

【DESCRIPTION】

【Invention Title】

METHOD FOR PROVIDING AUTOMATIC EXCHANGE PAYMENT SERVICE

【Technical Field】

[0001] The present disclosure relates to a method of providing an automatic currency exchange payment service, and more particularly, to a method of performing automatic currency exchange execution by a server connected to a communication network and providing an automatic payment service between different currencies.

【Background Art】

[0002] In order to perform the known currency exchange service, a currency exchange office is used, a person visits a bank, or a bank's mobile app or web is used, and thus, a fee is needed.

[0003] Major domestic banks, such as the Shinhan bank, the Woori bank, and the Hana bank, usually have to pay an exchange fee of about 1.6% to about 2% when buying or selling a foreign currency.

[0004] The bank exchange fee includes various incidental expenses and fees per transaction required for the bank to hold the foreign currency, and the fee is included in an exchange rate by designating the exchange rate at which the foreign currency is bought and sold.

[0005] For a bank exchange and transactions through a mobile app or the web, basic and maximum preferential rates are set, and the preferential rate may be applied only when a preset amount of money is exchanged, and thus, there is a burden on the exchange fee.

[0006] The preferential rate means that a bank gives a person a preferential treatment fee every time the person exchanges money, and for example, when a person receives a preferential exchange rate of 70% for money exchange at a bank, the person receives discount of 70% on an original bank fee.

[0007] As such, there are many disadvantages in that, when exchanging money through a bank, an exchange fee has to be paid and a person has to visit a bank.

【Disclosure】

【Technical Problem】

[0008] In order to solve the problems of the related art described above, the present disclosure provides a service for an online automatic currency exchange and automatic payment of Korean won and foreign currency, which provides a currency exchange transaction for meeting an exchange rate condition and an exchange period set by a user, follows a market trading base exchange rate, and has no exchange fees.

[0009] The currency exchange transaction according to the present disclosure does not require various incidental expenses and fees per transaction necessary for a bank to hold the corresponding foreign currency.

[0010] In addition, a user may set an exchange rate condition and an exchange period, and when a requester who meets the conditions is found, the user may exchange money immediately. Therethrough, it is possible to provide a currency exchange system suitable for a recent non-face-to-face transaction trend.

【Technical Solution】

[0011] According to an aspect of the present disclosure, a method of providing an automatic currency exchange payment service includes (a) providing a currency exchange interface from a server to a buyer terminal and a seller terminal and receiving, by the buyer terminal and the seller terminal, trading conditions for currency exchange through the currency exchange interface and transferring the trading conditions to the server, (b) matching, by the server, currency trading transactions based on the trading conditions received from the buyer terminal and the seller

terminal, (c) checking, by the server, balances of a buyer's account and a seller's account and receiving an amount of money corresponding to a currency to be exchanged in an account operated by the server from the buyer's account for a currency of a first nation and the seller's account for a currency of a second nation, and (d) transferring, by the server, the currency of the second nation from the account operated by the server to the buyer's account and transferring, by the server, the currency of the first nation from the account operated by the server to the seller's account.

[0012] In addition, in (a), the buyer terminal and the seller terminal may receive the trading conditions including buy currency information, sale currency information, a buy amount of money, a sale amount of money, an exchange rate condition, and an exchange period through the exchange interface.

[0013] In addition, in (a), the buyer terminal and the seller terminal may be linked respectively with a buyer's account and a seller's account.

[0014] In addition, in (a), the currency exchange interface may include a sale currency selection region and a buy currency selection region, display identification information about a plurality of currencies, and when the buyer terminal and the seller terminal complete the receiving of the trading conditions, the currency exchange interface may transfer a buy request or a sale request to the server.

[0015] In addition, the sale currency selection region may automatically display identification information on a currency of a nation of a user of the seller terminal, and the buy currency selection region may automatically display identification information on currencies of a plurality of countries other than the nation of the user of the seller

terminal.

[0016] In addition, the identification information on the currency of the nation may include a flag of the nation and a currency unit of the nation.

[0017] In addition, (a) may include receiving information on a buy currency and a sale currency through the currency exchange interface, in which a currency of a nation corresponding to a start point of dragging may be designated as the sale currency and a currency of a nation corresponding to an end point of the dragging may be designated as the buy currency when the dragging is input onto the buyer terminal or the seller terminal.

[0018] In addition, the server may store the trading conditions for each of the buyer terminal and the seller terminal connected to the currency exchange interface and may be connected to update in real time an exchange rate between a currency of a nation to which the buyer terminal belongs and a currency of nation to which a plurality of seller terminals belong and may store the updated exchange rate.

[0019] In addition, in (b), a plurality of sale and buy conditions stored in the server may be compared to each other, and the seller terminal and the buyer terminal which meet a preset standard and of which conditions correspond to each other may be matched with each other.

[0020] In addition, in (b), the server may enable mutual inquiry of the trading conditions provided by one of the seller terminal and the buyer terminal to the server through the exchange interface and complete the matching when receiving a currency trading request for a trading condition from one of the buyer terminal and the seller terminal.

[0021] In addition, the server may operate main accounts of at least two or more n-th countries

[0022] In addition, in (c), the server may determine whether the currency of the first nation is more than a sale amount of money in the

buyer's account and determine whether the currency of the second nation is more than a buy amount of money in the seller's account, when a sale amount of money corresponding to the currency of the first nation of the buyer terminal is deposited into a main account of the currency of the first nation operated by the server, the currency of the second nation corresponding to an exchange amount of money of the deposited sale amount of money may be transferred from the main account of the currency of the first nation to a main account of the currency of the second nation operated by the server, and when a buy amount of money corresponding to the currency of the second nation of the seller terminal is deposited into the main account of the currency of the second nation, the currency of the first nation corresponding to an exchange amount of money of the deposited buy amount of money may be transferred to the main account of the currency of the first nation operated by the server.

[0023] In addition, an amount of money of the buyer's account and an amount of money of the seller's account may not move directly with each other, and the server may transfer an amount of money corresponding to the trading conditions to the seller's account and the buyer's account through a virtual account and through the main account of the first nation's currency and the main account of the currency of the second nation.

[0024] In addition, in (d), the server may exchange the currency received in (d) according to a standard trading base rate of a relevant nation or a trading standard rate of a bank in the relevant nation and transfer the exchanged currency from a main account of an n-th nation's currency to the buyer's account and the seller's account through a virtual account, and a trading result is transferred to the server.

[0025] According to another aspect of the present disclosure, an

automatic currency exchange payment service providing server includes a memory storing a program for performing a method of providing an automatic currency exchange payment service, and a processor, wherein the processor executes the program to provide a currency exchange interface to a buyer terminal and a seller terminal, receive trading conditions for currency exchange by the buyer terminal and the seller terminal through the currency exchange interface, transfer the trading conditions to a server, match currency trading transactions by the server based on the trading conditions received from the buyer terminal and the seller terminal, check balances of a buyer's account and a seller's account by the server, receive an amount of money corresponding to a currency to be exchanged in an account operated by the server from the buyer's account for a first nation's currency and the seller's account for a second nation's currency, transfer, by the server, the currency of the second nation from the account operated by the server to the buyer's account, and transfer, by the server, the currency of the first nation from the account operated by the server to the seller's account.

【Advantageous Effects】

[0026] According to an embodiment of the present disclosure, users make transactions based on a standard trading base rate of a relevant nation or a trading standard rate of a certain bank in the relevant nation.

[0027] General banks provide currency exchange services by attaching their own fees to the trading standard rate, and since transactions between users are based on the trading standard rate without bank's fees, money may be exchanged without a currency exchange fee by paying a preset platform usage fee.

[0028] Therefore, customers who use bank exchange are greatly affected by bank fees, and fees paid to the banks are inevitably increased

during periods of large exchange rate fluctuations. In particular, stock trading operators or companies that conduct large-scale foreign currency transactions may pay a very large fee to the bank.

[0029] However, an embodiment of the present disclosure induces a transaction that meets conditions between service operators and users and allows an exchange service to be performed according to a standard trading base rate of a nation or a trading standard rate of a bank in the nation, and thus, the users are less affected by exchange rate risk.

【Description of Drawings】

[0030] FIG. 1 is a structural diagram of an automatic currency exchange payment service providing system according to an embodiment of the present disclosure.

[0031] FIG. 2 is an example configuration diagram of a server providing an automatic currency exchange payment service, according to an embodiment of the present disclosure.

[0032] FIG. 3 is an example configuration diagram of an operation between a server, a buyer terminal, and a seller terminal according to an embodiment of the present disclosure.

[0033] FIG. 4 is an example configuration diagram regarding implementation of a currency exchange interface in the web or an application and a trading process thereof, according to an embodiment of the present disclosure.

[0034] FIG. 5 is an example diagram illustrating setting of a currency exchange settlement period, according to an embodiment of the present disclosure.

[0035] FIG. 6 is an example diagram of a currency exchange request list and operation buttons according to an embodiment of the present disclosure.

[0036] FIG. 7 is a flowchart of a method of providing an automatic

currency exchange payment service performed by a server, according to an embodiment of the present disclosure.

【Mode for Invention】

[0037] Hereinafter, embodiments of the present disclosure will be described in detail with reference to the accompanying drawings such that those skilled in the art to which the present disclosure belongs may easily implement the present disclosure. However, the present disclosure may be embodied in various different forms and is not limited to the embodiments described herein. In addition, in order to clearly illustrate the present disclosure in the drawings, parts irrelevant to the descriptions are omitted, and similar reference numerals are attached to similar parts throughout the specification. Throughout the specification, when a portion is "connected" or "coupled" to another portion, this includes not only a case of being "directly connected or coupled" but also a case of being "electrically connected" with another element interposed therebetween. In addition, when a portion "includes" a certain component, this means that other components may be further included therein rather than excluding other components, unless otherwise stated.

[0038] In the present specification, a "portion" includes a unit realized by hardware or software and a unit realized by using both, and one unit can be implemented by using two or more pieces of hardware, and two or more units can be implemented by one piece of hardware. Meanwhile, "~ portion" is not limited to software or hardware, and "~ portion" can be configured to be in an addressable storage medium or can be configured to regenerate one or more processors. Accordingly, as an example, "~ portion" indicates configuration elements such as software configuration elements, object-oriented software configuration elements, class configuration

elements, and task configuration elements, and progresses, functions, properties, and procedures., subroutines, segments of program code, drivers, firmware, microcode, circuitry, data, databases, data structures, tables, arrays, and variables. The functions provided in the configuration elements and "~ portions" can be combined into a smaller number of configuration elements and "~ portions" or further separated into additional configuration elements and "~ portions". In addition, configuration elements and "~ portions" can be implemented to regenerate one or more CPUs in a device or secure multimedia card.

[0039] A "user terminal" referred to below may be implemented by a computer or a portable terminal that can access a server or another terminal through a network. Here, the computer may include, for example, a notebook computer including a web browser, a desktop computer, a laptop computer, a virtual reality (VR) head mounted display (HMD) (for example, HTC VIVE, Oculus Rift, GearVR, DayDream, PSVR, or so on), and so on. Here, the VR HMD may include an HMD for personal computer (PC) (for example, HTC VIVE, Oculus Rift, FOVE, Deepon, or so on), an HMD for mobile (for example, GearVR, DayDream, Storm Horse, Google Cardboard, or so on), a stand-alone model implemented independently of console (PSVR) (for example, Deepon, PICO, or so on), and so on. A portable terminal is, for example, a wireless communication device that guarantees portability and mobility, and may include not only a smartphone, a tablet PC, and a wearable device, but also various devices equipped with a communication module, such as Bluetooth (BLE, Bluetooth Low Energy), near field communication (NFC), radio frequency identification (RFID), ultrasound, infrared, Wi-Fi, or Li-Fi. In addition, a "network" indicates a connection structure in which information can be exchanged between respective nodes such as terminals and servers and includes a local area network (LAN), a wide area network (WAN), the

Internet (world wide web (WEB)), a wired and wireless data network, a telephone network, a wired and wireless television network, and so on. The wireless data communication network includes, for example, 3 generation (3G), 4G, 5G, 3rd generation partnership project (3GPP), long term evolution (LTE), world interoperability for microwave access (WIMAX), Wi-Fi, Bluetooth communication, infrared communication, ultrasonic Communication, visible light communication (VLC), LiFi, and so on but are not limited thereto.

[0040] A server 100 according to an embodiment of the present disclosure may include a memory in which a payment service providing method program (or an application) is stored and a processor executing the program.

[0041] Here, the processor may perform various functions according to the execution of the program stored in the memory, and detailed components included in the server 100 according to each function may be represented as illustrated in FIG. 2.

[0042] Referring to FIG. 1, a method of providing an automatic currency exchange payment service according to an embodiment of the present disclosure may include a buyer terminal 200 and a seller terminal 300 connected to the server 100 and a communication network.

[0043] The server 100 may provide a currency exchange interface to the buyer terminal 200 and the seller terminal 300.

[0044] Referring to FIG. 2, the server 100 according to an embodiment of the present disclosure may include a database (DB), a processor, a memory, and a communication module and may be connected to a communication network through the communication module.

[0045] The buyer terminal 200 and the seller terminal 300 may set a trading condition desired by a customer by using a currency exchange interface provided from the server 100 and may transmit the trading

condition to the server 100.

[0046] In this case, the trading condition may include minimum buy currency information, sale currency information, a buy amount of money, a sale amount of money, an exchange rate condition, and a currency exchange period.

[0047] As described above, according to the embodiment of the present disclosure, a buyer and a seller may exchange a desired currency without visiting a bank directly and without a currency exchange fee.

[0048] In addition, a buyer and a seller feel that currencies match each other and are exchanged by the same value, but technically, transaction itself is made between a buyer and a service operator and between a seller and the service operator. Hereinafter, a process the currency exchange performed by matching between individuals, according to an embodiment of the present disclosure, will be described in detail with reference to FIG. 3.

[0049] A subject operating the server 100 according to the embodiment of the present disclosure may include at least two or more main accounts of an n-th nation.

[0050] In this case, the server 100 may be connected to the communication network to update an exchange rate in real time between a currency of the nation to which the buyer terminal 200 belongs and a currency of the nation to which a plurality of seller terminals 300 belong and store the updated exchange rate.

[0051] In the present specification, the buyer and the seller are temporary distinctions according to an embodiment of the present disclosure. The seller is a buyer of a currency to be paid during an exchange process, and the buyer is also a buyer of the currency to be paid during the exchange process.

[0052] Assuming that the buyer terminal 200 wishes to exchange a

currency of a first nation into a second nation's currency, and assuming that the seller terminal 300 wishes to exchange the currency of the second nation into currency of the first nation, a buyer may be a seller who sells the currency of the first nation, and a seller may be a seller who buys the currency of the first nation.

[0053] Thereafter, the buyer terminal 200 may transfer a trading condition to the server 100, and the server 100 may perform updating in real time and may be matched with the seller terminal 300 that meets the trading condition set by the buyer according to the stored exchange rate information.

[0054] Thereafter, the server 100 receives the currency of the first nation from an account of the currency of the first nation of the buyer terminal 200, and when a deposit is confirmed, the server 100 calculates the currency of the second nation at an exchange rate suitable for the trading condition and remits the calculated currency to an account of the currency of the second nation of the buyer terminal 200.

[0055] At the same time, the server 100 receives the currency of the second nation from the account of the currency of the second nation of the seller terminal 300, and when the deposit is confirmed, the server 100 performs updating in real time and remits the currency of the first nation that matches the stored exchange rate to the account of the currency of the first nation of the seller terminal 300.

[0056] In this case, when remitting the exchanged currency to a buyer's account and a seller's account, a service operator transfers the exchanged currency to a customer's virtual account. In other words, when a buyer and a seller sign up for this service in a state in which the buyer and the seller have a won account and a foreign currency account, the buyer and the seller have to fill in the corresponding account information, and in the process, a virtual account based on the won account and the foreign

currency account is created.

[0057] The service operator may remit the currency to a seller's virtual account when remitting the currency to the seller and remit the currency to a buyer's virtual account when remitting the currency to the buyer. In addition, since each virtual account is linked with a real bank account (that is, a buyer's account and a seller's account) of the corresponding customer, the deposit may be transferred to the real bank account from the virtual account.

[0058] Since the buyer does not remit the currency to the seller, the exchanged currency does not need to be remitted to the seller after the buyer remits the currency. This is because the server 100 remits the currency of the second nation from the main account to the buyer on behalf of the seller and remits the currency of the first nation to the seller on behalf of the buyer.

[0059] Therefore, even when there is a buyer for a certain currency but no seller, and when there is a sufficient balance in the main account of the service operator, a currency exchange service may also be provided to the buyer.

[0060] Therefore, there is no actual currency transfer between a buyer and a seller, but ostensibly, it looks like that the buyer and the seller may transfer currencies between each other.

[0061] In addition, there is no exchange fee because the currencies are remitted to the same account during the process of transferring the currencies.

[0062] That is, transactions between accounts of the currency of the first nation and transactions between accounts of the currency of the second nation are made between a main account operated by the server and an account of a buyer's account and between the main account and a seller's

account. There is no remittance of deposit from the account of the currency of the first nation to the account of the currency of the second nation.

[0063] Therefore, there are no exchange fees whenever numerous transactions are made between the main account and accounts of respective customers. An operator of the server receives only monthly operation fees from customers and does not receive exchange fees from the customers.

[0064] Therethrough, customers may be provided with a practical exchange service at lower fees than banks.

[0065] A currency exchange interface according to an embodiment of the present disclosure is provided by the server 100, and users including buyers and sellers may log in to access the server 100.

[0066] Referring to FIGS. 4, the currency exchange interface according to the embodiment of the present disclosure may be configured in the form of a predetermined Internet page.

[0067] In this case, the currency exchange interface according to the embodiment of the present may represent, in an upper portion, a list including "Home", "login/membership", "my currency exchange", "your currency exchange order", and "notice/FAQ", and may include a function of setting a language of a page in an upper left portion.

[0068] In addition, according to a further embodiment of the present disclosure, a sale currency region and a buy currency region may be included therein, and a function of dragging and operating the sale currency region and the buy currency region may be provided.

[0069] In this case, the sale currency region and the buy currency region may include a plurality of types of currency identification information.

[0070] The currency identification information according to an embodiment of the present disclosure may include a national flag and a currency unit of a relevant nation and may be moved by dragging.

[0071] The sale currency region according to an embodiment of the present disclosure may be arranged below the list to represent the currency owned by a user in the form of currency identification information.

[0072] The buy currency region according to an embodiment of the present disclosure may be arranged below the sale currency region represent, in the form of currency identification information, a currency to be refunded after currencies owned by multiple users are paid.

[0073] In this case, according to an additional embodiment of the present disclosure, the currency exchange interface may provide a function of designating the currency of a nation corresponding to a start time of drag as a sale currency and designating the currency of a nation corresponding to an end time of the drag as a buy currency, in dragging the currency identification information in the sale currency region or the buy currency region.

[0074] For example, when the Taegeukgi which is the currency identification information in the sale currency region and my won item are designated as a starting point of the drag and the Stars and Stripes flag which is one of the currency identification information in the buy currency region and my dollar are designated as an end point of the drag, the Korean won may be designated as a sale currency, and the US dollar may be designated as a buy currency.

[0075] Referring to FIG. 4, when the sale currency and the buy currency are designated, the currency exchange interface may configure items of the order to buy a foreign currency which is currently on order.

[0076] In addition, the currency exchange interface may configure and provide items for designating exchange rate conditions. In this case, a standard trading base rate of the relevant nation or a trading standard rate announced at the trading standard rate of a certain bank in the relevant nation may be provided, and a user may set an exchange rate used

for transaction.

[0077] Thereafter, the user may set a period for the transaction with reference to FIG. 5. The currency exchange interface may provide an item for setting a period together with a phrase "please set a desired exchange period", and the item may be provided in the form of a calendar and may include a function for operation by dragging.

[0078] Referring to FIG. 6, the currency exchange interface according to an embodiment of the present disclosure may provide an item "your currency exchange order".

[0079] The item "your exchange order" may provide a function of inquiring a trading condition provided to the seller terminal 300 or the buyer terminal 200 from the server 100 through the currency exchange interface, and when the buyer terminal 200 and the seller terminal 300 directly select matching for certain trading conditions, a function of exchanging a currency according to the selected trading condition may be provided.

[0080] The item "your exchange order" may provide a plurality of types of buy order information and sale order information set by other users and provided to the server 100, and the buy order information and the sale order information may include currencies, periods, and trading conditions.

[0081] In addition, a user may directly select the buy order information and the sale order information through a selection button provided by the currency exchange interface and request trading to the server 100.

[0082] An operation sequence of a method of providing an automatic currency exchange payment service, according to an embodiment of the present disclosure, will be described below with reference to FIG. 7.

[0083] It is assumed that a buyer exchanges the currency of the

first nation with the currency of the second nation, and a seller exchanges the currency of the second nation with the currency of the first nation.

[0084] The server 100 receives trading conditions including a currency, an amount of money, an exchange rate, and a period from the buyer terminal 200 and the seller terminal 300 and stores therein (S110).

[0085] The server 100 matches the buyer terminal 200 and the seller terminal 300 in which trading conditions set by the buyer terminal 200 and the seller terminal 300 match each other in consideration of a standard trading base rate of the relevant nation or a trading standard rate of a certain bank in the relevant nation (S120).

[0086] The server 100 checks, through the buyer terminal 200, whether a buyer's account has the currency of the first nation corresponding to the amount of money to be bought (S131). In addition, the server 100 checks, through the seller terminal 300, whether a seller's account has the currency of the second nation corresponding to the amount of money calculated by the standard trading base rate of the relevant nation or the trading standard rate of a certain bank in the relevant nation (S132).

[0087] The buyer terminal 200 remits the corresponding amount of money from the account of the first nation of the buyer terminal 200 to the main account of the first nation of the server, and the server 100 checks a deposit thereof (S141). In addition, the seller terminal 300 remits the corresponding amount of money from the account of the second nation of the seller terminal 300 to the main account of the second nation of the server, and the server 100 checks a deposit thereof (S142).

[0088] The server 100 remits the calculated exchange amount of money to the account of the second nation of the buyer terminal 200 and stores transaction details thereof (S151). In addition, the server 100 remits the

calculated exchange amount of money to the account of the first nation of the seller terminal 300 and stores transaction details thereof (S152).

[0089] An embodiment of the present disclosure may also be implemented in the form of a recording medium including instructions executable by a computer, such as a program module executed by the computer. Computer-readable media may be any available media that may be accessed by a computer and include both volatile and nonvolatile media and removable and non-removable media. In addition, the computer-readable media may include all computer storage media. The computer storage media includes both volatile and nonvolatile media and removable and non-removable media implemented by any method or technology of storing information, such as a computer readable instruction, a data structure, a program module, and other data.

[0090] Although the method and system according to the present disclosure are described with reference to specific embodiments, some or all of their components or operations may be implemented by using a computer system having a general-purpose hardware architecture.

[0091] The above descriptions on the present disclosure are for illustration, and those skilled in the art to which the present disclosure pertains may understand that the descriptions may be easily modified into other specific forms without changing the technical idea or essential features of the present disclosure. Therefore, it should be understood that the embodiments described above are illustrative in all respects and not restrictive. For example, each component described as a single type may be implemented in a dispersed form, and likewise components described as distributed may be implemented in a combined form.

[0092] The scope of the present disclosure is indicated by the following claims rather than the above detailed description, and all changes or modifications derived from the meaning and scope of the claims

and their equivalents should be interpreted as being included in the scope of the present disclosure.

【CLAIMS】

【Claim 1】

A method of providing an automatic currency exchange payment service, the method comprising:

(a) providing a currency exchange interface from a server to a buyer terminal and a seller terminal and receiving, by the buyer terminal and the seller terminal, trading conditions for currency exchange through the currency exchange interface and transferring the trading conditions to the server;

(b) matching, by the server, currency trading transactions based on the trading conditions received from the buyer terminal and the seller terminal;

(c) checking, by the server, balances of a buyer's account and a seller's account and receiving an amount of money corresponding to a currency to be exchanged in an account operated by the server from the buyer's account for a currency of a first nation and the seller's account for a currency of a second nation; and

(d) transferring, by the server, the currency of the second nation from the account operated by the server to the buyer's account and transferring, by the server, the currency of the first nation from the account operated by the server to the seller's account.

【Claim 2】

The method of claim 1, wherein, in (a), the buyer terminal and the seller terminal receive the trading conditions including buy currency information, sale currency information, a buy amount of money, a sale amount of money, an exchange rate condition, and an exchange period through the exchange interface.

【Claim 3】

The method of claim 1, wherein, in (a), the buyer terminal and the seller terminal are linked respectively with a buyer's account and a seller's account.

【Claim 4】

The method of claim 1, wherein, in (a), the currency exchange interface includes a sale currency selection region and a buy currency selection region, displays identification information about a plurality of currencies, and when the buyer terminal and the seller terminal complete the receiving of the trading conditions, the currency exchange interface transfers a buy request or a sale request to the server.

【Claim 5】

The method of claim 4, wherein
the sale currency selection region automatically displays identification information on a currency of a nation of a user of the seller terminal, and
the buy currency selection region automatically displays identification information on currencies of a plurality of countries other than the nation of the user of the seller terminal.

【Claim 6】

The method of claim 5, wherein the identification information on the currency of the nation includes a flag of the nation and a currency unit of the nation.

【Claim 7】

The method of claim 1, wherein the server stores the trading conditions for each of the buyer terminal and the seller terminal connected to the currency exchange interface and is connected to update in real time an exchange rate between a currency of a nation to which the buyer terminal belongs and a currency of nation to which a plurality of seller terminals

belong and store the updated exchange rate.

【Claim 8】

The method of claim 1, wherein, in (b), a plurality of sale and buy conditions stored in the server are compared to each other, and the seller terminal and the buyer terminal which meet a preset standard and of which conditions correspond to each other are matched with each other.

【Claim 9】

The method of claim 1, wherein, in (b), the server enables mutual inquiry of the trading conditions provided by one of the seller terminal and the buyer terminal to the server through the exchange interface and completes the matching when receiving a currency trading request for a trading condition from one of the buyer terminal and the seller terminal.

【Claim 10】

The method of claim 1, wherein the server operates main accounts of at least two or more n-th countries and transacts with the buyer's account and the seller's account through a virtual account.

【Claim 11】

The method of claim 1, wherein, in (c),
the server determines whether the currency of the first nation is more than a sale amount of money in the buyer's account and determines whether the currency of the second nation is more than a buy amount of money in the seller's account,

when a sale amount of money corresponding to the currency of the first nation of the buyer terminal is deposited into a main account of the currency of the first nation operated by the server, the currency of the second nation corresponding to an exchange amount of money of the deposited sale amount of money is transferred from the main account of the currency of the first nation to a main account of the currency of the second nation

operated by the server, and

when a buy amount of money corresponding to the currency of the second nation of the seller terminal is deposited into the main account of the currency of the second nation, the currency of the first nation corresponding to an exchange amount of money of the deposited buy amount of money is transferred to the main account of the currency of the first nation operated by the server.

【Claim 12】

The method of claim 11, wherein an amount of money of the buyer's account and an amount of money of the seller's account do not move directly with each other, and the server transfers an amount of money corresponding to the trading conditions to the seller's account and the buyer's account through a virtual account and through the main account of the first nation's currency and the main account of the currency of the second nation.

【Claim 13】

The method of claim 1, wherein, in (d), the server exchanges the currency received in (d) according to a standard trading base rate of a relevant nation or a trading standard rate of a bank in the relevant nation and transfers the exchanged currency from a main account of an n-th nation's currency to the buyer's account and the seller's account through a virtual account, and a trading result is transferred to the server.

【Claim 14】

An automatic currency exchange payment service providing server comprising:

a memory storing a program for performing a method of providing an automatic currency exchange payment service; and

a processor,

wherein the processor executes the program to provide a currency exchange interface to a buyer terminal and a seller terminal, receive trading conditions for currency exchange by the buyer terminal and the seller terminal through the currency exchange interface, transfer the trading conditions to a server, match currency trading transactions by the server based on the trading conditions received from the buyer terminal and the seller terminal, check balances of a buyer's account and a seller's account by the server, receive an amount of money corresponding to a currency to be exchanged in an account operated by the server from the buyer's account for a first nation's currency and the seller's account for a second nation's currency, transfer, by the server, the currency of the second nation from the account operated by the server to the buyer's account, and transfer, by the server, the currency of the first nation from the account operated by the server to the seller's account.