[CLAIMS]

【Claim 1】

A financial transaction method based on pre-approval, the method comprising:

running, by a user, a financial transaction application (app) of a portable terminal;

extracting and transferring information for authentication by the app from the portable terminal to a financial transaction server without the user personally entering the information;

comparing, by the financial transaction server, the information for authentication with authentication information previously stored in the financial transaction server to perform pre-approval;

when a result of the authentication for pre-approval is received from the financial transaction server, by the portable terminal, inputting transaction information for a financial transaction by the user into the portable terminal and transferring pre-approval request comprising the transaction information to the financial transaction server;

checking, by the financial transaction server, the received pre-approval request to approve the financial transaction and transferring pre-approval information including an approval number to the portable terminal; and

transferring, by the portable terminal, the received pre-approval information to a financial terminal for proceeding with the financial transaction to proceed with the financial transaction;

wherein the extracted information from the portable terminal for authentication includes a unique user identification (UUID), the app serial number, and a telephone number of the portable terminal; and

wherein the UUID is stored in an operating system (OS) of the portable terminal.

【Claim 2】

The financial transaction method of claim 1, wherein the extracting of the information for authentication comprises extracting a telephone number of the portable terminal, and

the extracting of the telephone number of the portable terminal comprises:

transmitting a short message service (SMS) message including a server authentication number from the portable terminal of the user to an SMS server;

extracting, by the SMS server, the telephone number of the portable terminal of the user and the server authentication number from the SMS message and transmitting the telephone number and the server authentication number to a service server;

storing, by the service server, the received telephone number of the portable terminal of the user and the server authentication number;

transmitting the server authentication number from the portable terminal of the user to the service server to request the telephone number of the portable terminal of the user;

comparing, by the service server, the stored server authentication number with the server authentication number received from the portable terminal of the user and extracting the telephone number of the portable terminal of the user stored together with the server authentication number; and

receiving, by the portable terminal of the user, the extracted telephone number from the service server.

【Claim 3】

The financial transaction method of claim 1, wherein the information for authentication includes at least one of signature information, facial recognition information, voice

recognition information, iris recognition information, and fingerprint information.

【Claim 4】

The financial transaction method of claim 1, wherein the approval information including the approval number includes valid time information of the approval number.

【Claim 5】

The financial transaction method of claim 4, wherein the valid time information of the approval number is set in advance by the user or an administrator of the financial transaction server.

【Claim 6】

The financial transaction method of claim 1, wherein the financial terminal for proceeding with the financial transaction is a point-of-sale (POS) terminal.

【Claim 7】

The financial transaction method of claim 1, wherein the financial transaction includes a cash withdrawal, issuance of a gift certificate, or issuance of a lottery ticket.

【Claim 8】

The financial transaction method of claim 1, wherein the financial transaction server includes a service provider server configured to perform the authentication and a financial institution server configured to approve the financial transaction.

【Claim 9】

The financial transaction method of claim 1, wherein the financial terminal for proceeding with the financial transaction is an automated teller machine (ATM), wherein the

proceeding of the financial transaction comprises:

transferring information for authentication to the financial transaction server according to the financial transaction application is executed by PUSH instruction of the financial terminal or in advance; and

transferring the approval number which is stored in the portable terminal to the financial terminal, according to authentication for financial transaction,

wherein the financial transaction is finished by the financial terminal according to verification by the financial terminal or the financial transaction server.

【Claim 10】

The financial transaction method of claim 1, wherein the transferring of the approval number to the financial terminal comprises transferring the approval number to the financial terminal through near field communication (NFC), a barcode, a quick response (QR) code, or a numeric code.

【Claim 11】

The financial transaction method of claim 1, wherein the transaction information for the financial transaction includes a secret number which is input to the portable terminal by handwriting.

【Claim 12】

A financial transaction system based on pre-approval, comprising:

a portable terminal of a user configured to execute an application (app) for a financial transaction, transfer pre-approval request including information for authenticating the app and transaction information for the financial transaction to a financial transaction server, have the app authenticated for pre-approval, and receive and transfer pre-approval information

including an approval number for the financial transaction to a financial terminal;

the financial transaction server configured to receive the information for authenticating the app from the portable terminal, compare the received information with previously stored information, transmit an app authentication result for pre-approval to the portable terminal, compare the transaction information for the financial transaction with previously stored information, and transfer a pre-approval result of the financial transaction corresponding to pre-approval request to the portable terminal together with the approval information; and

the financial terminal configured to check the pre-approval information when received from the portable terminal, and provide the financial transaction.