

【CLAIMS】

【Claim 1】

A virtual card number-based financial transaction providing method by a verification server, the method comprising:

receiving, by the verification server, a virtual card number provided by a virtual card number generation means, from a financial transaction terminal;

searching, by a virtual card number verification means of the verification server, for a matching code, using a plurality of detailed codes included in the virtual card number;

selecting from a plurality of wallet servers, based on the matching code, one wallet server storing an actual card number corresponding to the virtual card number;

transmitting, by the verification server, the virtual card number or the matching code to the one wallet server;

receiving the actual card number from the one wallet server; and

performing, by the verification server, a financial transaction progress or a financial transaction progress request, with the received actual card number.

【Claim 2】

The method of claim 1, wherein the virtual card number includes a fixed code coupled at a predetermined location within the virtual card number and matched with the verification server, and the plurality of detailed codes.

【Claim 3】

The method of claim 2, wherein the verification server transmits the virtual card number to the one wallet server, and

wherein the one wallet server includes a virtual card number verification means.

【Claim 4】

The method of claim 3, wherein the matching code includes only information associated with the one wallet server of the plurality of wallet servers.

【Claim 5】

The method of claim 2, wherein the verification server transmits the matching code to the one wallet server.

【Claim 6】

The method of claim 5, wherein the matching code includes a storage location of the actual card number stored in the one wallet server, or a user identifier (UID) stored in the one wallet server.

【Claim 7】

The method of claim 2, further comprising:

verifying, by the virtual card number verification means, validity of the virtual card number based on the plurality of detailed codes and a generation security code generated in the virtual card number verification means,

wherein the transmitting, by the verification server, of the virtual card number or the matching code to the one wallet server of the plurality of wallet servers storing the actual card number based on the matching code is performed only when the virtual card number is valid.

【Claim 8】

The method of claim 2, wherein a first virtual card number and a second virtual card number include the same fixed code such that the first virtual card number formed based on a first matching code matched with one wallet server of the plurality of wallet servers, and the second virtual card number formed based on a second matching code matched with another

wallet server of the plurality of wallet servers are transmitted to the verification server.

【Claim 9】

The method of claim 2, wherein the virtual card number is generated by a user terminal or a wearable device including the virtual card number generation means, and

wherein the user terminal or the wearable device is registered in one wallet server of the plurality of wallet servers.

【Claim 10】

The method of claim 9, wherein a user terminal or a wearable device registered in one wallet server of the plurality of wallet servers, and a user terminal or a wearable device registered in another wallet server of the plurality of wallet servers generate a virtual card number including the same fixed code.

【Claim 11】

A virtual card number-based financial transaction providing program, the program being stored in a medium to be combined with a computer which is hardware and perform the method any one of claims 1 to 10.

【Claim 12】

A virtual card number-based financial transaction providing apparatus, the apparatus comprising:

a communication unit configured to transmit or receive data with another server or terminal;

a detailed code extraction unit configured to search for a matching code based on a plurality of detailed codes included in a virtual card number received from a virtual card number generation means; and

a wallet server selection unit configured to:

select one wallet server of a plurality of wallet servers storing an actual card number, based on the matching code; and

control the communication unit such that the virtual card number or the matching code is transmitted to the selected wallet server,

wherein the communication unit receives the actual card number corresponding to the virtual card number from the one wallet server, and performs a financial transaction progress or a financial transaction progress request with the actual card number.

【Claim 13】

The apparatus of claim 12, wherein the virtual card number includes a fixed code coupled at a predetermined location within the virtual card number and matched with the financial transaction providing apparatus, and the plurality of detailed codes.

【Claim 14】

The apparatus of claim 13, wherein the matching code includes at least one of information associated with one wallet server of the plurality of wallet servers, a storage location of the actual card number stored in the one wallet server, and a UID stored in the one wallet server.

【Claim 15】

The apparatus of claim 12, further comprising:

a virtual card number verification unit configured to verify validity of the virtual card number based on the plurality of detailed codes.