【CLAIMS】

1. An integrated system supporting a financial service, the system comprising:

a first terminal in which an online platform supporting the financial service is executed; and

a server for operating the online platform,

wherein the server is configured to:

receive first user information from the first terminal;

perform an authentication procedure on the first user of the first terminal based on the first user information;

determine whether to provide the financial service to the first user based on a result of the authentication procedure; and

transmit information for providing the financial service to the first terminal, based on the determination result,

wherein the integrated system further comprises a second terminal in which the online platform is executed,

wherein the financial service includes a DeFi (Decentralized Finance) service,

wherein the first terminal is configured to:

transmit the first user information to the second terminal;

receive blockchain-based encrypted information corresponding to the first user information from the second terminal; and

decrypt the blockchain-based encrypted information,

wherein the integrated system further comprises a kiosk including an input module and an output module,

wherein the financial service further includes a currency exchange service,

wherein the kiosk is configured to:

collect an identification (ID) card of the first user captured through the input module; and

analyze the identification card and determine whether to provide the currency exchange service, based on the analyzing result,

wherein the kiosk is further configured to:

apply an object extraction algorithm to the ID card to obtain object information; and

determine whether to provide the currency exchange service, based on the object information,

wherein the server is configured to:

generate a first QR code based on information about the kiosk and the first user information; and

transmit the first QR code to the first terminal;

wherein the first terminal is further configured to display the first QR code received from the server thereon,

wherein the kiosk is further configured to determine whether access of the first user to a place in which the kiosk is installed is permitted, based on the first QR code displayed on the first terminal,

wherein the kiosk further includes a scanner for collecting the identification card,

wherein the first user information includes a mobile phone number of the first user and personal information of the first user, and

wherein the server is further configured to:

when an access authentication request signal is received from the kiosk, request current location coordinates of the first terminal to the first terminal;

generate a second QR code based on the current location coordinates of the first terminal and current standard time information;

transmit the second QR code to the kiosk and the first terminal,

wherein the first terminal is further configured to:

generate a first overlay QR code based on the first QR code and the second QR code; and

transmit the first overlay QR code to the kiosk,

wherein the kiosk is further configured to:

generate a second overlay QR code based on the first QR code and the second QR code; and

compare the first overlay QR code and the second overlay QR code with each other and determine whether access of the first user is permitted, based on the comparing result.

2. The integrated system of claim 1, wherein each of the first overlay QR code and the second overlay QR code is generated by positioning a position detection pattern of the first QR code and a position detection pattern of the second QR code on the same axis, and comparing each cell of the first QR code and each cell of the second QR code with each other, and setting an identical cell thereof as a black cell and an non-identical cell thereof as a white cell.

3. The integrated system of claim 2, wherein the integrated system includes a plurality of kiosks respectively installed in a plurality of preset specific locations,

wherein the first terminal stores therein a plurality of first QR codes corresponding to the plurality of kiosks in a separate manner.