What is claimed is:

1. A card transaction approval method, comprising:

storing in a memory pattern information on a pattern type of attribute information of a plurality of cards included in respective block on the basis of identification numbers of the cards;

generating a master file that includes header information in which pattern type information and storage position information of each block is contained and body information in which attribute information of the cards is contained on a block by block basis based on the storage position information; and

determining whether to approve a card transaction on the basis of the master file,

wherein when attribute information of the cards included in a block does not have a pattern type included in the pattern information, the attribute information of the cards included in the block is stored in an area of the body information within the memory, and storage position information on the block indicates a storage position in the area of the body information of the block within the memory, wherein said determining of whether to approve a card transaction comprises:

recognizing an identification number of the card;

searching attribute information, corresponding to the identification number of the card, in the master file; and

determining whether to approve transaction of the card according to the searched attribute information, wherein said searching of attribute information comprises:

calculating storage position information of the block that includes the recognized identification number of the card;

searching header information on the calculated block; and

searching storage position information and pattern type information on the calculated block, wherein said searching of storage position information and pattern type information comprises:

searching, when the storage position information of the block has been searched, attribute information of the card stored in the area of the body information; and

obtaining, when the pattern type information of the block has been searched, attribute information of the card from the pattern type information.

2. The card transaction approval method of claim 1, wherein the pattern type information corresponds to a pattern type stored in an area of the pattern information within the memory, and

the pattern type information on each block indicates a pattern type of attribute information of the cards contained in the block.

3. The card transaction approval method of claim 1, wherein the pattern information is operation information that is included in the master file, or is separated from and operationally linked to the master file.

4. The card transaction approval method of claim 1, wherein the identification number is an Alias No..

5. The card transaction approval method of claim 1, wherein the attribute information is represented as flag information.

6. The card transaction approval method of claim 1, wherein the number of pattern types is 256.

~~7. The card transaction approval method of claim 1, wherein when attribute information of the cards included in a block does not have a pattern type included in the pattern information,~~

~~the attribute information of the cards included in the block is stored in an area of the body information within the memory, and~~

~~storage position information on the block indicates a storage position in the area of the body information of the block within the memory.~~

~~8. The card transaction approval method of claim 1, wherein said determining of whether to approve a card transaction comprises:~~

~~recognizing an identification number of the card;~~

~~searching attribute information, corresponding to the identification number of the card, in the master file; and~~

~~determining whether to approve transaction of the card according to the searched attribute information.~~

~~9. The card transaction approval method of claim 8, wherein said searching of attribute information comprises:~~

~~calculating storage position information of the block that includes the recognized identification number of the card;~~

~~searching header information on the calculated block; and~~

~~searching storage position information and pattern type information on the calculated block.~~

~~10. The card transaction approval method of claim 9, wherein said searching of storage position information and pattern type information comprises:~~

~~searching, when the storage position information of the block has been searched, attribute information of the card stored in the area of the body information; and~~

~~obtaining, when the pattern type information of the block has been searched, attribute information of the card from the pattern type information.~~

~~11~~7. A method of managing card transaction approval information, the method comprising:

storing in a memory pattern information on a pattern type of attribute information of a plurality of cards included in respective block on the basis of identification numbers of the cards;

generating a master file that includes header information in which pattern type information and storage position information of each block is contained, and body information in which attribute information of a card is contained on a block by block basis based on the storage position information;

determining, when attribute information of a card is changed, a pattern of attribute information of the card that is included in a block to which the card belongs; and

updating the master file depending on the determined pattern,

wherein said updating of the master file comprises:

when the determined pattern does not have a pattern type contained in the pattern information, recording attribute information of the cards, which are included in the block to which the card belongs, at a final position of an area of the body information; and updating position information in the area of the body information on the block to which the card belongs, wherein said updating of the master file comprises recording,

when the determined pattern has a pattern type contained in the pattern information, the corresponding pattern type in pattern type information of the block to which the card belongs.

~~12. The method of claim 11, wherein said updating of the master file comprises:~~

~~when the determined pattern does not have a pattern type contained in the pattern information,~~

~~recording attribute information of the cards, which are included in the block to which the card belongs, at a final position of an area of the body information; and~~

~~updating position information in the area of the body information on the block to which the card belongs.~~

~~13. The method of claim 11, wherein said updating of the master file comprises recording, when the determined pattern has a pattern type contained in the pattern information, the corresponding pattern type in pattern type information of the block to which the card belongs.~~

~~14~~8. The method of claim ~~11~~ 7, wherein said updating of the master file comprises:

when the determined pattern type is a pattern type contained in the pattern information, and a pattern of the corresponding block before being changed does not have the pattern type contained in the pattern information,

deleting the corresponding block from the area of the body information within the memory; and

deleting a block that is recorded at a final position of the area of the body information within the memory; and

recording a block, which was recorded at the final position in the area of the body information, at a position from which the corresponding block has been deleted.

~~15. A card transaction approval terminal, comprising:~~

~~a memory that stores a master file that includes pattern information on a pattern type of attribute information of a plurality of cards contained in respective blocks based on identification numbers of the cards, header information in which pattern type information and storage position information of each block is contained, and body information in which attribute information of a card is contained on a block by block basis~~

~~based on the storage position information; and~~

~~a control unit configured to determine whether to approve transaction of a card according to attribute information of the corresponding card that is searched in the master file.~~

~~16. A card transaction management server, comprising:~~

~~a data generation unit configured to generate a master file that includes pattern information on a pattern type of attribute information of a plurality of cards contained in respective block on the basis of identification numbers of the cards, header information in which pattern type information and storage position information of each block is contained, and body information in which attribute information of a card is contained on block by block basis on the basis of the storage position information; and~~

~~a control unit configured to transmit the master file to a card transaction approval terminal.~~

~~17~~9. A terminal for managing card transaction approval information, the terminal including:

a memory that stores master file, the master file including pattern information on a pattern type of attribute information of a plurality of cards contained in respective blocks on the basis of identification numbers of the cards, header information in which pattern type information and storage position information of each block is contained, and body information in which attribute information of a card is contained on block by block basis on the basis of the storage position information; and

a control unit configured to determine, when attribute information of a card is changed, a pattern of attribute information of the cards that are contained in a block to which the card belongs, and update the master file according to the determined pattern,

wherein said update the master file according to the determined pattern is processed by when the determined pattern does not have a pattern type contained in the pattern information, recording attribute information of the cards, which are included in the block to which the card belongs, at a final position of an area of the body information; and updating position information in the area of the body information on the block to which the card belongs, wherein said updating of the master file comprises recording, when the determined pattern has a pattern type contained in the pattern information, the corresponding pattern type in pattern type information of the block to which the card

belongs.

~~18~~10. A server for managing card transaction approval information, the server including:

a data generation unit configured to generate a master file, the master file including pattern information on a pattern type of attribute information of a plurality of cards contained in respective blocks on the basis of identification numbers of the cards, header information in which pattern type information and storage position information of each block is contained, and body information in which attribute information of a card is contained on block by block basis on the basis of the storage position information; and

a control unit configured to determine, when attribute information of a card is changed, a pattern of attribute information of the cards that are contained in a block to which the card belongs, and update the master file according to the determined pattern,

wherein said update the master file according to the determined pattern is processed by when the determined pattern does not have a pattern type contained in the pattern information, recording attribute information of the cards, which are included in the block to which the card belongs, at a final position of an area of the body information; and updating position information in the area of the body information on the block to which the card belongs, wherein said updating of the master file comprises recording, when the determined pattern has a pattern type contained in the pattern information, the corresponding pattern type in pattern type information of the block to which the card belongs.

~~19. A card transaction approval system, comprising:~~

~~a card transaction approval terminal configured to store a master file, the master file including pattern information on a pattern type of attribute information of a plurality of cards included in respective blocks on the basis of identification numbers of the cards, header information in which pattern type information and storage position information of each block is contained, and body information in which attribute information of a card is contained on block by block basis based on the storage position information,~~

~~wherein the card transaction approval terminal determines whether to approve transaction of a card according to attribute information of the corresponding card that is searched in the master file.~~