

CLAIMS:

1. A banking business processing method performed by a processing logic including a banking business processing application embodied on a user terminal and a computer-readable storage medium, the banking business processing method comprising the steps of:

identifying the existence of a certificate for identifying a history in which the banking business processing application has been previously executed by searching for a hardware secure element of the user terminal when the banking business processing application is driven;

identifying the existence of a token key for identifying whether login information of a user has been set by searching for the secure element when the existence of the certificate is identified; and

displaying a page automatically determined depending on whether the existence of the token key is identified or not;

wherein the step of displaying the page comprises:

identifying a membership subscription history when the existence of the token key is not identified;

displaying a membership subscription page for setting the login information of the user when the membership subscription history is not identified;

displaying a device change page different from the membership subscription page by determining that the user terminal is changed or the banking business processing application is reinstalled when the membership subscription history is identified; and

displaying a login page to which the set login information may be input when the existence of the token key is identified, and

wherein the banking business processing method further comprises the step of opening an account in accordance with a request of the user who has set the login information.

2. The banking business processing method of claim 1, further comprising the step of requesting the user terminal to generate the certificate when the existence of the certificate is not identified in the step of identifying the existence of the certificate.

3. The banking business processing method of claim 1, wherein the certificate includes a private key and a public key, which are set to be matched with each other, the private key being stored in the secure element by using an application programming

interface (API) provided by an operating system (OS), and the public key being stored in a banking business management server.

4. The banking business processing method of claim 1, further comprising the step of generating the token key for identifying whether the login information has been set, after the login information is set.

5. The banking business processing method of claim 4, wherein the login information includes at least one of biometric information including at least one of fingerprint, face and iris, pattern information to which keys on a keypad of the user terminal are connected, and PIN number as an authentication means for processing a banking business, and the token key is generated when the login information is set.

6. The banking business processing method of claim 1, wherein the step of opening the account includes:

- identifying truth of the user's ID card image which is captured; and
- authenticating other bank account information of the user, and

the step of authenticating the other bank account information is performed regardless of the step of identifying truth of the user's ID card and performed in parallel with the step of identifying truth of the user's ID card.

7. The banking business processing method of claim 6, wherein the step of identifying truth of the user's ID card includes:

- acquiring the user's ID card image of the user when an account opening request of the user is received;

- requesting an external entity of truth identification of the ID card to perform primary real name identification for the user by transferring the ID card image to the external entity; and

- receiving a result of the truth identification,

- wherein the step of authenticating the other bank account information includes:

- receiving the other bank account information from the user; and

- performing secondary real name identification for the user by using the received other bank account information,

wherein the account is completely opened when the primary real name identification and the secondary real name identification based on the result of the truth identification are completed.

8. The banking business processing method of claim 7, further comprising the step of guiding, to the user, that an account opening application has been completed when the secondary real name identification based on the other bank account information is completed, after the step of performing the secondary real name identification, and further comprising the step of guiding, to the user, that account opening is not available when the primary real name identification is not completed in accordance with the result of the truth identification, after the step of receiving the result of the truth identification.

9. The banking business processing method of claim 7, further comprising the step of extracting reference information from the acquired ID card image after the step of acquiring the ID card image, wherein the reference information is transmitted to the external entity to request truth identification of the ID card.

10. The banking business processing method of claim 9, wherein the step of extracting the reference information includes the step of receiving correction information for the reference information from the user,

wherein correction of the reference information is permitted for at least one of the case that a ratio of the correction information to the extracted reference information or previously collected customer information is within a predetermined range and the case that the correction information corresponds to preset error information for the extracted reference information or the previously collected customer information,

wherein the error information is information in which text or number expected to be extracted in error is matched with text or number included in specific reference information.

11. A computer-readable storage medium in which a banking business processing application comprised of command languages to allow a banking business processing method to be performed by a processor of a user terminal, the banking business processing method comprising the steps of:

identifying the existence of a certificate for identifying a history in which the banking business processing application has been previously executed by searching for a hardware secure element of the user terminal;

identifying the existence of a token key for identifying whether login information of a user has been set by searching for the secure element when the existence of the certificate is identified; and

displaying a page automatically determined depending on whether the existence of the token key is identified or not;

wherein the step of displaying the page comprises:

identifying a membership subscription history when the existence of the token key is not identified;

displaying a membership subscription page for setting the login information of the user when the membership subscription history is not identified;

displaying a device change page different from the membership subscription page by determining that the user terminal is changed or the banking business processing application is reinstalled when the membership subscription history is identified; and

displaying a login page to which the set login information may be input when the existence of the token key is identified, and

wherein the banking business processing method further comprises the step of

opening an account in accordance with a request of the user who has set the login information.

12. The computer-readable storage medium, in which the banking business processing application is stored, of claim 11, wherein the banking business processing method further comprises the step of requesting the user terminal to generate the certificate when the existence of the certificate is not identified in the step of identifying the existence of the certificate.

13. The computer-readable storage medium, in which the banking business processing application is stored, of claim 11, wherein the certificate includes a private key and a public key, which are set to be matched with each other, the private key being stored in the secure element by using an application programming interface (API) provided by an operating system (OS), and the public key being stored in a banking business management server.

14. The computer-readable storage medium, in which the banking business processing application is stored, of claim 11, wherein the banking business processing method further comprises the step of generating the token key for identifying whether the login information has been set after the login information is set.

15. The computer-readable storage medium, in which the banking business processing application is stored, of claim 11, wherein the step of opening the account includes:

- identifying truth of the user's ID card image which is captured; and
- certifying other bank account information of the user, and

the step of certifying the other bank account information is performed regardless of the step of identifying truth of the user's ID card and performed in parallel with the step of identifying truth of the user's ID card.

16. The computer-readable storage medium, in which the banking business processing application is stored, of claim 15, wherein the step of identifying truth of the user's ID card includes:

- acquiring the user's ID card image of the user when an account opening request of the user is received;

- requesting an external entity of truth identification of the ID card to perform primary real name identification for the user by transferring the ID card image to the external entity; and

- receiving a result of the truth identification,

- wherein the step of certifying the other bank account information includes:

- receiving the other bank account information from the user; and

- performing secondary real name identification for the user by using the received other bank account information,

wherein the account is completely opened if the primary real name identification and the secondary real name identification based on the result of the truth identification are completed.

17. The computer-readable storage medium, in which the banking business processing application is stored, of claim 16, wherein the banking business processing method further comprises the step of guiding, to the user, that an account opening

application has been completed when the secondary real name identification based on the other bank account information is completed, after the step of performing the secondary real name identification, and further comprises the step of guiding, to the user, that account opening is not available when the primary real name identification is not completed in accordance with the result of the truth identification, after the step of receiving the result of the truth identification.

18. The computer-readable storage medium, in which the banking business processing application is stored, of claim 16, wherein the banking business processing method further comprises the step of extracting reference information from the acquired ID card image after the step of acquiring the ID card image, and

wherein the reference information is transmitted to the external entity to request truth identification of the ID card.

19. The computer-readable storage medium, in which the banking business processing application is stored, of claim 18, wherein the step of extracting the reference information includes the step of receiving correction information for the reference information from the user,

wherein correction of the reference information is permitted for at least one of the case that a ratio of the correction information to the extracted reference information or previously collected customer information is within a predetermined range and the case that the correction information corresponds to preset error information for the extracted reference information or the previously collected customer information, and

wherein the error information is information in which text or number expected to be extracted in error is matched with text or number included in specific reference information.

20. The computer-readable storage medium, in which the banking business processing application is stored, of claim 11, wherein the step of opening the account further includes:

sequentially displaying account opening pages for receiving information required for account opening; and

sequentially storing pages completely input by the user, and

if the banking business processing application is re-executed after being terminated before the account is completely opened, next page of the completely input page is displayed to allow the user to subsequently perform account opening.

21. The banking business processing method of claim 1, wherein the step of opening the account further includes:

sequentially displaying account opening pages for receiving information required for account opening; and

sequentially storing pages completely input by the user, and

if the banking business processing application is re-executed after being terminated before the account is completely opened, next page of the completely input page is displayed to allow the user to subsequently perform account opening.