WHAT IS CLAIMED IS:

1. A method for processing a digital property remittance request from a sender's virtual wallet created based on a sender's telephone number subscribed from a sender's telecom carrier to a recipient's virtual wallet created based on a recipient's telephone number subscribed from a recipient's telecom carrier, the method comprising:

(a) receiving, via a telephone device, the digital property remittance request signed by a private key of the sender's virtual wallet;

(b) verifying, by the sender's telecom carrier, that the telephone device is an authenticated telephone device corresponding to the sender's telephone number through an international mobile subscriber identity (IMSI), unique to the telephone device and a related authentication key for encryption; and

(c) submitting, by the telephone device, after verification, the digital property remittance request to a distributed transaction consensus network for recording on a distributed ledger.

2. The method of claim 1, wherein the sender's telecom carrier is the same as the recipient's telecom carrier.

3. The method of claim 1, wherein the digital property remittance request comprises a sender's telephone number, a recipient's telephone number, and an amount of remittance or an instruction of calculating the amount of remittance.

4. The method of claim 1, further comprising:

displaying, by the telephone device, a remittance icon to be pressed to initiate the digital property remittance request.

5. The method of claim 4, wherein the remittance icon that is a dollar sign is displayed on a screen where a phone call icon is displayed.

6. The method of claim 1, wherein the sender's telecom carrier verifies that the telephone device is an authenticated telephone device corresponding to the sender's telephone number via a

SIM card installed in the telephone device.

7. The method of claim 1, wherein the remitted digital property is a type of digital currency whose real-world value does not change because of the remittance.

8. The method of claim 7, wherein the remitted digital currency is not bitcoin or ethereum.

9. The method of claim 1, wherein step (a) further comprises receiving, via the telephone device, a user authentication information; and step (b) further comprises verifying, by at least the sender's telecom carrier or the telephone device, the digital property remittance request is initiated by an authentic user of the sender's virtual wallet.

10. The method of claim 9, wherein the verification of the authentic user is accomplished by evaluating one or more attributes selected from a group consisting of password, fingerprint, face recognition, iris recognition, and voice authentication.

11. The method of claim1, further comprising delivering a service by a service provider to the telephone device, wherein a value of the digital property remitted is determined by an agreement with the service provider.

12. The method of claim 1, wherein at least the sender's virtual wallet or the recipient's virtual wallet is a specialized virtual wallet in which a digital property stored can only be remitted to one or more predetermined recipients' virtual wallets.

13. The method of claim 1, wherein the digital property remitted is of a special type whose value can be realized only by a specific merchant.

14. A system for processing a digital property remittance request from a sender's virtual wallet created based on a sender's telephone number subscribed from a sender's telecom carrier to a recipient's virtual wallet created based on a recipient's telephone number subscribed from a recipient's telecom carrier, the system comprising:

a digital property remittance generator, in a telephone device, that receives the digital property remittance request signed by a private key of the sender's virtual wallet;

a virtual wallet verifier, in a server of the sender's telecom carrier communicatively connected to the telephone device, that verifies the telephone device is an authenticated telephone device corresponding to the sender's telephone number through an international mobile subscriber identity (IMSI), unique to the telephone device and a related authentication key for encryption; and

a digital property remittance transmitter, in the telephone device, that submits the digital property remittance request to a distributed transaction consensus network communicatively connected to the server of the sender's telecom carrier, for recording on a distributed ledger.

15. The system of claim 14, wherein the sender's telecom carrier is the same as the recipient's telecom carrier.

16. The system of claim 14, wherein the digital property remittance request comprises a sender's telephone number, a recipient's telephone number, and an amount of remittance or an instruction of calculating the amount of remittance.

17. The system of claim 14, wherein the digital property transaction request is initiated by pressing a remittance icon displayed on the telephone device.

18. The system of claim 14, wherein the remittance icon is displayed on a screen of the telephone device where a phone call icon is displayed.

19. The system of claim 14, wherein the virtual wallet verifier verifies the telephone device is an authenticated telephone device corresponding to the sender's telephone number via a SIM card installed in the telephone device.

20. The system of claim 14, wherein the remitted digital property is a type of digital currency whose real-world value does not change because of the remittance.

21. The system of claim 14, wherein the remitted digital currency is not bitcoin or ethereum.

22. The system of claim 14, wherein the virtual wallet verifier also verifies that the digital property remittance request is initiated by an authentic user of the sender's virtual wallet.

23. The system of claim 22, wherein the verification of the authentic user is accomplished by evaluating one or more attributes selected from a group consisting of password, fingerprint, face recognition, iris recognition, and voice authentication.

24. The system of claim 14, further comprising a service receiver in the telephone device to receive a service delivered by a service provider to the telephone device, wherein a value of the digital property remitted is determined by an agreement with the service provider.

25. The system of claim 14, wherein at least the sender's virtual wallet or the recipient's virtual wallet is a specialized virtual wallet in which a digital property stored can only be remitted to one or more predetermined recipients' virtual wallets.

26. The system of claim 14, wherein the digital property remitted is of a special type whose value can be realized only by a specific merchant.