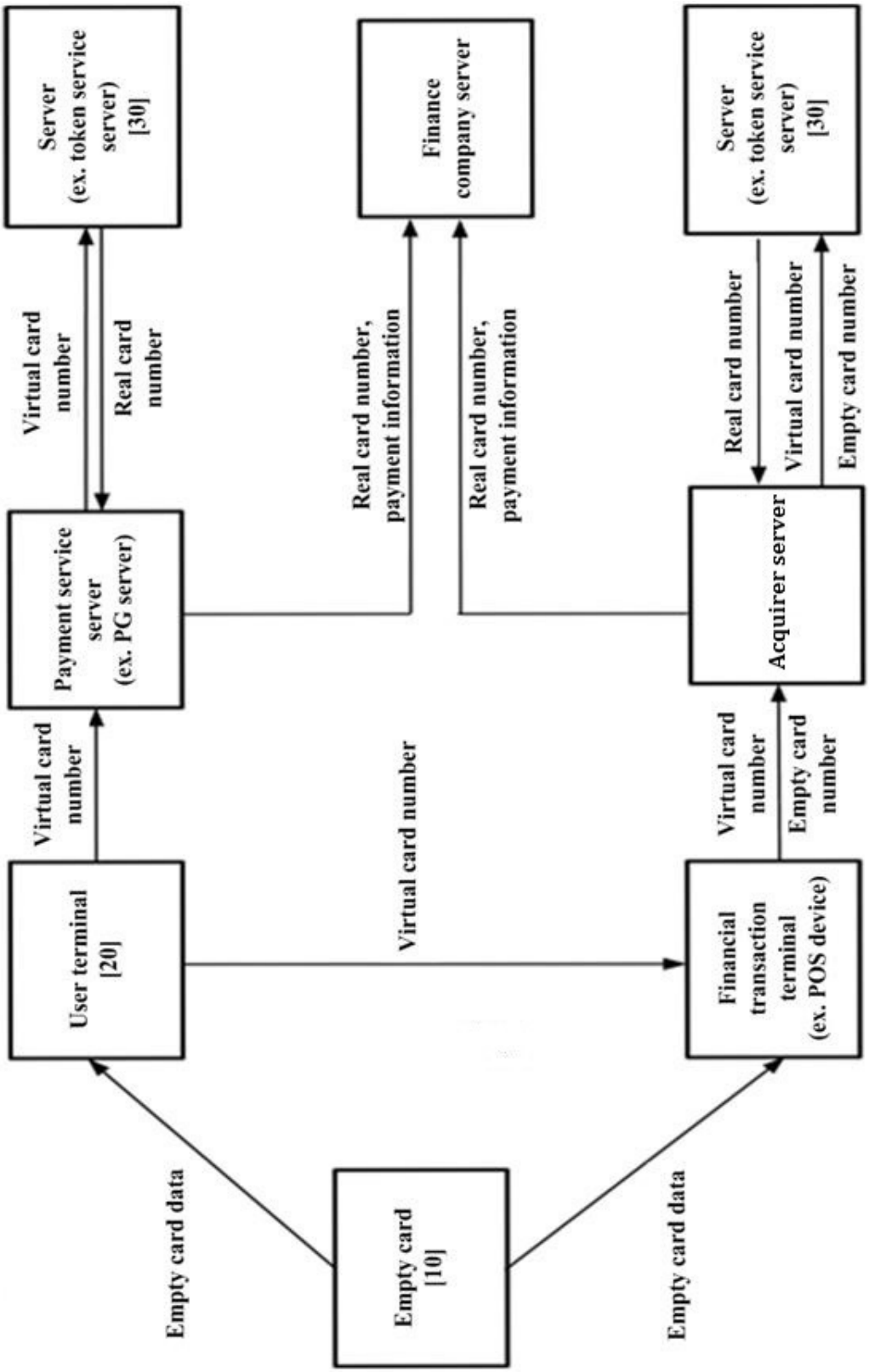
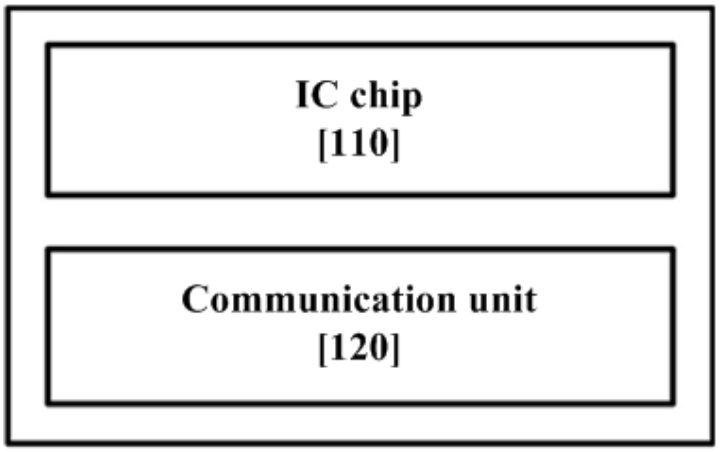
【FIG. 1】



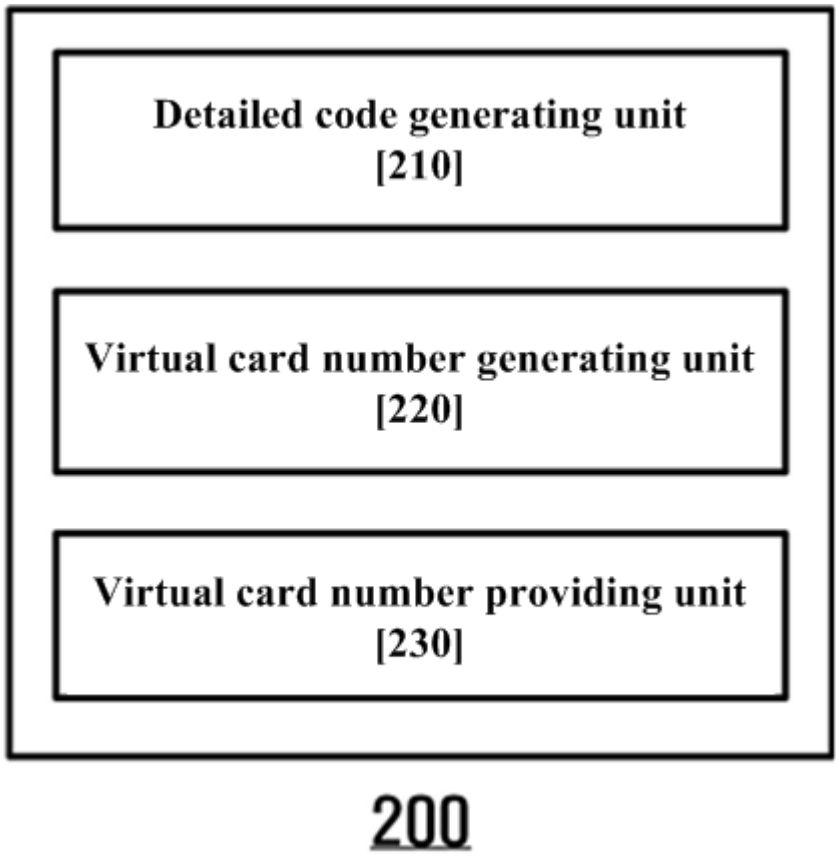
【FIG. 2】


Server (ex. token service server) [30]
Finance company server
Server (ex. token service server) [30]
Virtual card number
Real card number
Real card number, payment information
Real card number, payment information
Real card number
Virtual card number
Empty card number
Payment service server (ex. PG server)
Acquirer server
Virtual card number
Virtual card number
Virtual card number
Empty card number
User terminal [20]
Financial transaction terminal (ex. POS device)
Empty card data
Empty card [10]
Empty card data

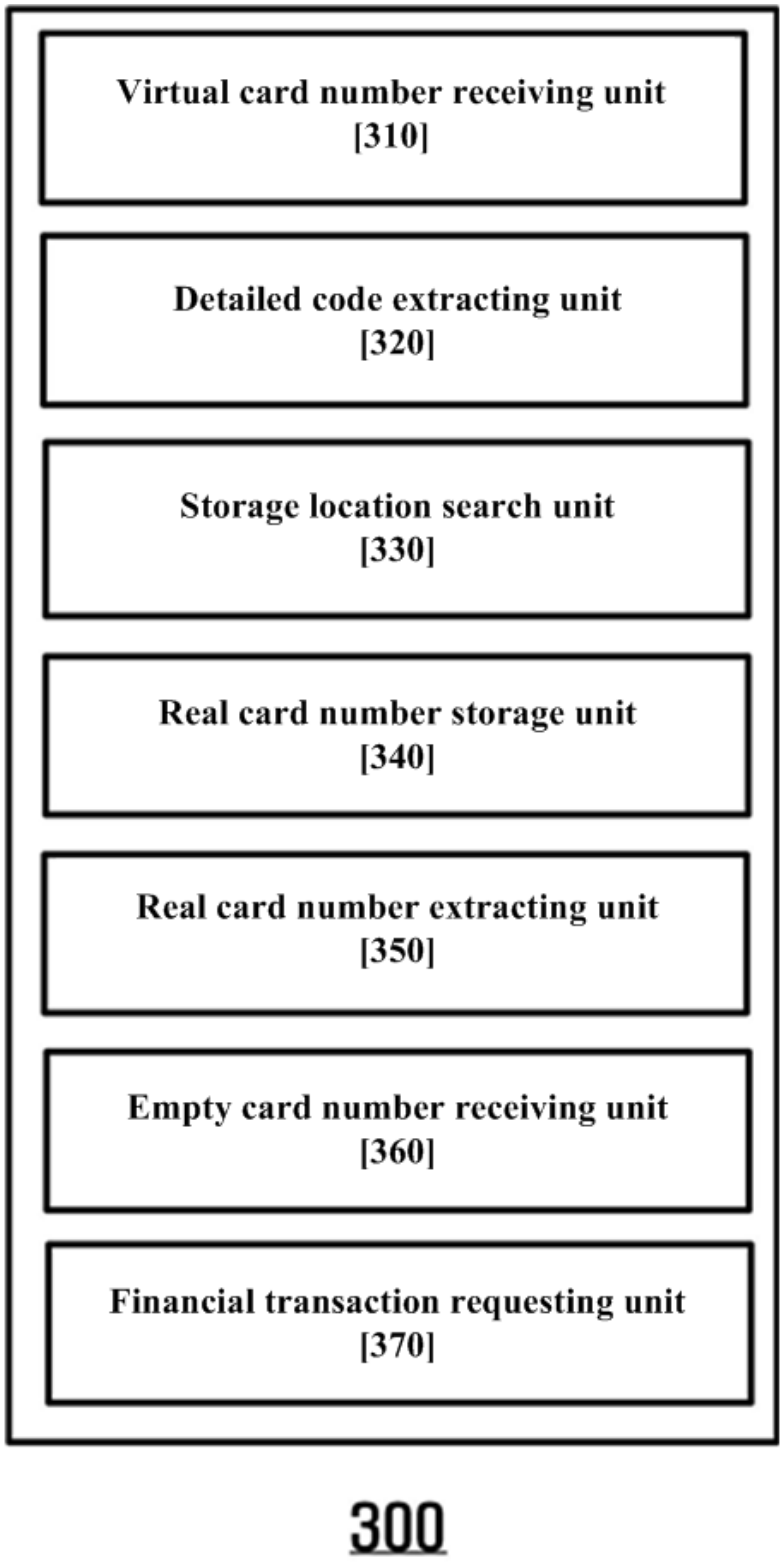
【FIG. 3】



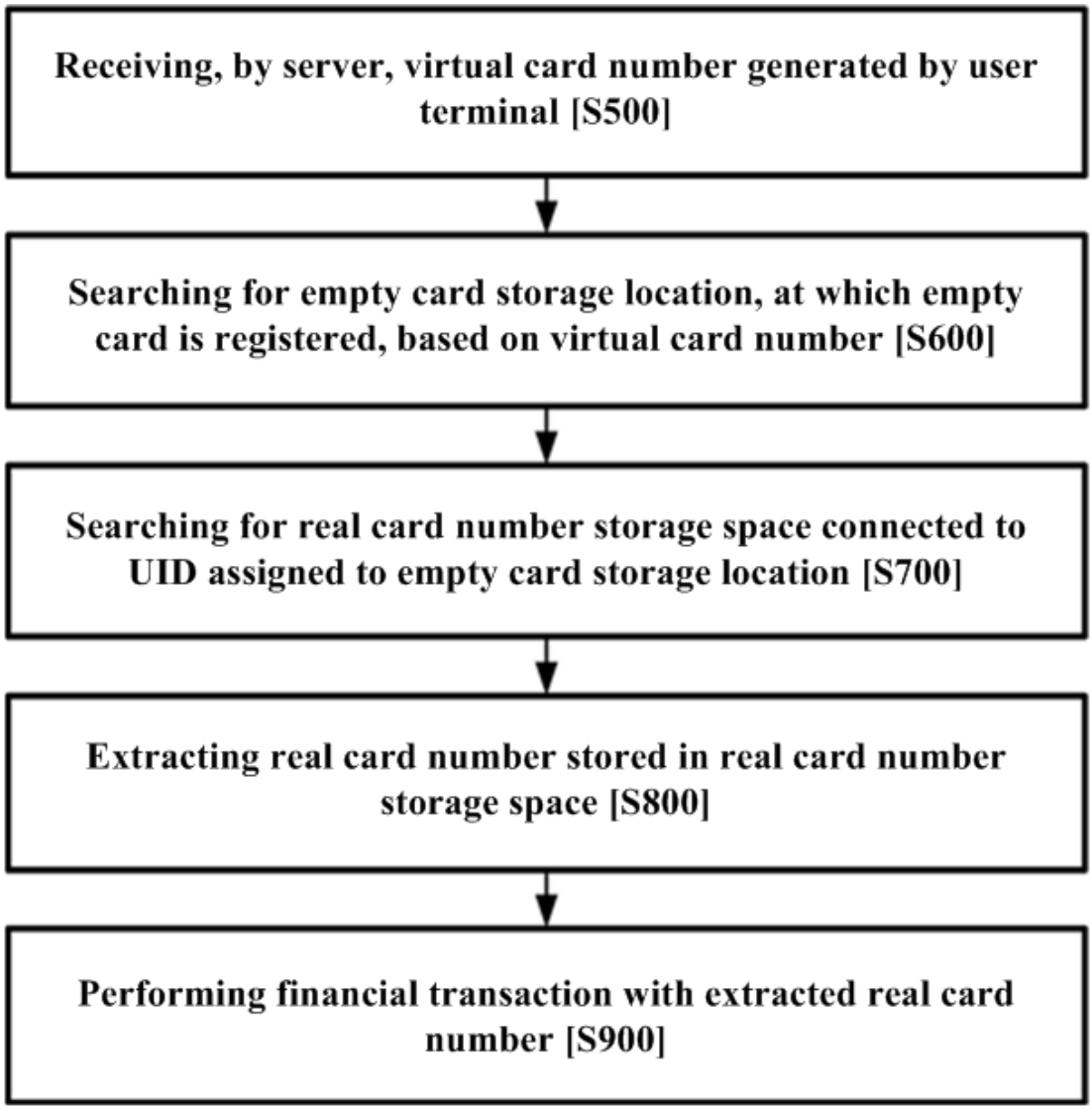
【FIG. 4】


Detailed code generating unit
[210]
Virtual card number generating unit
[220]
Virtual card number providing unit
[230]
200

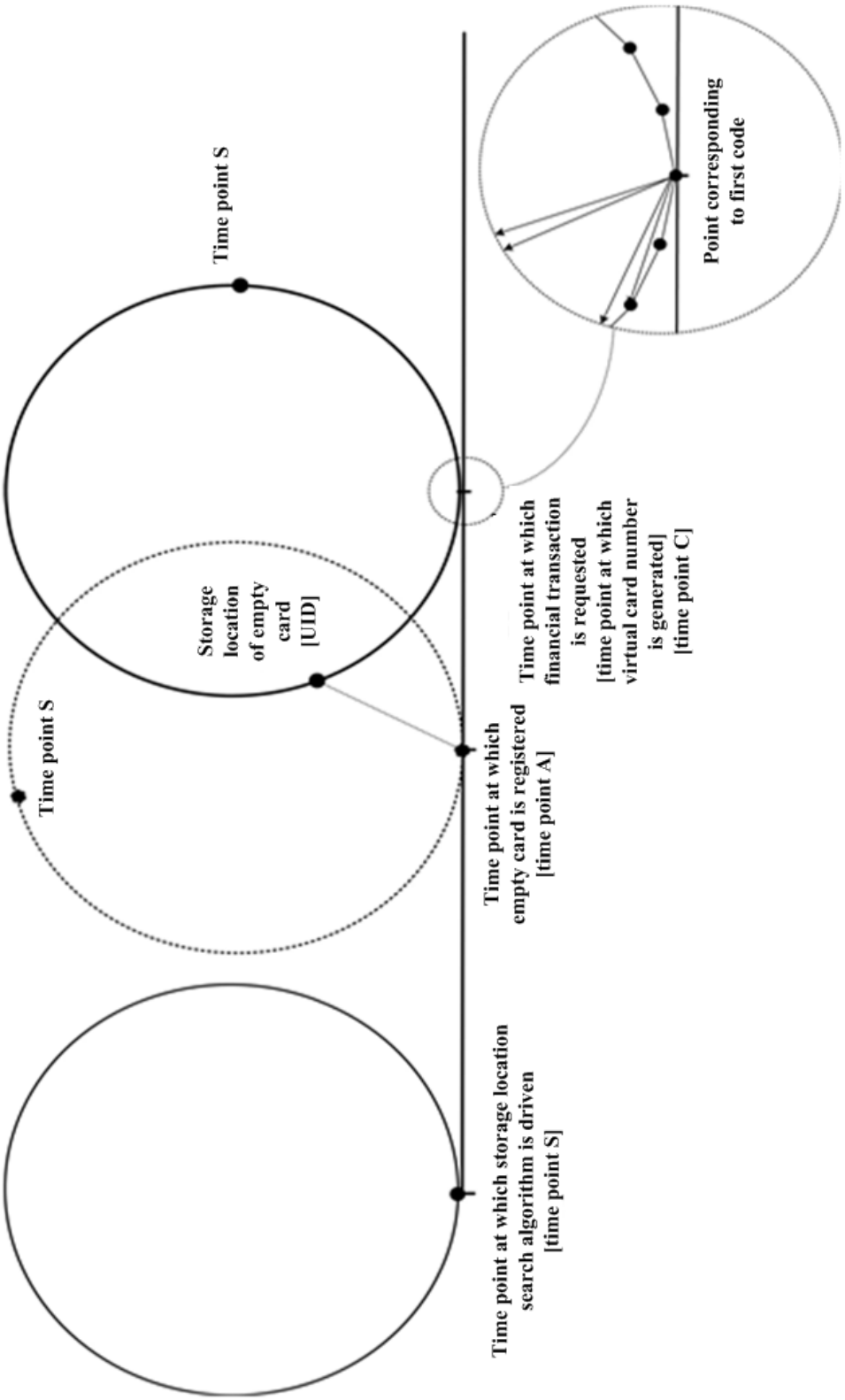
【FIG. 5】


Virtual card number receiving unit
[310]
Detailed code extracting unit
[320]
Storage location search unit
[330]
Real card number storage unit
[340]
Real card number extracting unit
[350]
Empty card number receiving unit
[360]
Financial transaction requesting unit
[370]
300

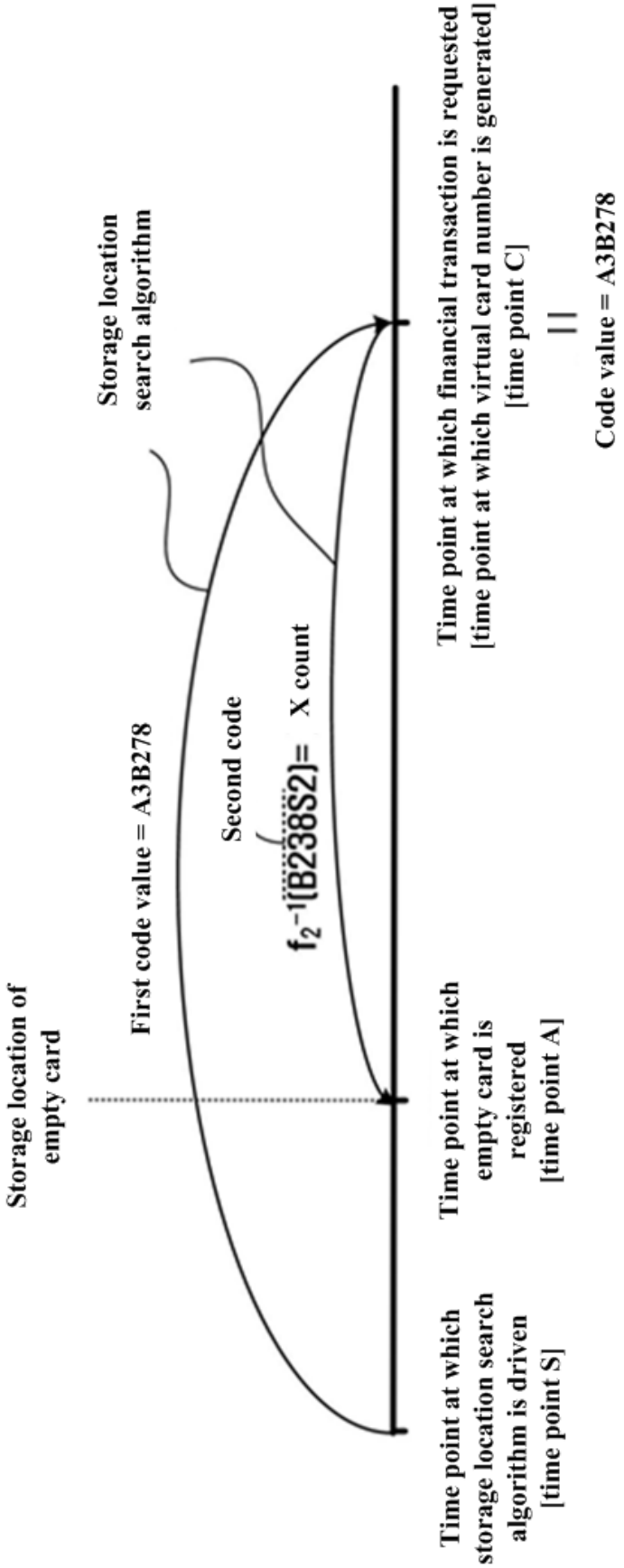
【FIG. 6】


Receiving, by server, virtual card number generated by user terminal [S500]
Searching for empty card storage location, at which empty card is registered, based on virtual card number [S600]
Searching for real card number storage space connected to UID assigned to empty card storage location [S700]
Extracting real card number stored in real card number storage space [S800]
Performing financial transaction with extracted real card number [S900]

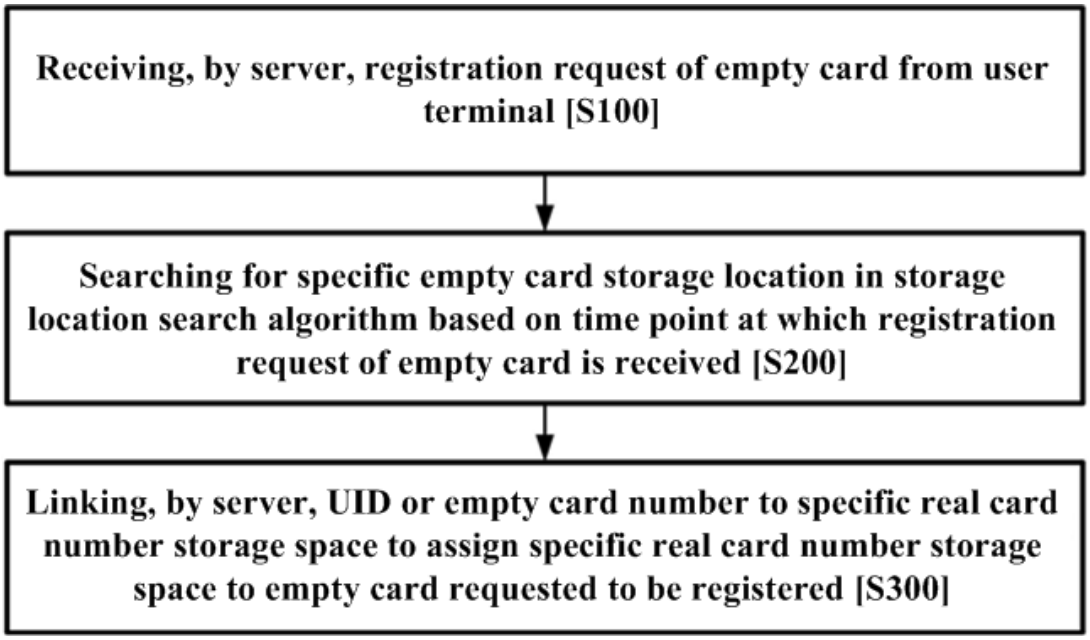
【FIG. 7】


Time point S
Storage location of empty card [UID]
Time point S
Time point at which storage location search algorithm is driven [time point S]
Time point at which empty card is registered [time point A]
Time point at which financial transaction is requested [time point at which virtual card number is generated] [time point C]
Point corresponding to first code

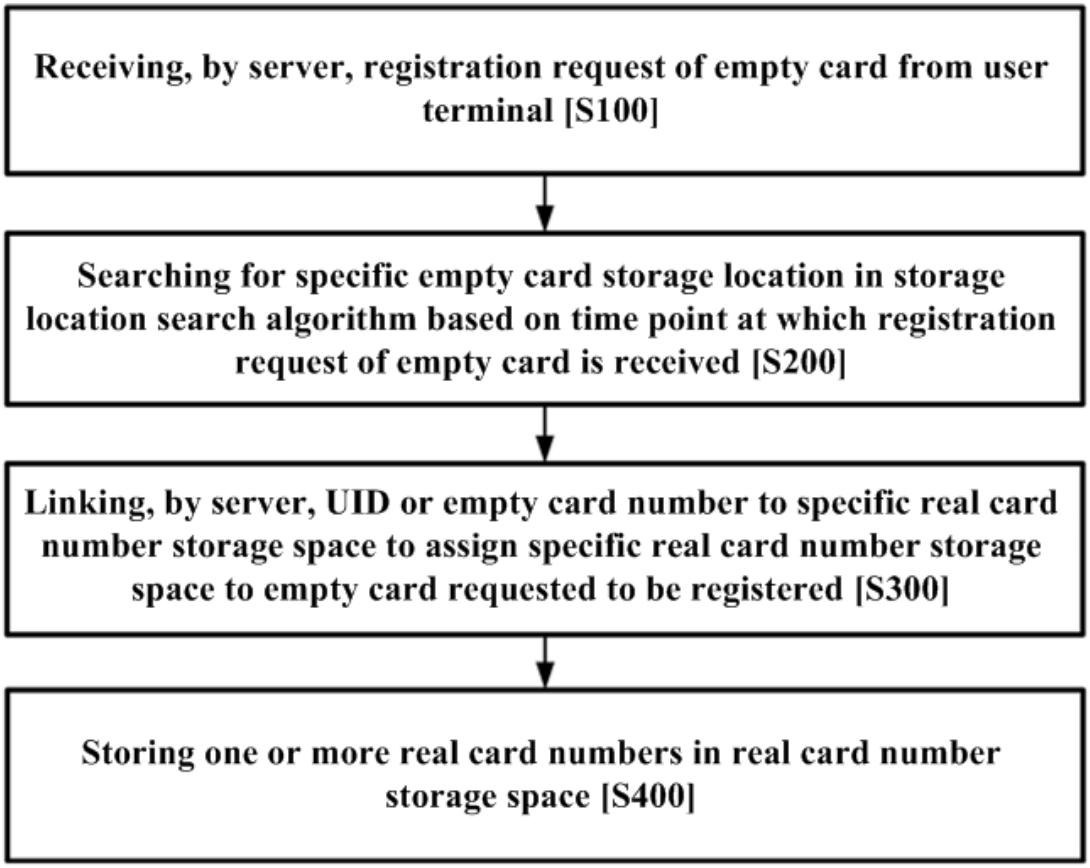
【FIG. 8】


Storage location of empty card
First code value = A3B278
Storage location search algorithm
Second code
$f_2^{-1}[B238S2]=$ X count
Time point at which storage location search algorithm is driven [time point S]
Time point at which empty card is registered [time point A]
Time point at which financial transaction is requested [time point at which virtual card number is generated] [time point C]
Code value = A3B278

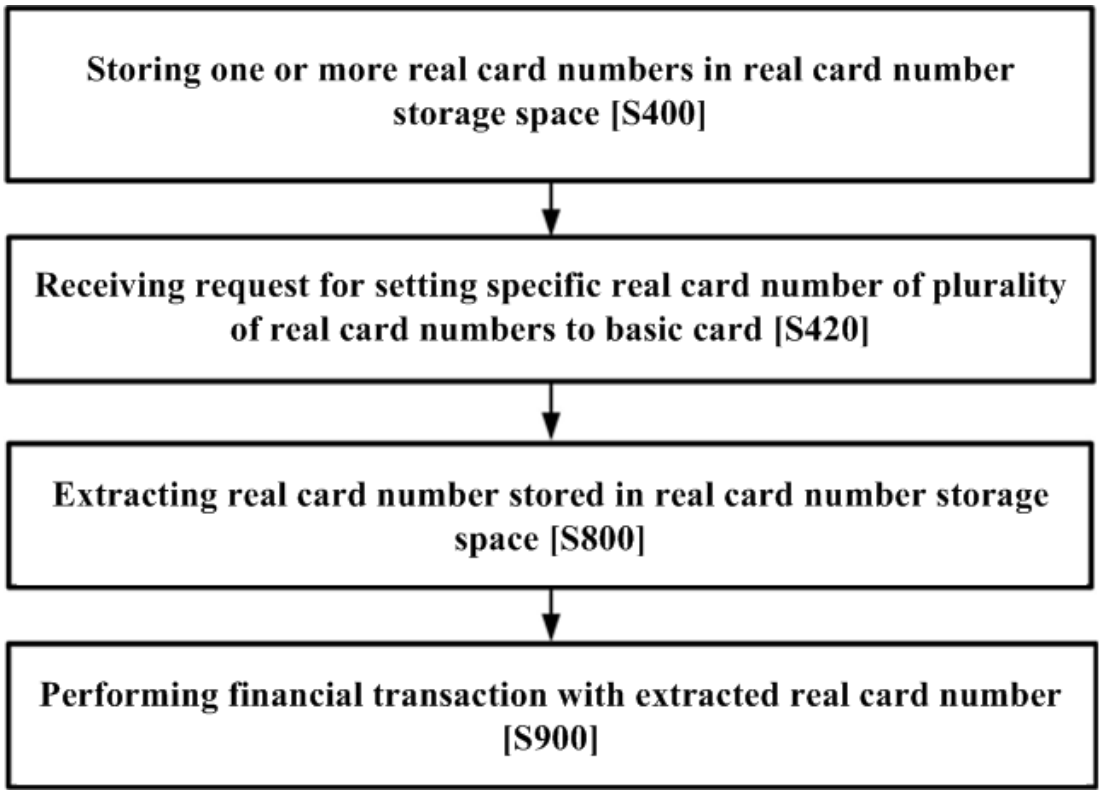
【FIG. 9】


Receiving, by server, registration request of empty card from user terminal [S100]
Searching for specific empty card storage location in storage location search algorithm based on time point at which registration request of empty card is received [S200]
Linking, by server, UID or empty card number to specific real card number storage space to assign specific real card number storage space to empty card requested to be registered [S300]

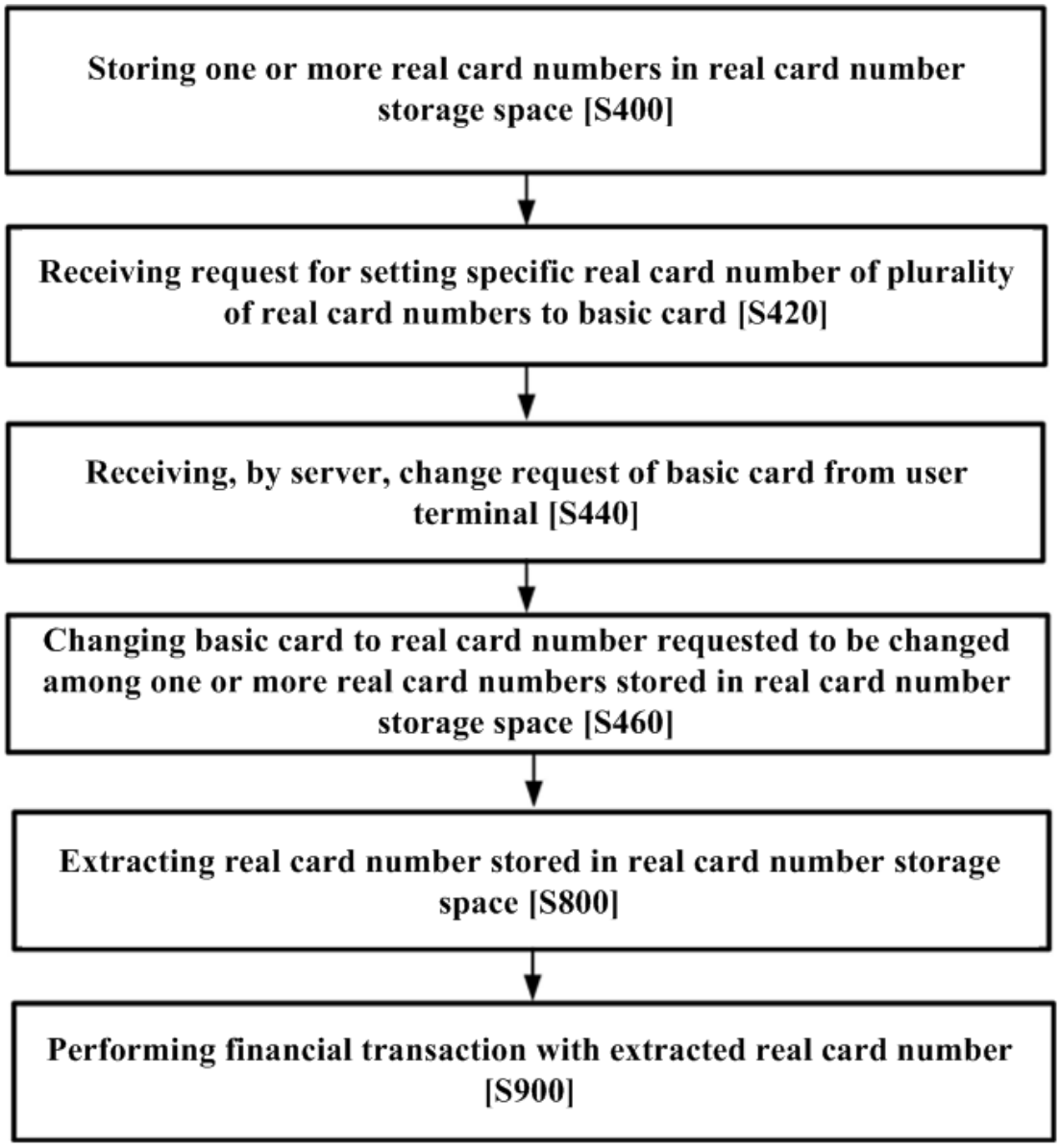
【FIG. 10】


Receiving, by server, registration request of empty card from user terminal [S100]
Searching for specific empty card storage location in storage location search algorithm based on time point at which registration request of empty card is received [S200]
Linking, by server, UID or empty card number to specific real card number storage space to assign specific real card number storage space to empty card requested to be registered [S300]
Storing one or more real card numbers in real card number storage space [S400]

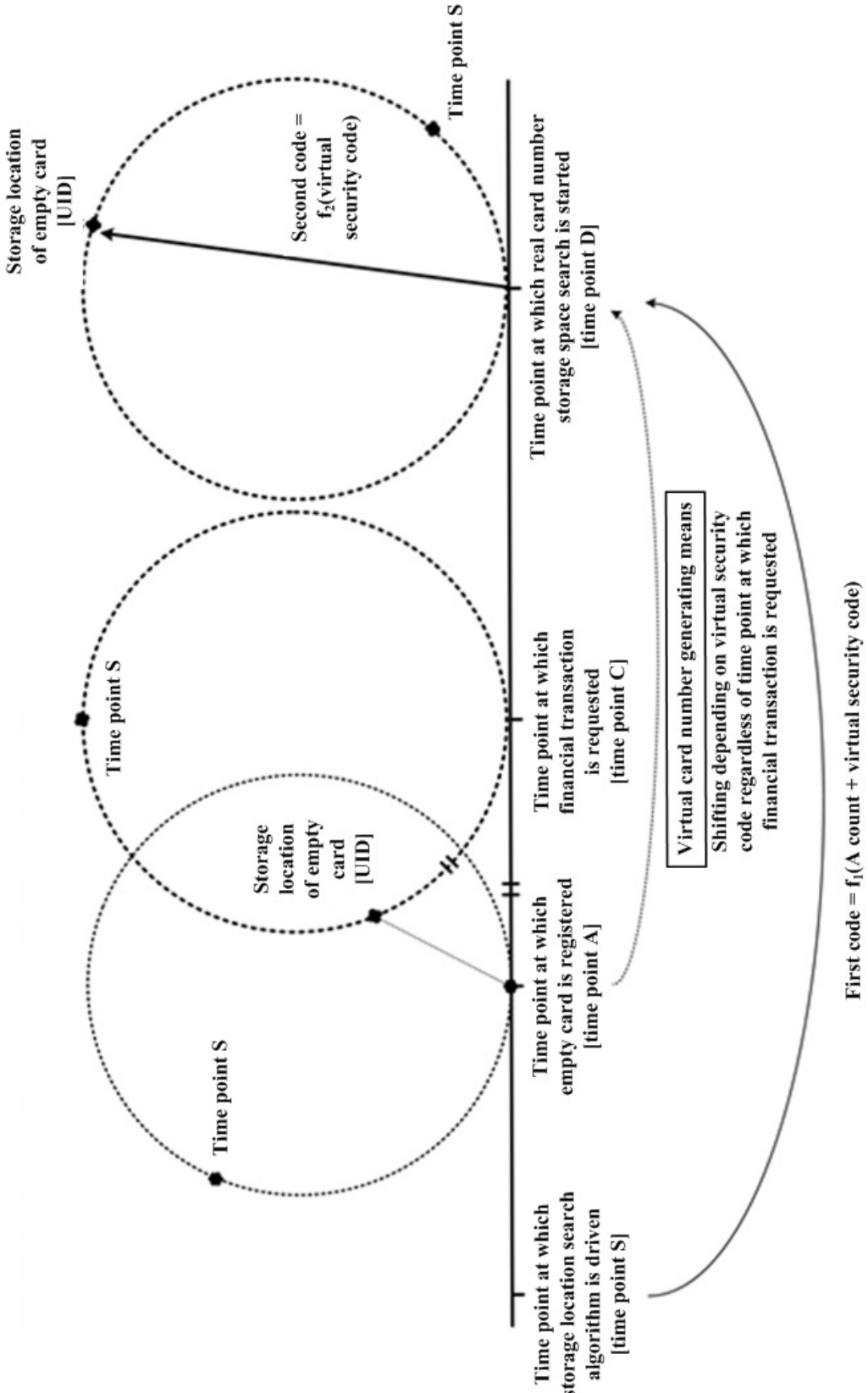
【FIG. 11】


Storing one or more real card numbers in real card number storage space [S400]
Receiving request for setting specific real card number of plurality of real card numbers to basic card [S420]
Extracting real card number stored in real card number storage space [S800]
Performing financial transaction with extracted real card number [S900]

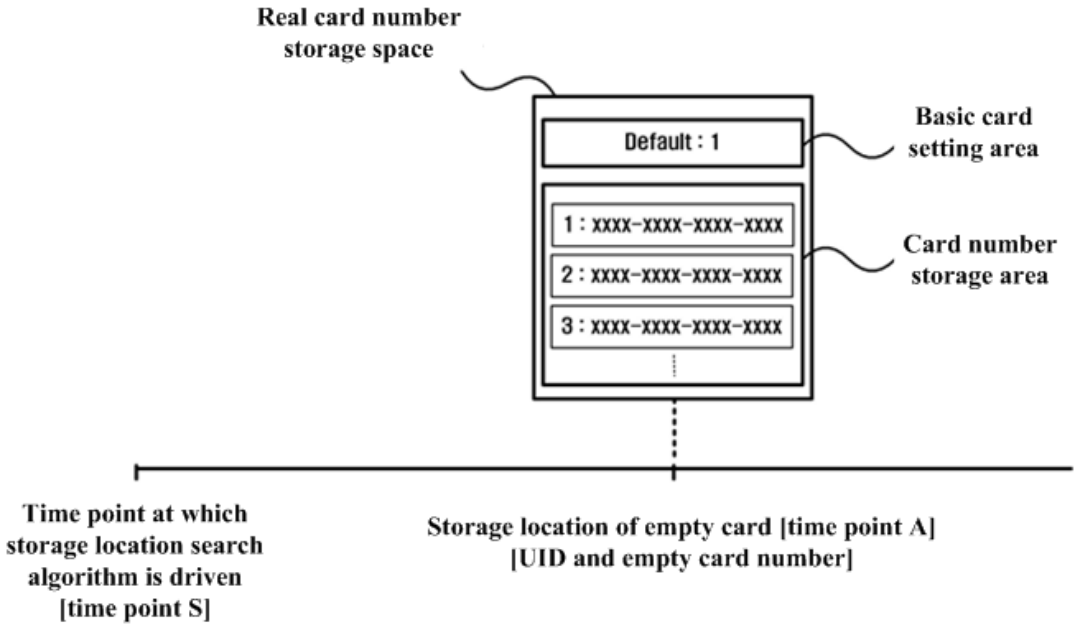
【FIG. 12】


Storing one or more real card numbers in real card number storage space [S400]
Receiving request for setting specific real card number of plurality of real card numbers to basic card [S420]
Receiving, by server, change request of basic card from user terminal [S440]
Changing basic card to real card number requested to be changed among one or more real card numbers stored in real card number storage space [S460]
Extracting real card number stored in real card number storage space [S800]
Performing financial transaction with extracted real card number [S900]

【FIG. 13】


Time point at which storage location search algorithm is driven [time point S]
Time point at which empty card is registered [time point A]
Time point at which financial transaction is requested [time point C]
Time point at which real card number storage space search is started [time point D]
Time point S
Time point S
Time point S
Storage location of empty card [UID]
Storage location of empty card [UID]
Second code = f2(virtual security code)
Virtual card number generating means
Shifting depending on virtual security code regardless of time point at which financial transaction is requested
First code = f1(A count + virtual security code)

【FIG. 14】


Real card number storage space
Default : 1
Basic card setting area
1 : xxxx-xxxx-xxxx-xxxx
2 : xxxx-xxxx-xxxx-xxxx
3 : xxxx-xxxx-xxxx-xxxx
Card number storage area
Time point at which storage location search algorithm is driven [time point S]
Storage location of empty card [time point A] [UID and empty card number]