

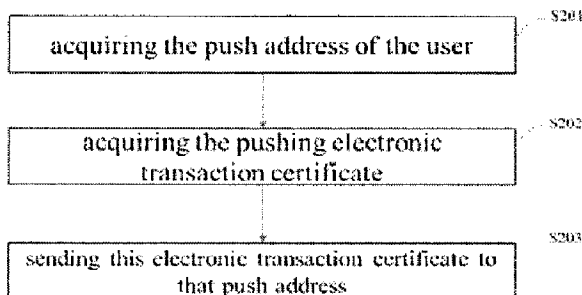


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(54) Titre : PROCÉDE ET DISPOSITIF DE DISTRIBUTION SELECTIVE D'UN CERTIFICAT ELECTRONIQUE DE TRANSACTION

(54) Title: METHOD AND DEVICE FOR PUSHING ELECTRONIC TRANSACTION CERTIFICATE



(57) **Abrégé/Abstract:**

A method and device for pushing an electronic transaction certificate, applied to the field of computer networks. The method comprises of obtaining a push address of a user; obtaining an electronic transaction certificate to be pushed; and sending the electronic transaction certificate to be pushed to the push address. The electronic transaction certificate includes transaction target attribute information, transaction rule information, and settlement account information, and one transaction target or one type of transaction target corresponds to one electronic transaction certificate. By using the method and device, the user may directly obtain, via push information, the electronic transaction certificate identifying the source of a transaction target. The method and device solve the problems that product data structures obtained by existing search engines are unitary, the amount of information is small, and a user is not able to directly perform ordering and paying.

## **Abstract**

A method and device for pushing an electronic transaction certificate, applied to the field of computer networks. The method comprises of obtaining a push address of a user; obtaining an electronic transaction certificate to be pushed; and sending the electronic transaction certificate to be pushed to the push address. The electronic transaction certificate includes transaction target attribute information, transaction rule information, and settlement account information, and one transaction target or one type of transaction target corresponds to one electronic transaction certificate. By using the method and device, the user may directly obtain, via push information, the electronic transaction certificate identifying the source of a transaction target. The method and device solve the problems that product data structures obtained by existing search engines are unitary, the amount of information is small, and a user is not able to directly perform ordering and paying.

# METHOD AND DEVICE FOR PUSHING ELECTRONIC TRANSACTION CERTIFICATE

## Technical Field

- [1] The present invention relates to the field of Internet, and more particularly to method and devices of pushing the electronic transaction certificate.

## Background Technology

- [2] Pushing information is a kind of webcast, which is a new internet-based technology for pushing information to users in need regularly through specific technological standard or protocol.
- [3] Users can acquire the product name and product provider or an URL(Uniform Resource Locator) link address of trade platform websites only from pushing information based on current technology. If users would like to know more in details or purchase the product, they can click this URL link address and browser the web page of product provider or log in the third-party e-commerce trade platform. That means that current push information includes extremely limited information due to its simple data structure based on current technology so that users cannot order a product and make a payment directly through push information.

## Technical Problem

- [4] The example of the present invention provides a method for pushing the electronic transaction certificate. The problem to be solved by this method is that push information includes extremely limited information due to its simple data structure. For users, they can order the product and make a payment directly through push information.

## Solutions of Problem

### Technical Solutions

- [5] For achieving the example of this present invention, which is a method to push the electronic transaction certificate. This method includes steps as below:
- [6] Acquiring the push address of the user;
- [7] Acquiring the electronic transaction certificate, which is ready to be pushed;
- [8] Sending this electronic transaction certificate to that push address;
- [9] This electronic transaction certificate includes information related to attributes, transaction rules and settlement accounts of the transaction object at least. One electronic transaction certificate corresponds to one transaction object or that of the same category.
- [10] The example of the present invention provides a device for pushing the electronic transaction certificate. This device comprises the following parts:
- [11] Push address acquisition unit is used to acquire the push address of the user.
- [12] Electronic transaction certificate acquisition unit is used to acquire an electronic transaction certificate, which is ready to be pushed; and
- [13] Electronic transaction certificate sending unit is used to send ready electronic transaction certificate to that push address;
- [14] This electronic transaction certificate includes information related to attributes, transaction rules and settlement accounts of the transaction object at least. One electronic transaction certificate corresponds to one transaction object or that of the same category.

### Beneficial Effect

- [15] In the examples of the present invention, users can acquire the electronic transaction certificate of transaction object directly from push information. This electronic transaction certificate is informative due to its rich data structures, including information related to attributes, transaction rules and settlement accounts of the transaction object and so on. The problem to be solved by the present invention is that push information includes extremely limited information due to its simple data structure acquiring from a current search engine. For users, they can order the product and make a payment directly through push information.

### Brief Description

- [16] Figure 1 is a schematic diagram of a network environment applied by the example of the present invention;
- [17] Figure 2 is an implementation flow chart of the method for pushing electronic transaction provided by an example of the present invention;
- [18] Figure 3 is a structural diagram of an electronic transaction certificate push device provided by an example of the present invention;

#### Examples of the present invention

- [19] For a clearer understanding of the objectives, technical solutions, and advantages of the present invention, the specific examples of the present invention will be described in detail with reference to the accompanying drawings. These specific examples described herein are applied to explain the present invention only but not limited to the present invention.
- [20] Figure 1 is a schematic diagram of a network environment applied by the example of the present invention. For ease of description, shown here are the parts related to the examples of the present invention only.
- [21] The generating device of electronic transaction certificate 11 can be configured as a single terminal, a single application software (APP), and a single software system, or, a plug-in or a module integrated into other terminals, application software (APP), and software system.
- [22] The electronic transaction certificate of transaction object is generated wherein the generating device of electronic transaction certificate 11 by a provider of transaction object.
- [23] In the examples of the present invention, the transaction object comprises commodity or service etc. The commodity can be physical or virtual. The provider of transaction object may be a commodity producer, a service provider, or other agency or individual authorized by the commodity manufacturer and service provider, such as an agent, a seller, and so on.
- [24] The electronic transaction certificate is a kind of the electronic identification information of the transaction object such as product or service. It comprises information related to attributes, transaction rules and settlement accounts of the electronic transaction at least. One electronic transaction certificate corresponds to one transaction object or that of the same category.
- [25] In the example of the present invention, the electronic transaction certificate is a read-write electronic file. The user can order commodity or service, make a payment and deliver directly based on this electronic transaction certificate. This transaction method makes users do not rely on

traditional methods such as telephones, physical stores, or online stores, third-party trading platforms, etc., to generate electronic transaction orders, make payment and delivery.

[26] In the examples of the present invention, electronic transaction certificate can be generated wherein the generating device of electronic transaction certificate 11 by the provider of transaction object inputting transaction object information.

[27] An example of the present invention, the information of transaction object can be input manually into the generating device of electronic transaction certificate 11.

[28] As another example of the present invention, the electronic transaction certificate can be generated through data information system. For example, transaction object information is imported by batch processing in ERP system into the generating device 11 of electronic transaction certificate.

[29] In the example of the present invention, input data should comprise information related to attributes, transaction rules and settlement accounts of the electronic transaction at least.

[30] The information of attributes wherein input data should include relevant description information of a transaction object, such as the size, weight, production date, expiry date, and so on.

[31] The information of transaction rules wherein input data is from both buyers and sellers, such as payment method, refund policy, maintenance guarantee, and so on.

[32] The information of settlement accounts is used to input data of accounts settlement, such as bank name and account holder's name from a provider of transaction object, and so on.

[33] As another example of the present invention, the information of the transaction object wherein input data includes logistics attributes or insurance information or both of that.

[34] The information of logistics attributes comprises relevant logistics information of transaction object wherein input data, such as the name of logistics provider, contact information, shipment time, and so on.

[35] The information of insurance attributes is related to insurance for items, such as contract number of insurances, underwriter, and so on.

[36] As a preferred example of the present invention, to ensure the reliability, stability, veracity of the electronic transaction certificate and avoid being tempered with the electronic transaction certificate in the network circulation, the electronic signature of transaction object provider is written wherein the electronic transaction certificate.

[37] To ensure the credibility of electronic transaction certificate and the safety and convenience of payment, as a preferred example of the present invention, the electronic signature of payment

institution corresponding with settlement accounts is written wherein the electronic transaction certificate. The information of settlement accounts of the transaction object provider from generated electronic transaction certificate and other related information is verified by this electronic signature. In this way, not only can the payment institution or other payment terminal identify correctly this electronic transaction certificate, but also the issue of identification verification of the transaction object provider is technically solved.

- [38] The electronic transaction certificate generated by generating device of electronic transaction certificate 11 is stored wherein electronic transaction certificate database 12, and is posted to the Internet to be queried and used by Internet users;
- [39] The push information device 13 can acquire the link address of the user, and the electronic transaction certificate from electronic transaction certificate database 12 and send this electronic transaction certificate to a client terminal, such as computer 14, or smartphone, tablet, PDA etc. named smart terminal 15.
- [40] Users can select the corresponding transaction object to electronic transaction certificates when they receive electronic transaction certificates. The electronic transaction certificate is used to trade between users and provider of transaction object directly and generated the online order, handle a delivery of transaction object and make a payment and so on.
- [41] Figure 2 is shown an implementation flow chart of the method for acquiring electronic transaction provided by an example of the present invention, details are described as below:
- [42] In the step S201, acquiring the push address of the user;
- [43] In the examples of the present invention, the link address of the user can be acquired from the public database, including but not limit to the email address, mobile phone number, instant message identification and so on.
- [44] In the step S202, acquiring the electronic transaction certificate, which is ready to be pushed;
- [45] In the examples of the present invention, the electronic transaction certificate can be acquired based on consumer's various preferences for transaction object. These preferences can be identified by data analysis technique.
- [46] In the step S203, sending this electronic transaction certificate to that push address;
- [47] In the examples of the present invention, electronic transaction certificate is sent to the client terminal via the Internet or Mobile Communication Network. The methods of push information comprise email, SMS, instant message, as well as post, comment and InMail at social media, and so

on.

- [48] In the examples of the present invention, there are two methods of pushing information to users. One is picking users' addresses randomly from the acquired user's address list; another one is sending different information to various consumer groups based on consumer's various preferences of the big data analysis.
- [49] As another example of the present invention, the electronic transaction certificate of the specific product can be picked for users, such as discount product, promotional product. Also, the electronic transaction certificate can be picked randomly to various consumer groups based on consumer's various preferences of the big data analysis.
- [50] In the examples of the present invention, users can acquire the electronic transaction certificate of transaction object directly from push information. This electronic transaction certificate is informative due to its rich data structures, including information related to attributes, transaction rules and settlement accounts of the transaction object and so on. The problem to be solved by the present invention is that push information includes extremely limited information due to its simple data structure acquiring from a current search engine. For users, they can order the product and make a payment directly through push information.
- [51] Technician in this field can be able to understand and achieve all of the foregoing examples, or parts of them can be achieved by hardware, or related hardware is commanded by the program. The program for executing foregoing steps can be stored in a readable storage media, which can be a read-only memory, flash memory, disk or CD-ROM, and so on.
- [52] Figure 3 is shown a structural diagram of the electronic transaction certificate push device 13 provided by an example of the present invention. For ease of description, shown here are the parts related to the examples of the present invention only.
- [53] Push address acquisition unit 131 is used to acquire the user's push address.
- [54] As the example of the present invention, the link address of the user can be acquired from the public database, including but not limited to the email address, mobile phone number, instant message identification and so on.
- [55] Electronic transaction certificate acquisition unit 132 is used to acquire the pushing electronic transaction certificate.
- [56] In the examples of the present invention, the electronic transaction certificate can be acquired based on consumer's various preferences for transaction object. These preferences can be identified

by data analysis technique.

- [57] Electronic transaction certificate sending unit 133 is used to send the pushing electronic transaction certificate of the electronic transaction certificate acquisition unit 132 to the user's address of push address acquisition unit 131.
- [58] In the examples of the present invention, electronic transaction certificate is sent to the client terminal via the Internet or Mobile Communication Network. The methods of push information comprise email, SMS, instant message, as well as post, comment and InMail at social media, and so on.
- [59] In the examples of the present invention, there are two methods of pushing information to users. One is picking users' addresses randomly from the acquired the user's address list; another one is sending different information to various consumer groups based on consumer's various preferences of the big data analysis.
- [60] As another example of the present invention, the electronic transaction certificate of the specific product can be picked for users, such as discount product, promotional product. Also, the electronic transaction certificate can be picked randomly to various consumer groups based on consumer's various preferences of the big data analysis.
- [61] In the examples of the present invention, this electronic transaction certificate push device can be a terminal, an application (APP), or a software system; or can be a plug-in component or module wherein the terminal, applications (APP) or a software system.
- [62] In the examples of the present invention, users can acquire the electronic transaction certificate of transaction object directly from push information. This electronic transaction certificate is informative due to its rich data structures, including information related to attributes, transaction rules and settlement accounts of the transaction object and so on. The problem to be solved by the present invention is that push information includes extremely limited information due to its simple data structure acquiring from a current search engine. For users, they can order the product and make a payment directly through push information.
- [63] The foregoing descriptions are merely preferred examples of the present invention but not limited to the present invention. Any modification, equivalent replacement, and improvement made within the spirit and principle of the present invention shall be included in the protection of the present invention.

Claims:

1. A method for pushing an electronic transaction certificate, the method comprising:

acquiring a push address of a terminal of a user;

acquiring the electronic transaction certificate, which is ready to be pushed; and

sending the electronic transaction certificate to the push address of the terminal of the user;

wherein the electronic transaction certificate corresponds to one or more transaction objects; and

wherein the electronic transaction certificate includes information related to attributes, transaction rules and settlement accounts of the electronic transaction, to order and make payment directly through the electronic transaction certificate; and

wherein the user comprises a consumer of at least one consumer group; and

wherein the electronic transaction certificate of the specific product is picked randomly according to at least one consumer preference based on a big data analysis.

2. The method of claim 1, wherein the push address of the user is posted at an electronic transaction certificate database.

3. The method of any one of claims 1 to 2, wherein the push address of the user includes an email address.

4. The method of any one of claims 1 to 3, wherein the push address of the user includes a mobile phone number.

5. The method of any one of claims 1 to 4, wherein the push address of the user includes an instant message identifier.

6. The method of claim 1, wherein sending the electronic transaction certificate ready to that push address of a user's terminal further includes:

picking the push address randomly from the acquired user's address list; and

sending the push address by groups according to user's preferences based on a big data analysis.

7. The method of any one of claims 1 to 6, wherein the electronic transaction certificate is configured as the electronic transaction certificate of a specific product.

8. The method of claim 7, wherein the electronic transaction certificate of the specific product includes the electronic transaction certificate of a discount product.

9. The method of claim 7, wherein the electronic transaction certificate of the specific product includes the electronic transaction certificate of a promotional product.

10. The method of any one of claims 7 to 9, wherein the electronic transaction certificate of the specific product is picked randomly to the push address of users.

11. The method of any one of claims 7 to 9, wherein the electronic transaction certificate of the specific product is sent to the specific user's group according to user's preferences based on a big data analysis.

12. The method of any one of claims 1 to 11, wherein the electronic transaction certificate is sent as an email.

13. The method of any one of claims 1 to 12, wherein the electronic transaction certificate is sent as a short message(SMS).

14. The method of any one of claims 1 to 13, wherein the electronic transaction certificate is sent as an instant message.

15. The method of any one of claims 1 to 14, wherein the electronic transaction certificate is sent as a post at a social network software.
16. The method of any one of claims 1 to 15, wherein the electronic transaction certificate is sent as a comment at the social network software.
17. The method of any one of claims 1 to 16, wherein the electronic transaction certificate is sent as an InMail at the social network software.
18. The method of any one of claims 1 to 17, wherein the electronic transaction certificate is configured to be an electronic identification information of the one or more transaction objects.
19. The method of claim 18, wherein the electronic identification information of transaction object includes attribute information.
20. The method of claim 19, wherein the attribute information includes a size information of transaction object.
21. The method of any one of claims 19 to 20, wherein the attribute information includes weight information of transaction object.
22. The method of any one of claims 19 to 21, wherein the attribute information includes a production date of transaction object.
23. The method of any one of claims 19 to 22, wherein the attribute information includes an expiry date of the transaction object.
24. The method of any one of claims 18 to 23, wherein the electronic identification information of transaction object includes information of settlement accounts.
25. The method of claim 24, wherein the information of settlement account includes a bank account number.

26. The method of any one of claims 24 to 25, wherein the information of settlement account includes a bank account holder's name.
27. The method of any one of claims 18 to 26, wherein the electronic identification information of transaction object includes information of transaction rules.
28. The method of claim 27, wherein the information of transaction rule includes a payment method.
29. The method of any one of claims 27 to 28, wherein the information of transaction rule includes a refund policy.
30. The method of any one of claims 27 to 29, wherein the information of transaction rule includes a maintenance guarantee.
31. The method of any one of claims 1 to 30, wherein the electronic transaction certificate is generated through transaction object information inputted manually.
32. The method of any one of claims 1 to 31, wherein the electronic transaction certificate is generated through the transaction object information imported from a data information system.
33. The method of any one of claims 31 to 32, wherein the transaction object information includes attribute information.
34. The method of claim 33, wherein the attribute information includes size information of transaction object.
35. The method of claim 33, wherein the attribute information includes weight information of transaction object.
36. The method of any one of claims 33 to 34, wherein the attribute information includes production date of transaction object.

37. The method of any one of claims 33 to 35, wherein the attribute information includes an expiry date of the transaction object.
38. The method of any one of claims 31 to 37, wherein the transaction object information includes information of settlement account.
39. The method of claim 38, wherein the information of settlement account includes a bank account number.
40. The method of any one of claims 38 to 39, wherein the information of settlement account includes a bank account holder's name.
41. The method of any one of claims 31 to 40, wherein the transaction object information includes information of transaction rules.
42. The method of claim 41, wherein the information of transaction rule includes a payment method.
43. The method of any one of claims 41 to 42, wherein the information of transaction rule includes a refund policy.
44. The method of any one of claims 41 to 43, wherein the information of transaction rule includes a maintenance guarantee.
45. The method of any one of claims 31 to 44, wherein the transaction object information further includes any one of logistics attribute information or insurance information.
46. The method of claim 45, wherein the logistics attribute includes the name of a logistics provider.
47. The method of any one of claims 45 to 46, wherein the logistics attribute includes contact information of logistics provider.

48. The method of any one of claims 45 to 47, wherein the logistics attribute includes the shipment time of logistics provider.
49. The method of claim 45, wherein the insurance information includes the contract number of insurance provider.
50. The method of any one of claims 45 to 49, wherein the insurance information includes an underwriter of insurances.
51. The method of any one of claims 1 to 50, wherein the electronic transaction certificate includes an electronic signature of payment institution corresponding to a settlement account in order to authenticate an identity of the transaction object provider.
52. The method of claim 51, wherein the transaction object provider includes any one or more of a commodity producer, a service provider, and an agent authorized by the commodity manufacturer and service provider.
53. The method of any one of claims 51 to 52, wherein the transaction object provider includes a commodity/service producer.
54. The method of any one of claims 51 to 53, wherein the transaction object provider includes an individual authorized by the commodity manufacturer and service provider.
55. A computer device for pushing an electronic transaction certificate, the computer device comprising:
- a push address acquisition unit;
  - an electronic transaction certificate acquisition unit; and
  - an electronic transaction certificate sending unit;

the push address acquisition unit configured to acquire the push address of a terminal of a user;

the electronic transaction certificate acquisition unit configured to acquire an electronic transaction certificate, which is ready to be pushed; and

the electronic transaction certificate sending unit configured to send the electronic transaction certificate ready to that push address of a user's terminal;

wherein the electronic transaction certificate corresponds to one or more transaction objects; and

wherein the electronic transaction certificate includes information related to attributes, transaction rules and settlement accounts of the electronic transaction to order and make payment directly through the electronic transaction certificate; and

wherein the user comprises a consumer of at least one consumer group; and

wherein the electronic transaction certificate of the specific product is picked randomly according to at least one consumer preference based on a big data analysis.

56. The device of claim 55, wherein the push address of the user is posted at an electronic transaction certificate database.

57. The device of any one of claims 55 to 56, wherein the push address of the user includes an email address.

58. The device of any one of claims 55 to 57, wherein the push address of the user includes a mobile phone number.

59. The device of any one of claims 55 to 58, wherein the push address of the user includes an instant message identifier.

60. The device of any one of claims 55 to 59, wherein sending the electronic transaction certificate ready to that push address of a user's terminal further includes:

picking the push address randomly from the acquired user's address list; and

sending the push address by groups according to user's preferences based on a big data analysis.

61. The device of any one of claims 55 to 60, wherein the electronic transaction certificate is configured as the electronic transaction certificate of a specific product.

62. The device of claim 61, wherein the electronic transaction certificate of the specific product includes the electronic transaction certificate of a discount product.

63. The device of claim 61, wherein the electronic transaction certificate of the specific product includes the electronic transaction certificate of a promotional product.

64. The device of any one of claims 61 to 63, wherein the electronic transaction certificate of the specific product is picked randomly to the push address of users.

65. The device of any one of claims 61 to 63, wherein the electronic transaction certificate of the specific product is sent to the specific user's group according to user's preferences based on a big data analysis.

66. The device of any one of claims 55 to 64, wherein the electronic transaction certificate is sent as an email.

67. The device of any one of claims 55 to 66, wherein the electronic transaction certificate is sent as a short message(SMS).

68. The device of any one of claims 55 to 67, wherein the electronic transaction certificate is sent as an instant message.

69. The device of any one of claims 55 to 68, wherein the electronic transaction certificate is sent as a post at a social network software.
70. The device of any one of claims 55 to 69, wherein the electronic transaction certificate is sent as a comment at the social network software.
71. The device of any one of claims 55 to 70, wherein the electronic transaction certificate is sent as an InMail at the social network software.
72. The device of any one of claims 55 to 71, wherein the device is configured as a single terminal.
73. The device of any one of claims 55 to 72, wherein the device is configured as a single application software.
74. The device of any one of claims 55 to 73, wherein the device is configured as a single application system.
75. The device of any one of claims 55 to 74, wherein the device is configured as a plug-in or a module integrated into other terminals, application software and software system.
76. The device of claim 55, wherein the user's terminal is configured as a computer.
77. The device of claim 55, wherein the user's terminal is configured as a single smart terminal.
78. The device of claim 77, wherein the single smart terminal is configured to as a smartphone.
79. The device of claim 77, wherein the single smart terminal is configured to as a tablet.
80. The device of claim 77, wherein the single smart terminal is configured to as a PDA.

81. The device of any one of claims 55 to 75, wherein the electronic transaction certificate is configured to be an electronic identification information of the one or more transaction objects..
82. The device of claim 81, wherein the electronic identification information of transaction object includes attribute information.
83. The device of claim 82, wherein the attribute information includes a size information of transaction object.
84. The device of any one of claims 82 to 83, wherein the attribute information includes weight information of transaction object.
85. The device of any one of claims 82 to 84, wherein the attribute information includes a production date of transaction object.
86. The device of any one of claims 82 to 85, wherein the attribute information includes an expiry date of the transaction object.
87. The device of claim 81, wherein the electronic identification information of transaction object includes information of settlement accounts.
88. The device of claim 87, wherein the information of settlement account includes a bank account number.
89. The device of any one of claims 87 to 88, wherein the information of settlement account includes a bank account holder's name.
90. The device of claim 87, wherein the electronic identification information of transaction object includes information of transaction rules.
91. The device of claim 90, wherein the information of transaction rule includes a payment method.

92. The device of any one of claims 90 to 91, wherein the information of transaction rule includes a refund policy.
93. The device of any one of claims 90 to 92, wherein the information of transaction rule includes a maintenance guarantee.
94. The device of any one of claims 55 to 93, wherein the electronic transaction certificate is generated through the transaction object information inputted manually.
95. The device of any one of claims 55 to 94, wherein the electronic transaction certificate is generated through the transaction object information imported from the data information system.
96. The device of any one of claims 94 to 95, wherein the transaction object information includes the attribute information.
97. The device of claim 96, wherein the attribute information includes a size information of transaction object.
98. The device of any one of 96 to 97, wherein the attribute information includes weight information of transaction object.
99. The device of any one of claims 96 to 98, wherein the attribute information includes a production date of transaction object.
100. The device of any one of claims 96 to 99, wherein the attribute information includes an expiry date of the transaction object.
101. The device of any one of claims 94 to 100, wherein the transaction object information includes information of settlement account.
102. The device of claim 101, wherein the information of settlement account includes a bank account number.

103. The device of any one of claims 101 to 102, wherein the information of settlement account includes a bank account holder's name.
104. The device of any one of claims 101 to 103, wherein the transaction object information includes information of transaction rules.
105. The device of claim 104, wherein the information of transaction rule includes a payment method.
106. The device of any one of claims 104 to 105, wherein the information of transaction rule includes a refund policy.
107. The device of any one of claims 104 to 106, wherein the information of transaction rule includes a maintenance guarantee.
108. The device of any one of claims 94 to 107, wherein the transaction object information further includes any one of logistics attribute information or insurance information or both of that.
109. The device of claim 108, wherein the logistics attribute includes the name of a logistics provider.
110. The device of any one of claims 108 to 109, wherein the logistics attribute includes contact information of logistics provider.
111. The device of any one of claims 108 to 110, wherein the logistics attribute includes the shipment time of logistics provider.
112. The device of claim 108, wherein the insurance information includes the contract number of insurance provider.
113. The device of any one of claims 108 to 112, wherein the insurance information includes an underwriter of insurances.

114. The device of any one of claims 55 to 113, wherein the electronic transaction certificate includes the electronic signature of payment institution corresponding to the settlement account in order to authenticate the identity of transaction object provider.

115. The device of claim 114, wherein the transaction object provider includes a commodity producer, a service provider, or other agency or individual authorized by the commodity manufacturer and service provider, such as an agent, a seller, and so on.

116. The device of any one of claims 114 to 115, wherein the transaction object provider includes an commodity/service producer.

117. The device of any one of claims 114 to 116, wherein the transaction object provider includes other agency or individual authorized by the commodity manufacturer and service provider.

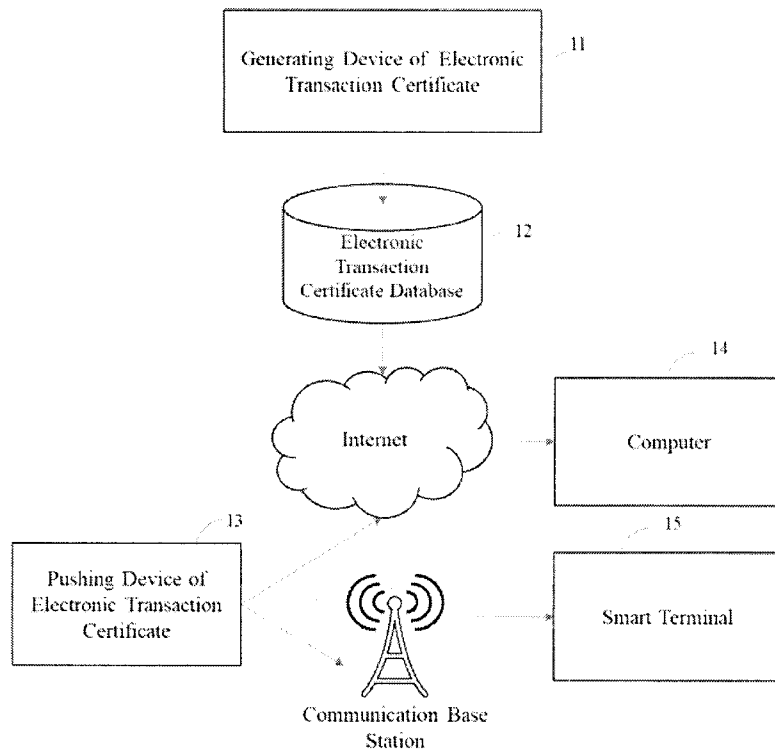


Figure 1

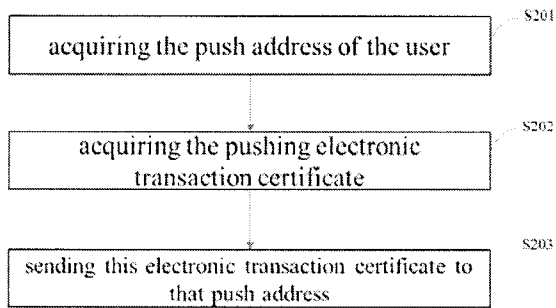


Figure 2

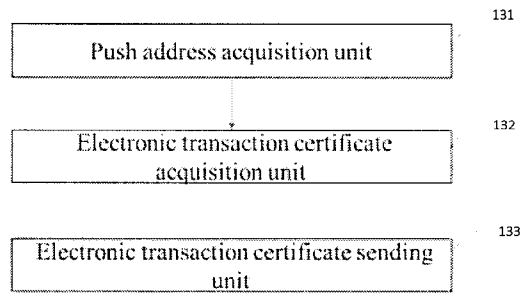


Figure 3

acquiring the push address of the user

S201

acquiring the pushing electronic  
transaction certificate

S202

sending this electronic transaction certificate to  
that push address

S203