using a random function, a set of images from a plurality of images included in an image pool; and deriving and displaying an image corresponding to a round of the opened slot from the set of images.

According to some aspects, the selecting the set of images further includes: changing the set of images using a random function when the set of images overlaps more than a predetermined number of images selected from other savings accounts belonged to the user account.

According to some aspects, the displaying the image includes: calculating a relevance between user data generated on a date the payment is executed and recorded in the user account and a plurality of images included in an image pool, and determining an image to be displayed in the opened slot using the calculated relevance.

According to some aspects, the displaying the image includes: when the opened slot corresponds to a predetermined fixed slot, applying a predetermined image to the fixed slot; and when the opened slot corresponds to a random slot, applying an image derived using a random function to the random slot.

According to some aspects of the disclosure, a server comprise; a processor, a memory for loading a computer program executed by the processor, and an interface for exchanging data generated during execution of the computer program with a user terminal, wherein the computer program includes: opening a savings account to be belonged to a user account based on input received from the user terminal; executing a payment of a certain round to the savings account based on the input received from the user terminal, opening, among a plurality of slots included in a main interface screen for the savings account, a slot corresponding to the executed round of payment; displaying an image determined by predetermined criteria on the opened slot; and providing the main interface screen with the image added to the opened slot to the user terminal.

A non-transitory computer readable recording medium recording a program capable of executing the method of any one of claims 1 to 15.

Aspects of the disclosure are not limited to those mentioned above and other objects and advantages of the disclosure that have not been mentioned can be understood by the following description and will be more clearly understood according to embodiments of the disclosure. In addition, it will be readily understood that the objects and advantages of the disclosure can be realized by the means and combinations thereof set forth in the claims.

In addition to the contents described above, specific effects of the present disclosure will be described together while describing the following specific details for carrying out the present disclosure.

### **BRIEF DESCRIPTION OF THE DRAWINGS**

FIG. 1 is a conceptual diagram illustrating a financial system that performs a method for providing a financial product according to some embodiments of the present disclosure.

FIG. 2 is a flowchart illustrating the method of providing the financial product according to some embodiments of the present disclosure.

FIGS. 3 and 4 are diagrams for explaining a savings account opening process in step S100 of FIG. 2.

FIG. 5 is a diagram for explaining a management screen for the savings account opened in the step S100.

FIG. 6 is a flowchart to explain in detail the method of providing the financial product according to some embodiments of the present disclosure.

FIGS. 7 to 9 are diagrams showing interface screens displayed in each step of the method for providing the financial product according to the embodiment of the present disclosure.

FIG. 10 is a flowchart for explaining the operation of the interface screen displayed in the method of providing the financial product according to some embodiments of the present disclosure.

FIG. 11 is a diagram for explaining the interface screen displayed in each step of FIG. 10.

FIG. 12 is a flowchart illustrating some examples of deriving the image corresponding to the payment round executed in the step S320 of FIG. 6.

FIG. 13 is a flowchart illustrating some of the steps that are additionally performed in some embodiments of the present disclosure.

FIGS. 14 and 15 are drawings illustrating interface screens that are displayed at each step of FIG. 13.

FIG. 16 is a diagram illustrating a hardware configuration of a financial server performing the method of providing the financial product according to some embodiments of the present disclosure.

### **DETAILED DESCRIPTION OF THE PREFERRED EMBODIMENTS**

The terms or words used in the disclosure and the claims should not be construed as limited to their ordinary or lexical meanings. They should be construed as the meaning and concept in line with the technical idea of the disclosure based on the principle that the inventor can define the concept of terms or words in order to describe his/her own inventive concept in the best possible way. Further, since the embodiment described herein and the configurations illustrated in the drawings are merely one embodiment in which the disclosure is realized and do not represent all the technical ideas of the disclosure, it should be understood that there may be various equivalents, variations, and applicable examples that can replace them at the time of filing this application.

Although terms such as first, second, A, B, etc. used in the description and the claims may be used to describe various components, the components should not be limited by these terms. These terms are only used to differentiate one component from another. For example, a first component may be referred to as a second component, and similarly, a second component may be referred to as a first component, without departing from the scope of the disclosure. The term ‘and/or’ includes a combination of a plurality of related listed items or any item of the plurality of related listed items.

The terms used in the description and the claims are merely used to describe particular embodiments and are not intended to limit the disclosure. Singular forms are intended to include plural forms unless the context clearly indicates otherwise. In the application, terms such as “comprise,” “comprise,” “have,” etc. should be understood as not precluding the possibility of existence or addition of features, numbers, steps, operations, components, parts, or combinations thereof described herein.

Unless otherwise defined, the phrases “A, B, or C,” “at least one of A, B, or C,” or “at least one of A, B, and C” may refer to only A, only B, only C, both A and B, both A and C, both B and C, all of A, B, and C, or any combination thereof.

Unless being defined otherwise, all terms used herein, including technical or scientific terms, have the same meaning as commonly understood by those skilled in the art to which the disclosure pertains.

Terms such as those defined in commonly used dictionaries should be construed as having a meaning consistent with the meaning in the context of the relevant art, and are not to be construed in an ideal or excessively formal sense unless explicitly defined in the application. In addition, each configuration, procedure, process, method, or the like included in each embodiment of the disclosure may be shared to the extent that they are not technically contradictory to each other.

Hereinafter, a method for providing a financial product and a server performing the method therefor in accordance with some embodiments of the present disclosure will be described in detail with reference to FIGS. 1 to 16.

FIG. 1 is a conceptual diagram illustrating a financial system that performs a method for providing a financial product according to some embodiments of the present disclosure.

Referring to FIG. 1, a financial system according to some embodiments of the present disclosure includes a financial server 100 (hereinafter, referred to as a server 100) and a user terminal 200. Here, the server 100 may operate in conjunction with the user terminal 200 through a communication network 300.

The server 100 becomes a performer of a method for providing the financial product according to some embodiments of the present disclosure. The server 100 can manage multiple accounts for a specific user, and can perform the function of opening an account or transferring or remitting a specific amount of money.

In particular, the server 100 may create a savings account for savings based on a user's basic account. Further, the server 100 may provide the savings account by modifying it into various GUI (Graphic User Interface) forms. For example, the server 100 may generate an interface screen in the form of a building consisting of multiple floors based on the savings period preset in the savings account and provide the interface screen to the user terminal 200. However, it is merely one example, and the present disclosure is not limited thereto.

Meanwhile, an opening a savings account can only be done if a user has a basic account. Further, the savings account opened on the basis of the basic account may be opened as a regular deposit account of demand deposit or an installment savings account. Therefore, a certain amount of interest may be granted to the savings account. The server 100 may additionally grant a preferential interest rate for each payment period based on conditions preset in the savings account to apply the preferential interest rate to the savings account.

However, it goes without saying that the method for providing the financial product in accordance with the present disclosure does not only operate on a specific user's basic account or a sub-account linked to the basic account, but can also operate in conjunction with the user's general account. That is, the present disclosure can be applied to various types of financial accounts (e.g., accounts used to repay loans with multiple payments). However, for convenience of explanation, hereinafter, embodiments of a savings account linked to the basic account will be described as examples.

At this time, the user's basic account may include one or more connected accounts. Therefore, the savings account can be linked to any number of other accounts (for example, connected accounts) in addition to one specific account.

Additionally, the savings account that can be opened through the server 100 may include a demand account, a deferred deposit account, an installment deposit account, an installment savings account, or the like, and may also include a subsidiary account that uses the above-described demand account, deferred deposit account, and installment deposit account as a basic account and has a deposit amount that is a split of at least a portion of the deposit amount in the corresponding basic account.

In one embodiment, the above-described subsidiary account may refer to an account that has subordinate nature to the basic account. For example, the server 100 can manage a subsidiary account by linking it to an already opened basic account (e.g., deposit/withdrawal account) when opening the subsidiary account. According to one embodiment, the subsidiary account may include one or more sections. At this time, the one or more sections may be created within the limits of the subsidiary account, and financial products provided based on one or more sections may have the same product characteristics. For example, if a savings rule related to a savings product is set for the first section included in the subsidiary account, the savings rule is also set for other sections (e.g., second section, third section, etc.) included in the subsidiary account. In this regard, the savings rule set for each section may be different from each other. In other words,

the server 100 can open and manage one or more sections each of which provides an independent financial service while having the same basic product characteristics by included in one subsidiary account.

An account opened through the server 100 described below may be composed of a subsidiary account or one or more sections constituting a subsidiary account. However, for convenience of explanation, the subsidiary account or the section is explained by unified as the term 'account'.

Meanwhile, the user terminal 200 refers to a customer terminal that uses an online financial process for the financial products provided by the server 100. Hereinafter, for convenience of explanation, all operations performed by a customer (or user) through the user terminal 200 will be defined and described as being performed by the user terminal 200.

Further, the user terminal 200 may refer to various electronic devices such as a personal computer (PC), a notebook computer, a tablet, a mobile phone, a smartphone, or a wearable device (e.g., a watch-type terminal). In addition, the user terminal 200 includes an input unit (not shown) that receives user input, a display unit (not shown) that displays visual information, a communication unit (not shown) that transmits and receives signals to and from an outside, and a control unit (not shown) that processes data, controls each unit inside the user terminal 200, and controls data transmission/reception between the units.

The server 100 may provide non-face-to-face financial products to the user using the user terminal 200 online. Here, the financial products provided by the server 100 may include all services related to financial products, such as subscription, payment, change, and cancellation of financial products. The financial products provided by the server 100 may be provided through a financial application, a web browser application, or a messenger application pre-installed on the user terminal 200. For example, the online financial product provided by the server 100 may be, for example, a savings service or a deposit service.

Hereinafter, a method for providing the financial product according to some embodiments of the present disclosure will be described.

FIG. 2 is a flowchart illustrating the method of providing the financial product according to some embodiments of the present disclosure. FIGS. 3 and 4 are diagrams for explaining a savings account opening process in step S100 of FIG. 2. FIG. 5 is a diagram for explaining a management screen for the savings account opened in the step S100. Hereinafter, for convenience

of explanation, examples will be explained by taking the server 100 as the performer of the method for providing the financial product.

Referring to FIG. 2, in the method for providing the financial product according to some embodiments of the present disclosure, the server 100 opens a savings account based on an input received from the user terminal 200 at S100. The opened savings account may belong to a user account of the user terminal 200. As described above, the newly opened savings account may be operated by being linked to the basic account of the user account. However, the present disclosure is not limited thereto and may be operated as an independent account.

Here, during the process of opening the savings account, a savings period, an installment, a savings cycle, a connected account, a maximum applicable interest rate, or the like may be set in the savings account. For example, a savings account may be operated with a maturity of one month from the date of subscription and may be set to allow savings once a day. Further, the user terminal 200 may inform of an applicable interest rate according to the installment during the opening process.

For example, referring to FIG. 3, the server 100 may provide a home screen for the user account through an application pre-installed on the user terminal 200 (<A11>). The home screen may include information about the basic account (BA) and information about previously opened savings accounts (SA1 to SA3).

Subsequently, when the server 100 receives an input of an opening button for a new savings account (NSA) from the user terminal 200, the server 100 may provide an interface screen displaying a list of financial products available for opening on the user terminal 200 (<A12>). For example, the financial products available for opening may include a deposit/withdrawal account, a time deposit, a flexible installment savings, an installment savings with a set period (e.g., an installment savings product with a pre-set term of one month), or the like. The server 100 may receive a selection from the user terminal 200 for one of the financial products provided in the list.

Next, referring to FIG. 4, when receiving a selection for the installment savings with a set period (MSP) from the user terminal 200, the server 100 may provide the interface screen for entering a payment amount per each round (MSM) for the period preset for the corresponding product (<A21>).

At this time, the server 100 may display the maximum effective interest rate (EIR) applicable to the corresponding product on the interface screen (<A22>). Further, the server 100

can display a range of the payment amount per each round (MSM) and the savings cycle for the corresponding product.

Subsequently, the server 100 may complete opening the savings account based on the input received from the user terminal 200 and display detailed information about the opened savings account on the user terminal 200 (<A23>). For example, the server 100 may provide the user terminal 200 with a screen containing information on the installment, a maturity date, a connected basic account, and a maximum applicable interest rate of the opened savings account. However, this is only an example and the present disclosure is not limited thereto.

Meanwhile, referring to FIG. 5, the server 100 may provide the user terminal 200 with an account management interface screen for managing the opened savings account (<A31>). In this case, the account management interface screen may display basic account information (BAI) and connected account (CA) for the savings product, and may provide functions of changing the payment amount per each round (MSM), adding an additional function (AAI), and setting for viewing and closing (OAI).

Specifically, the basic account information (BAI) on the account management interface screen may include information on a product name, an opening date, a maturity date, a balance status, an applicable interest rate, a tax classification, or the like for the savings product.

In addition, an area for connected account (CA) displays information on the basic account linked to the savings product, and provides a function to change the connected basic account based on input received from the user terminal 200.

Further, an area for the payment amount per each round (MSM) displays information on the payment amount per each round, and provides a function of changing the payment amount per each round based on the input received from the user terminal 200. For example, when selecting an area for the payment amount per each round (MSM) is received from the user terminal 200, a sub-interface for entering the payment amount per each round may be provided to the user terminal 200 to input the payment amount per each round (<A32>), and the amount received via the sub-interface may be changed to the payment amount per each round (MSM) (<A32>).

Additionally, the area for the adding an additional function (AAI) may include an interest inquiry button to receive information on an interest amount upon cancellation based on the inquiry date or the maturity date, a maturity setting button to set whether to cancel directly or

automatically at maturity, a button for whether to use a notification talk service for changes to an unfavorable condition, and a button for notification for a savings payment.

Further, an area for the setting for viewing and closing (OAI) may include a button for providing a copy of the bankbook for the savings account, a button for viewing and providing subscription documents, and a button for entering the step of closing the savings account. However, the above-described content is only an example of the account management interface screen, and the present invention is not limited thereto.

Next, referring again to FIG. 2, the server 100 executes payment for a specific period of the savings account based on the input from the user terminal 200 at S200. Users can make payments to their savings account according to the payment cycle and the payment amount per each round preset in the savings account.

When a payment is made to the savings account for a certain period, the server 100 opens a slot corresponding to the payment period on the main interface screen for the savings account at S300. Here, the slot opened for the corresponding payment period may be a slot adjacent to the most recently opened slot. An example thereof will be described below with reference to FIG. 7.

At this time, the server 100 determines the image to be displayed in the opened slot and updates the main interface screen at S400. In the present disclosure, various logics can be applied to the method of determining the image to be displayed in the slot to be opened. A detailed example thereof will be described below with reference to FIG. 12.

Next, the server 100 provides the user terminal 200 with an updated main interface screen with the selected image added to the opened slot at S500.

Hereinafter, the detailed steps of the steps S300 and S400 according to some embodiments of the present disclosure will be discussed in more detail.

FIG. 6 is a flowchart to explain in detail the method of providing the financial product according to some embodiments of the present disclosure. FIGs. 7 to 9 are diagrams showing interface screens displayed in each step of the method for providing the financial product according to the embodiment of the present disclosure. Hereinafter, the description that overlaps with the above-mentioned description will be omitted or briefly explained.

Referring to FIG. 6, following the step S200 of FIG. 2, the server 100 provides the main interface screen (MIF in FIG. 7) for the savings account to the user terminal 200 (S310). Here,

the main interface screen (MIF) may be an interface screen composed of a GUI including a plurality of slots.

In this case, the main interface screen (MIF) may be an interface screen in which a plurality of slots are sequentially connected. Further, the number of the plurality of slots can be calculated based on the savings payment period and savings payment cycle of the savings account and applied to the main interface screen (MIF).

For example, if the savings payment period of the savings account is one month and the savings payment cycle is daily, the main interface screen (MIF) can be composed of 31 slots, and one slot is can be opened each time savings are paid in.

More specifically, the main interface screen (MIF) may be expressed as an image corresponding to each floor of the building, and an image corresponding to the roof of the building may be expressed on the top floor. If the building consists of 31 slots, the building may be expressed as having 31 floors.

Further, the main interface screen (MIF) may be displayed divided into an open slot (OS in FIG. 7) and a closed slot (NOS in FIG. 7). Here, the open slot (OS) may display the image selected for that slot when that slot is opened. A closed slot (NOS) may display an image indicating that the slot has not yet been opened. For example, the closed slot (NOS) may display a combination of an icon representing a lock and a lock image representing a wall, and when the corresponding slot is opened, the image selected when the corresponding slot is opened may be displayed on the open slot in place of the lock image.

However, this is merely one example of the present disclosure, and the main interface screen (MIF) of the present disclosure is not limited thereto. However, for convenience of explanation, the configuration of the main interface screen (MIF) will be described below using the screen shown in FIG. 7 as an example.

Meanwhile, referring to <B11> in FIG. 7, a sub-interface screen (SIF) for savings payment may be displayed to be overlaid on the main interface screen (MIF). In this case, the sub-interface screen (SIF) may include information on the savings account (PDS) and a button for savings payment (SB) (hereinafter, savings payment button).

The sub-interface screen (SIF) may be displayed on the main interface screen (MIF) in the form of, for example, a bottom sheet, a pop-up window, and a top sheet. Referring to <B11> in FIG. 7, the sub-interface screen (SIF) may be displayed in the form of a bottom sheet to overlap

the bottom of the main interface screen (MIF). However, this is merely one example and the present disclosure is not limited thereto.

Specifically, referring to <B12> in FIG. 7, the savings account information (PDS) displayed on the sub-interface screen (SIF) may include information on a total savings principal accumulated in the savings account and information on an interest rate to be applied to the savings account in the current state.

Here, the interest rate for the savings account can be determined by accumulating the preferential interest rate for the opened slot on the main interface screen (MIF). The server 100 may display information on the determined interest rate of the savings account on the sub-interface screen (SIF) provided to the user terminal 200. In this case, the interest rate of the savings account can be calculated by adding the cumulative preferential interest rate obtained through current payment to the base interest rate of the savings account.

Further, a button to check the savings account's savings history (e.g., savings history) may also be displayed on the sub-interface screen (SIF). However, this is merely an example and the present disclosure is not limited thereto.

On the other hand, the savings payment button (SB) displayed on the sub-interface screen (SIF) may be activated and displayed when preset conditions for the savings account are met. For example, if the savings account has a payment rule set to allow savings to be made once a day during a predetermined period (i.e., the period from the savings start date to the maturity date), the savings payment button (SB) may be activated and displayed on the sub-interface screen (SIF) only if there is no payment history on the current date included in the savings period. In this case, the savings payment button (SB) may be displayed to be overlapped with the amount transferred from the basic account when making a savings payment.

Subsequently, when the server 100 receives a selection for the activated savings payment button (SB) from the user terminal 200, the server 100 may provide the user terminal 200 with an interface necessary for savings payment.

If a payment is made in a certain round to the savings account based on the input received from the user terminal 200, the server 100 derives an image corresponding to the payment round (S320). At this time, the server 100 can determine the image corresponding to the payment round using various methods.

For example, the server 100 may determine an image for each payment round according to a predetermined criterion, and based on the predetermined criterion, derive and use an image

corresponding to the payment round. In this case, the operation of determining the image for each round may be performed according to a rule predefined in the step of opening the savings account (e.g., S100 in FIG. 2), but the present disclosure is not limited thereto.

In another example, the server 100 may select the image corresponding to the payment round based on a random function, user data recorded in the user account, or whether the current payment round corresponds to a predetermined condition. In this case, the image corresponding to the payment round may be selected and used each time the payment for that round is executed.

As mentioned above, a detailed description of the above will be described later with reference to FIG. 12.

Next, the server 100 opens a second slot, which is the slot next to the most recently opened first slot, among a plurality of slots included in the main interface screen (MIF) (S330).

Next, the server 100 updates the main interface screen (MIF) so that the image derived in the step S320 is displayed in the opened slot (S410).

As a specific example, referring to <B13> in FIG. 7, among the plurality of slots included in the main interface screen (MIF), the most recently opened first slot (BOI) corresponds to a slot opened in the previous payment round.

The server 100 opens a second slot (POI) corresponding to the current payment round. In this case, the second slot (POI) corresponds to a closed slot adjacent to the most recently opened first slot (BOI). That is, the second slot (POI) may be selected to be adjacent to the first slot (BOI) and be placed continuously.

Subsequently, the server 100 may open the second slot (POI) by displaying the image derived in the step S320 on the second slot (POI). In other words, the server 100 opens the slot closest to the most recently opened slot on the main interface screen (MIF), and updates the main interface screen (MIF) to display the selected image on the opened slot to provide the updated main interface screen (MIF) to the user terminal 200.

In this case, neighboring open slots (i.e., BOI and POI) may display, e.g., different images. Further, a number indicating the number of times the payment has been made may also be displayed on each slot. Further, the image displayed for the most recently opened slot may also display a predetermined character. Further, each image may also display an image of an elevator door for each floor.

However, this is only an example of the image included in the main interface screen (MIF), and the image that appears in the main interface screen (MIF) can be modified and used in various ways.

Meanwhile, the server 100 may derive a preferential interest rate for the slot opened in the step S330 (S420), and provide a pop-up corresponding to the derived preferential interest rate to the user terminal 200 (S430). At this time, the preferential interest rate may be differentially applied to each of the plurality of slots included in the main interface screen (MIF).

For example, slots that are a multiple of 5 on the main interface screen (MIF) may have a higher preferential interest rate than other slots. As another example, certain predetermined slots (e.g., slots corresponding to the 7th or 31st floor) may have a higher preferential interest rate than other slots.

In other words, a basic preferential interest rate is applied to all slots, and a bonus preferential interest rate may be additionally applied to certain predetermined slots in addition to the basic preferential interest rate.

As a specific example, referring to <B14a> in FIG. 8, when the 24th payment is made, the server 100 may send a notification (N1) providing information (RPR) about the basic preferential interest rate of 0.1% to the user terminal 200. In addition, referring to <B14b> of FIG. 8, when the 25th payment corresponding to a predetermined specific slot is performed, the server 100 may send a notification (N2) providing information (BPR) about 0.5% of the basic preferential interest rate plus the bonus preferential interest rate to the user terminal 200.

As another example, it is also possible to provide separate notifications indicating the basic preferential interest rate and the bonus preferential interest rate to the user terminal 200, respectively. However, the above is merely one example of the present disclosure, and the present disclosure is not limited thereto.

Next, referring again to FIG. 6, the server 100 determines the interest rate for the savings account by accumulating the preferential interest rate corresponding to the open slot (S440). The determined interest rate may be displayed on the sub-interface screen (SIF) overlaid on the main interface screen (MIF).

For example, referring to <B15> in FIG. 8, compared to <B13> in FIG. 7, the savings account information (PDS) displayed on the sub-interface screen (SIF) is updated by accumulating the current payment amount and the obtained preferential interest rates (that is, the total savings principal is displayed as 730,000 won with the current payment amount of 30,000

won added to the existing 700,000 won, and the preferential interest rate of 0.1% obtained at the time of the current payment is accumulated to 5.5% so that the applied interest rate is displayed as 5.6%).

Further, since the payment rule of saving once per day to the savings account has been met, the savings payment button (SB) on the sub-interface screen (SIF) may be displayed as inactive. In addition, within the savings payment button (SB), information about when the next payment can be made (e.g., “See you again tomorrow!”) may be displayed. However, this is merely an example and the present disclosure is not limited thereto.

Meanwhile, referring to <B21> in FIG. 9, when savings are completed (e.g., when a savings account is maintained for a predetermined savings period and payment is made on the last day of the savings period (the day before maturity)), the server 100 may provide a notification (CN) indicating completion of savings to the user terminal 200.

Further, referring to <B22> of FIG. 9, the server 100 may provide the user terminal 200 with an animation (FOI) congratulating the completion of savings by displaying it on the main interface screen (MIF). Subsequently, the server 100 may provide the user terminal 200 with an interface that guides the maturity cancellation of the savings account, through which the user terminal 200 may be informed of the final applied interest rate, the total principal amount, and the total interest amount applied to the savings account. However, this is merely one example and the present disclosure is not limited thereto.

In summary, the method of providing the financial product of the present disclosure opens a new slot each time a user makes a payment, and provides the user with an interface screen that displays a new image on the open area, thereby providing the user with the fun and motivation of savings. Accordingly, the present disclosure can increase users' participation rate in savings and encourage many users to use the financial product.

Further, the present disclosure opens a new slot every time a payment is made during a predetermined period, accumulates a preferential interest rate assigned to the opened slot to the corresponding financial product, thereby improving the frequency of user participation and increasing the utilization rate of a financial application to access to the financial product.

Hereinafter, the animation effects provided to the user terminal 200 in the main interface screen (MIF) will be discussed.

FIG. 10 is a flowchart for explaining the operation of the interface screen displayed in the method of providing the financial product according to some embodiments of the present

disclosure. FIG. 11 is a diagram for explaining the interface screen displayed in each step of FIG. 10. Likewise, hereinafter, the description that overlaps with the above-mentioned description will be omitted or briefly explained.

First, referring to FIG. 10, the server 100 can display the main interface screen (MIF) including an image for a paid or unpaid round by scrolling in a certain direction based on the user input received from the user terminal 200 at S610. Here, the payment round may be displayed as an open slot on the main interface screen (MIF) with the image selected in the step S320, and the unpaid round may be displayed as a closed slot on the main interface screen (MIF) with the image indicating that the slot is locked.

For example, referring to <B31> of FIG. 11, when the user terminal 200 receives an input of dragging the screen in a certain direction (e.g., upward direction (US) or downward direction (DS)) by the user's touch to a screen (TP) on the main interface screen (MIF), the server 100 may operate the main interface screen (MIF) to scroll on the screen of the user terminal 200 to correspond to the dragged direction.

At this time, only the images of the main interface screen (MIF) may be scrolled on the screen of the user terminal 200, and the sub-interface screen (SIF) displayed overlapping the main interface screen (MIF) may be displayed continuously on one side of the screen of the user terminal 200 even while the main interface screen (MIF) is scrolled.

However, in the present disclosure, the screen switching operation of the main interface screen (MIF) is not limited to up and down movement, and the direction in which the main interface screen (MIF) is scrolled or the screen switching effect can be implemented in various modifications.

Next, referring again to FIG. 10, the server 100 displays a quick button (QB), which aligns the main interface screen relative to the most recently opened slot, on the screen of the user terminal 200 at S620.

Subsequently, when a user's input for the quick button (QB) displayed on the screen of the user terminal 200 is received, the server 100 may display by automatically scrolling the main interface screen (MIF) so that the most recently opened slot is aligned at a predetermined position at S630.

For example, referring to <B32> in FIG. 11, when the main interface screen (MIF) is scrolled in the downward direction (DS) based on the user's input received from the user terminal

200, the most recently opened slot (POI) may be moved to the bottom of the screen. At this time, the quick button (QB) may be displayed at the bottom right of the screen of the user terminal 200.

As another example, referring to <B33> of FIG. 11, when the main interface screen (MIF) is scrolled in the upward direction (US) based on user's input received from the user terminal 200, the most recently opened slot (POI) on the main interface screen (MIF) may be moved to the top of the screen. Similarly, the quick button (QB) may be displayed at the bottom right of the screen of the user terminal 200.

Subsequently, upon receiving an input for the quick button (QB) from the user terminal 200, the server 100 may perform an operation of automatically scrolling the main interface screen (MIF) so that the most recently opened slot (POI) on the main interface screen (MIF) is aligned with a predetermined position on the screen of the user terminal 200.

For example, when an input for the quick button (QB) is received, the most recently opened slot (POI) on the main interface screen (MIF) may be aligned with the center portion of the screen of the user terminal 200, as shown in <B31>. Then, when the alignment of the main interface screen (MIF) to the predetermined position is complete, the server 100 may cause the quick button (QB) to not be displayed on the screen of the user terminal 200.

In this case, the quick button (QB) may be represented to appear or disappear on the screen of the user terminal 200 through an animation effect such as fading in or fading out. However, this is merely one example and the present disclosure is not limited thereto.

Thus, the method of providing the financial product of the present disclosure can add a fun element of collecting items to the financial product by allowing the user to view the images collected during the past savings payment using the interface screen that scrolls in a certain direction. Furthermore, the present disclosure can improve the user's convenience in operating the interface screen by providing a function to quickly move to the most recently opened slot through the quick button.

Hereinafter, some embodiments of the steps for deriving the image corresponding to the payment round of the step S320 of FIG. 6 will be discussed.

FIG. 12 is a flowchart illustrating some examples of deriving the image corresponding to the payment round executed in the step S320 of FIG. 6.

Referring to FIG. 12, in one embodiment of the present disclosure, the server 100 may derive an image corresponding to an open round from a set of images selected using a random function from a plurality of images included in the image pool (S321). Here, the image pool may

include a plurality of predetermined images for savings account products, and the image set may include a combination of different images for each savings account based on predetermined rules.

For example, the image set may include a combination of images drawn from the image pool using a random function, and the images selected using the random function for a particular savings account may be assigned and utilized for each round. The operation of determining which image is assigned to each round (or each slot) of the savings account may be performed for all rounds at once at the time the savings account is opened, or at each time a payment is made for each round, but the present disclosure is not limited thereto.

In addition, the server 100 may change the image composition of the image set when the images included in the image set selected in the step S321 overlap by more than a predetermined number of images with images included in the image set selected from other savings accounts belonging to the user account (S322). At this time, the server 100 may reselect a new set of images using the random function from the image pool.

That is, the server 100 may allow a user to operate a plurality of savings accounts, and provide a different main interface screen (MIF) to the user terminal 200 for each savings account. In this case, the server 100 may perform an operation such as the step S322 to minimize exposure to images that are duplicates of pre-selected images in the user's other savings accounts, in order to enhance the fun of collecting new images for the user. However, this is merely one example, and the step S322 may be omitted.

In another embodiment of the present disclosure, the server 100 may determine which images are most likely to be associated with user data when a payment is made for a particular round (S323). Here, the user data may include a credit score for the user, a history of financial transactions recorded in the user's account, personal information about the user preset by the user, and the like

In particular, the server 100 may utilize user data recorded in the user account to calculate relevance to a plurality of images included in the image pool. The server 100 may then determine and utilize the image with the highest calculated relevance.

Further, the server 100 may calculate the relevance of the plurality of images by giving a relatively high weight to user data generated on the date the corresponding payment was made. Thus, the server 100 may determine and utilize the image that is most relevant to the user's credit status, financial transactions, or personal information. For example, when the user's financial transactions include a history of visiting cafes, the server 100 may determine and use the image

most relevant to the keyword "cafe". In another example, when the user's credit score has improved, the server 100 may determine and use images that are most relevant to the keywords "score" or "achievement". However, this is merely one example and the present disclosure is not limited thereto.

In this way, the server 100 can provide the user terminal 200 with the image that the user feels most familiar by displaying it on the main interface screen (MIF), thereby encouraging the user to have fun in collecting images.

Further, in another embodiment of the present disclosure, the plurality of slots constituting the main interface screen (MIF) may include a fixed slot and a random slot. Here, the fixed slot refers to a slot in which a predetermined image is displayed, and the random slot refers to a slot in which an image selected by a random function from among a plurality of images included in the image pool is displayed. For example, the fixed slot may be designated as the first floor, the floor in multiples of 5, and the top floor of the main interface screen (MIF), and the random slot may be any slot other than the fixed slot of the main interface screen (MIF). However, this is merely one example and the present disclosure is not limited thereto.

At this time, when a predetermined fixed slot is opened, the server 100 may apply the pre-allocated image to the fixed slot (S325). For example, if the open slot corresponds to a predetermined 1st, 5th, 10th, 15th, 20th, 25th, or 31st slot, the server 100 may derive a predetermined image for the corresponding savings product to be displayed in that slot.

In addition, when the random slot is opened, the server 100 may apply an image derived using a predetermined rule to the random slot (S326). For example, if the open slot is the random slot, the server 100 may select an image selected using the random function to be displayed in the open slot. In this case, the server 100 may select the images assigned to each random slot at once at the time the savings account is opened, or at each time a payment is made for each round.

Additionally, the server 100 may use a particular image by determining whether a predetermined condition is met for the savings account. For example, when an event (e.g., a pizza day event) is set for a predetermined 7th slot, the server 100 may ensure that a predetermined event-related image (e.g., an image of a pizza parlor) is utilized along with an event coupon offer (e.g., a pizza discount coupon) when the corresponding slot is open. However, this is merely one example and the present disclosure is not limited thereto.

The above image derivation method according to some embodiments of the present disclosure, described with reference to FIG. 12 as an example, may also be implemented with only some of the steps selected and utilized, or with variations.

In summary, the method of providing the financial product of the present disclosure may emphasize the fun element of making savings payments by continuously displaying the randomly selected image, the image related to the user's data, or the image selected by fulfillment of predetermined conditions on the interface screen. Further, by providing an interface for viewing the collected images on the main interface screen (MIF), the present disclosure enables the user to sequentially archive the events that occurred during the payment period of the savings account, thereby providing the user with the fun of collecting images.

Hereinafter, a notification, a payment history tracking, or a sharing function that are additionally performed in the method of providing the financial product according to some embodiments of the present disclosure will be described.

FIG. 13 is a flowchart illustrating some of the steps that are additionally performed in some embodiments of the present disclosure. FIGS. 14 and 15 are drawings illustrating interface screens that are displayed at each step of FIG. 13.

Referring to FIG. 13, the server 100 may provide the user terminal 200 with a notification function for a saving payment at S600. Here, the notification may include, for example, a notification based on a preset payment frequency (e.g., once per day) or payment time (e.g., every day at 5 p.m.), a notification about a direct debit result, a notification about a financial product terms (e.g., a change in terms or conditions), and the like. The notification may be provided in the form of an app push or a notification tab, but the present disclosure is not limited thereto, and the notification step may be omitted by the designer.

Further, the server 100 may provide a payment history inquiry function that displays the payment history, including the preferential interest rate corresponding to each payment round of the savings product at S700.

For example, referring to FIG. 14, when a history button (SIB) included in the sub-interface screen (SIF) is selected from the user terminal 200 (<B41>), the server 100 may provide a history of financial transactions for the corresponding savings product on the screen of the user terminal 200 (<B42, <B43>).

In the financial transaction history screen, the savings account information (PDS) and the financial transaction history (SL1, SL2) by date may be provided. Here, the savings account

information (PDS) may include the savings principal paid as of the date of inquiry, the base interest rate as of the date of inquiry, and the preferential interest rate. In addition, each financial transaction item may be provided with information about the number of payment rounds, a payment date, a preferential interest rate granted to each item, a payment amount, a principal amount, etc.

As a specific example, the 1st payment item (RPRI) may be assigned and displayed with a basic preferential interest rate that is granted on a daily basis, and the 10th payment item (BPRI) corresponding to a specific predetermined round may be assigned and displayed with a bonus preferential interest rate in addition to the basic preferential interest rate. However, this is merely one example and the present disclosure is not limited thereto.

On the other hand, the server 100 may provide a sharing function that generates an image containing information about the savings account to transfer the image to another application based on the selection to the share button received from the user terminal 200 at S800.

For example, referring to FIG. 15, the server 100 may receive input from the user terminal 200 about the selection to the share button (SB1) (<C1>). In response, the server 100 may provide a sharing service page to the user terminal 200 (<C21>). Here, the sharing service page may include at least one button to select another application. Further, the server 100 may provide a sub-interface screen (SAB) for selecting at least one application installed on the user terminal 200 via the sharing services page (<C22>).

Subsequently, the user terminal 200 may transmit information about the user's savings account to another user terminal via an application (AP) selected through the sharing service page (<C3>). Here, the information about the user's savings account may include an image included in the user's main interface screen (MIF), an interest rate applied to the savings account, or a savings amount, and the information about the savings account may be processed and provided in the form of a thumbnail.

Through the sharing function of the present disclosure, users can share their savings status with other users and get a sense of accomplishment for saving. In addition, the sharing function of the present disclosure can be used as a function to inform and spread the savings service to other users.

Furthermore, while the steps S600 through S800 are illustrated in FIG. 13 as being performed sequentially, the present disclosure is not limited thereto, and some of the steps

illustrated in FIG. 13 may be omitted, as well as some of the steps may be performed in a selective manner.

In summary, the method of providing the financial product according to some embodiments of the present disclosure can provide a user with both fun and motivation for saving by opening an unopened slot contained in a new main interface screen and displaying a new image on the opened area each time a payment is made during a preset period set when the savings account is created. In this way, the present disclosure can increase the user's participation rate in saving, and attract more users to utilize the financial product.

FIG. 16 is a diagram illustrating a hardware configuration of a financial server performing the method of providing the financial product according to some embodiments of the present disclosure.

Referring now to FIG. 16, a server 100 performing the method of providing the financial product according to some embodiments of the present disclosure may be implemented as an electronic device 1000. The electronic device 1000 may include a processor 1010, an input and output device (I/O) 1020, a memory 1030, an interface 1040, a storage 1050, and a bus 1060. The processor 1010, the input and output device 1020, the memory 1030, the interface 1040, and/or the storage 1050 may be coupled to each other via the bus 1060. The bus 1060 corresponds to a path along which data is transmitted.

Specifically, the processor 1010 may include at least one of a central processing unit (CPU), a micro processing unit (MPU), a micro controller unit (MCU), a graphic processing unit (GPU), a microprocessor, a digital signal processor, a microcontroller, an application processor (AP), and logic elements capable of performing similar functions therewith.

The input and output device 1020 may include at least one of a keypad, a keyboard, a touchscreen, and a display device.

The memory 1030 may load data and/or programs, etc. In this case, the memory 1030 is operational memory to enhance the operation of the processor 1010, and may include high-speed DRAM and/or SRAM or the like. Memory 1030 may include one or more volatile memory devices, such as double data rate static DRAM (DDR SDRAM), single data rate SDRAM (SDR SDRAM), and/or one or more non-volatile memory devices, such as electrical erasable programmable ROM (EEPROM), flash memory, etc.

The interface 1040 may perform of a function of transmitting data to a communication network or receiving data from the communication network. The interface 1040 may be wired or

wireless. For example, the interface 1040 may include an antenna, a wired or wireless transceiver, or the like.

The storage 1050 can store and archive data and/or programs, etc. The storage 1050 may include one or more non-volatile memory devices, such as a solid state drive (SSD), a hard drive, or flash memory. In the present disclosure, the storage 1050 may store a computer program including instructions for performing the aforementioned method of providing the financial product.

The user terminal 200 may be a personal digital assistant (PDA), a portable computer, a web tablet, a wireless phone, a mobile phone, a digital music player, a memory card, or any electronic product capable of transmitting and/or receiving information in a wireless environment.

Alternatively, the server 100 and user terminal 200 according to the embodiments of the present disclosure may each be a system formed by a plurality of electronic devices 1000 interconnected via a network. In such cases, each module or combination of modules may be implemented as the electronic device 1000. However, the present embodiment is not limited thereto.

Additionally, the server 100 may be implemented as at least one of a workstation, a data center, an internet data center (IDC), a direct attached storage (DAS) system, a storage area network (SAN) system, a network attached storage (NAS) system, and a redundant array of inexpensive (or independent) disks (RAID) system, but the present embodiment is not limited thereto.

Further, the server 100 may transmit data over a network using the user terminal 200. The network may include a network by wired internet technology, wireless internet technology, and local area network technology. The wired internet technology may include, for example, at least one of a local area network (LAN) and a wide area network (WAN).

The wireless internet technology may include, for example, Wireless LAN (WLAN), Digital Living Network Alliance (DMNA), Wireless Broadband (Wibro), World Interoperability for Microwave Access (Wimax), High Speed Downlink Packet Access (HSDPA), High Speed Uplink Packet Access (HSUPA), IEEE 802. 16, Long Term Evolution (LTE), Long Term Evolution-Advanced (LTE-A), Wireless Mobile Broadband Service (WMBS), and 5G New Radio (NR) technologies. However, the present embodiment is not limited thereto.

The near field communication technology may include, for example, at least one of Bluetooth, Radio Frequency Identification (RFID), Infrared Data Association (IrDA), Ultra-

Wideband (UWB), ZigBee, Near Field Communication (NFC), Ultra Sound Communication (USC), Visible Light Communication (VLC), Wi-Fi, Wi-Fi Direct, and 5G New Radio (NR). However, the present embodiment is not limited thereto.

The server 100 communicating over the network may comply with technical standards and standard communication methods for mobile communications. For example, the standard communication methods may include at least one of Global System for Mobile communication (GSM), Code Division Multi Access (CDMA), Code Division Multi Access 2000 (CDMA2000), Enhanced Voice-Data Optimized or Enhanced Voice-Data Only (EV-DO), Wideband CDMA (WCDMA), High Speed Downlink Packet Access (HSDPA), High Speed Uplink Packet Access (HSUPA), Long Term Evolution (LTE), Long Term Evolution-Advanced (LTEA), and 5G New Radio (NR). However, the present embodiment is not limited thereto.

The above description is merely an illustrative description of the technical idea of the present embodiments, and those of ordinary skill in the art to which the present embodiments pertain will be able to make various modifications and variations without departing from the essential characteristics of the present embodiments. Therefore, the present embodiments are not intended to limit the technical idea of the embodiments but to illustrate, and the scope of the technical idea of the present embodiments is not limited by such embodiments. The scope of protection of the present embodiments should be interpreted according to the claims below, and all technical ideas within the equivalent scope should be construed as falling within the scope of rights of the embodiments.

While the inventive concept has been particularly shown and described with reference to exemplary embodiments thereof, it will be understood by those of ordinary skill in the art that various changes in form and details may be made therein without departing from the spirit and scope of the inventive concept as defined by the following claims. It is therefore desired that the embodiments be considered in all respects as illustrative and not restrictive, reference being made to the appended claims rather than the foregoing description to indicate the scope of the disclosure.

**What is claimed is:**

1. A method for providing a financial product, performed at a financial server in communication with a user terminal,
  - opening a savings account to be belonged to a user account based on input received from the user terminal;
  - executing a payment of a certain round to the savings account based on the input received from the user terminal;
  - opening, among a plurality of slots included in a main interface screen for the savings account, a slot corresponding to the executed round of payment;
  - displaying an image determined by predetermined criteria on the opened slot; and
  - providing the main interface screen with the image added to the opened slot to the user terminal,
  - wherein the displaying the image includes:
    - selecting, using a random function, a set of images from a plurality of images included in an image pool; and
    - deriving and displaying an image corresponding to a round of the opened slot from the set of images.
2. The method of claim 1, further comprising:
  - deriving a preferential interest rate corresponding to the opened slot to provide a pop-up for the preferential interest rate to the user terminal.
3. The method of claim 2, wherein the preferential interest rate is applied differentially to a plurality of slots included in the main interface screen, and
  - wherein a relatively higher preferential interest rate is set at a predetermined payment round.
4. The method of claim 1, further comprising:
  - determining an interest rate for the savings account by accumulating the preferential interest rate for the opened slot on the main interface screen; and
  - displaying information about the determined interest rate on a sub-interface screen displayed on a screen of the user terminal.

5. The method of claim 4, wherein the sub-interface screen includes information about the total accumulated amount in the savings account and the determined interest rate, and a button for the payment.
6. The method of claim 5, wherein the button for the payment is activated to be displayed when a preset condition is met for the savings account.
7. The method of claim 6, wherein the savings account is subject to a payment rule that allows the payment to be made once per day during a predetermined period, and  
wherein when the payment rule is met, the button for the payment is displayed as deactivated.
8. The method of claim 1, further comprising:  
displaying the main interface screen by scrolling in a predetermined direction based on the input received from the user terminal; and  
providing a quick button on a screen of the user terminal that causes the main interface screen to be aligned with respect to the most recently opened slot.
9. The method of claim 8, further comprising:  
automatically scrolling the main interface screen to display the most recently opened slot aligned with a predetermined position when receiving an input for the quick button from the user terminal.
10. The method of claim 1, wherein the opening the slot includes opening a second slot that is a closed slot adjacent to the most recently opened first slot on the main interface screen.
11. The method of claim 10, wherein the providing the main interface screen to the user terminal includes updating the main interface screen to display the image in the second slot.
12. The method of claim 1, wherein the selecting the set of images further includes:  
changing the set of images using a random function when the set of images overlaps more

than a predetermined number of images selected from other savings accounts belonged to the user account.

13. A method for providing a financial product, performed at a financial server in communication with a user terminal,

- opening a savings account to be belonged to a user account based on input received from the user terminal;

- executing a payment of a certain round to the savings account based on the input received from the user terminal;

- opening, among a plurality of slots included in a main interface screen for the savings account, a slot corresponding to the executed round of payment;

  - displaying an image determined by predetermined criteria on the opened slot; and

- providing the main interface screen with the image added to the opened slot to the user terminal,

  - wherein the displaying the image includes:

  - calculating a relevance between user data generated on a date the payment is executed and recorded in the user account and a plurality of images included in an image pool, and determining an image to be displayed in the opened slot using the calculated relevance.

14. A method for providing a financial product, performed at a financial server in communication with a user terminal,

- opening a savings account to be belonged to a user account based on input received from the user terminal;

- executing a payment of a certain round to the savings account based on the input received from the user terminal;

- opening, among a plurality of slots included in a main interface screen for the savings account, a slot corresponding to the executed round of payment;

  - displaying an image determined by predetermined criteria on the opened slot; and

- providing the main interface screen with the image added to the opened slot to the user terminal,

  - wherein the displaying the image includes:

  - when the opened slot corresponds to a predetermined fixed slot, applying a predetermined image

to the fixed slot; and

when the opened slot corresponds to a random slot, applying an image derived using a random function to the random slot.

15. A server comprising:

a processor;

a memory for loading a computer program executed by the processor; and

an interface for exchanging data generated during execution of the computer program with a user terminal,

wherein the computer program includes:

opening a savings account to be belonged to a user account based on input received from the user terminal;

executing a payment of a certain round to the savings account based on the input received from the user terminal;

opening, among a plurality of slots included in a main interface screen for the savings account, a slot corresponding to the executed round of payment;

displaying an image determined by predetermined criteria on the opened slot; and

providing the main interface screen with the image

added to the opened slot to the user terminal,

wherein the displaying the image includes:

selecting, using a random function, a set of images from a plurality of images included in an image pool; and

deriving and displaying an image corresponding to a round of the opened slot from the set of images.

16. A non-transitory computer readable recording medium recording a program capable of executing the method of any one of claims 1 to 14.