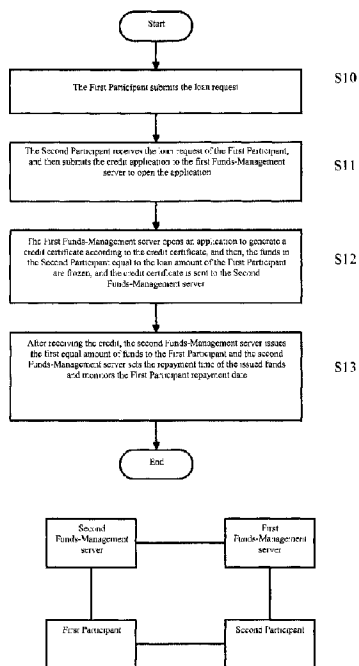




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(54) Titre : PROCÉDE DE PRET EN LIGNE, ET PROCÉDE, DISPOSITIF ET SYSTEME DE TRAITEMENT D'INTERACTION DE DONNEES
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(57) **Abrégé/Abstract:**

An online lending method, and a data interaction processing method, device and system. The lending method comprises: a first participant submits a borrowing request; a second participant receives the borrowing request of the first participant, and submits an application to open a credit certificate to a first funds management server; the first funds management server generates the credit certificate according to the application to open the credit certificate, freezes funds of the second participant which are equal to a borrowing limit of the first participant, and sends the credit certificate to a second funds management server; after receiving the credit certificate, the second funds management server grants funds to the first participant which are equal to the frozen funds, the second funds management server setting a repayment time for the granted funds, and monitoring a repayment date of the first participant. The present invention reduces the lending risk for a loan initiator.

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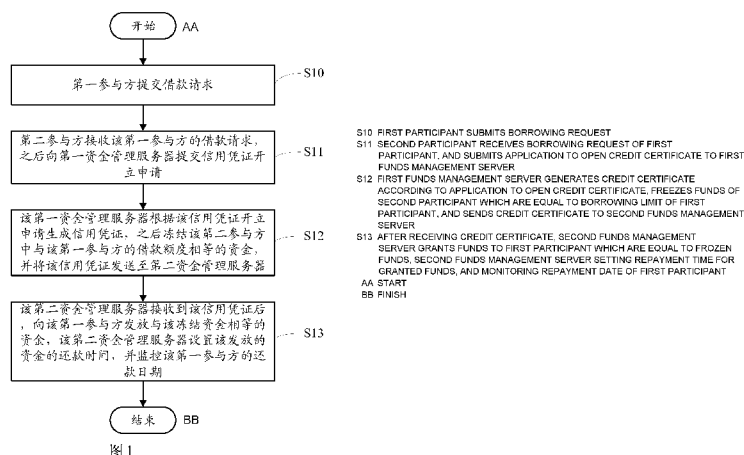
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(54) Title: ONLINE LENDING METHOD, AND DATA INTERACTION PROCESSING METHOD, DEVICE AND SYSTEM

(54) 发明名称: 线上借贷方法、数据交互处理方法、装置及系统



(57) Abstract: An online lending method, and a data interaction processing method, device and system. The lending method comprises: a first participant submits a borrowing request; a second participant receives the borrowing request of the first participant, and submits an application to open a credit certificate to a first funds management server; the first funds management server generates the credit certificate according to the application to open the credit certificate, freezes funds of the second participant which are equal to a borrowing limit of the first participant, and sends the credit certificate to a second funds management server; after receiving the credit certificate, the second funds management server grants funds to the first participant which are equal to the frozen funds, the second funds management server setting a repayment time for the granted funds, and monitoring a repayment date of the first participant. The present invention reduces the lending risk for a loan initiator.

(57) 摘要:

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一种线上借贷方法、数据交互处理方法、装置及系统，其中，该借贷方法包括：第一参与方提交借款请求；第二参与方接收所述第一参与方的借款请求，并向第一资金管理服务器提交信用凭证开立申请；所述第一资金管理服务器根据所述信用凭证开立申请生成信用凭证，冻结所述第二参与方中与所述第一参与方的借款额度相等的资金，并将所述信用凭证发送至第二资金管理服务器；所述第二资金管理服务器接收到所述信用凭证后，向所述第一参与方发放与所述冻结资金相等的资金；其中，所述第二资金管理服务器设置所述发放的资金的还款时间，并监控所述第一参与方的还款日期。通过上述方式，能够降低贷款发起方借贷风险。

Online Lending Method, and Data Interaction Processing Method, Device And System

- [1] [Technical Field]
- [2] The present invention relates to the field of credit, and in particular, to a borrowing method, data interaction processing method, device and system.
- [3] [Background Technology]
- [4] Private lending is divided into private personal loans and loans between citizens and financial enterprises. As private lending is mostly conducted in the semi-public or even secret circumstances, both the borrower and the lender generally test the so-called reputation maintenance, incomplete credit procedures, lack of secured mortgages and unreliable legal guarantees. In the event of a change of circumstances, the lender is very likely that the money lent to the borrower will not be recoverable.
- [5] With the development of Internet technology and especially mobile Internet technology, users can connect to the Internet through mobile devices using 2G, 3G, 4G or WiFi to conduct transactions and social activities. Users can conveniently and effectively perform online activities, this is an incomparable experience with offline. As a result, it is necessary to provide an online-based loan method.
- [6] Further, since users can realize various ways of data interaction through the Internet, it is necessary to provide an online data interaction processing method.
- [7] [Summary of the Invention]
- [8] It is an object of the present invention to provide an online lending method.
- [9] An online lending method provided in the present invention, the method includes: a First Participant submits a loan request; a Second Participant receives the loan request of the First Participant and submits credit certificate opening application to the first Funds-Management server; the first Funds-Management server opens an application to generate a credit certificate according to the said credit certificate, and freezes the funds equal to the loan amount of the First Participant from the Second Participant and sends the credit certificate to the second Funds-Management server; after receiving the credit certificate, the second Funds-Management server issues the First Participant equal funds to the First Participant; wherein the second Funds-Management server sets the repayment time of the issued funds and monitors the repayment date of the First Participant.
- [10] Another online lending method provided by the present invention includes: a first

Funds-Management server receives, an application for opening a credit by a Second Participant according to a loan request of a First Participant; based on the credit certificate opening application, generate a credit certificate and the funds in the Second Participant equal to the loan amount of the First Participant are frozen; sending the credit certificate to the second Funds-Management server; after receiving the credit certificate, the Second Funds-Management server issues the first equal amount of funds to the First Participant, wherein the second Funds-Management server sets the repayment time of the issued funds and monitors the First Participant's repayment dates.

- [11] Another aspect of the present invention provides an online lending method. The method includes: a second Funds-Management server receives a credit certificate; wherein the first certificate is a document received by a first Funds-Management server according to a First Participant loan request; and issuing a fund equal to the frozen funds to the First Participant, wherein the frozen funds allow the first Funds-Management server to freeze funds of the Second Participant equal to the First Participant's borrowing amount; wherein the second Funds-Management server sets the repayment time of the issued funds and monitors the repayment date of the First Participant.
- [12] In the aforesaid on-line lending method, the Second Participant applies to the first Funds-Management server for issuing the credit certificate when receiving the loan request of the First Participant, and the first Funds-Management server freezes the corresponding fund. The second Funds-Management server issues the frozen funds to the First Participant based on the credit certificate. As a result, the Funds-Management server is used as an intermediary platform for the two parties, the Second Participant guarantees the first Funds-Management server, and the associated second Funds-Management server issues the loan to the First Participant, thereby facilitating the First Participant applies loan online; in addition, the second Funds-Management server monitors the repayment date of the First Participant, thereby reducing the loan risk of the loan initiator.
- [13] Another object of the present invention is to provide a data interaction processing method, a data interaction system, and a data processing device.
- [14] The present invention provides a data interaction processing method, in which a data requester initiates a data request that needs to add a first data value to a data unit thereof; a data initiator receives the data request from the data requester and submits to a server the First Service Party opens an application to generate a data certificate according to the data certificate and locks the first data in the data unit of the data initiator that is equal to the data value requested by the data requesting party, and send the data certificate to a Second Service Party side; and after receiving the data certificate, the Second Service Party side

- adds a data value equal to the first data size to the data requester data unit; Wherein the Second Service Party sets that the data requester should add a data value equal to the first data size to the Second Service Party data unit within a predetermined time.
- [15] Another data interaction processing method provided in the present invention includes: receiving, a First Service Party receives an application from a data initiator according to a data certificate proposed by a data request from a data requester; wherein the data request is that the data requester initiates a request for adding a first data value to a data unit thereof; opening an application and generating data certificate according to the data certificate and locking the data requested by the data requester from the data unit of the data initiator and sending the data certificate to a Second Service Party, so that after receiving the data certificate, the Second Service Party adds the data value that is the same as the first data size; wherein the Second Service Party sets that the data requester should add a data value equal to the first data size to the Second Service Party data unit within a predetermined time.
- [16] Another aspect of the present invention provides a data interaction processing method, where the method includes: a Second Service Party receives a data certificate, wherein, the First Service Party receives the data request of the data initiator, according to the data of the data requester, raises the data certificate and open an application to generate the aforesaid data certificate, the said data request is initiated by the said data requester, and shall add the request of the first data value in its data unit; add a data value equal to the first data size in the data unit of the said data requester; wherein, the said first data is that the said First Service Party locks data that equal to data value requested by the data requester in the said data initiator's data unit; wherein, the said Second Service Party sets that the data requester should add a data value equal to the first data size to the Second Service Party data unit within a predetermined time.
- [17] An example of the present invention provides a data interaction processing system, including: a data requesting terminal, configured to initiate a data request that needs to add a first data value to a data unit thereof; a data initiating terminal, configured to receive the data. A First Server, configured to open an application to generate a data certificate according to the data certificate, and lock the data in the data unit of the data initiator with the data request. A Second Server, configured to add a data value equal to the first data size to the data requester data unit after receiving the data certificate; wherein the Second Service Party sets the data requester to add a data value equal to the first data size to the Second Service Party data unit within a predetermined time.
- [18] A device for data interaction processing provided by the present invention includes: a

receiving module, configured to receive an application for opening a data certificate that is proposed by a data initiator according to a data request of a data requester; wherein the data request is that the data requester initiates a request for adding a first data value to a data unit thereof; a processing module, configured to open an application-generated data certificate according to the data certificate and lock the data in the data unit of the data initiator with the data and a payment module, configured to send the data certificate to a Second Service Party, so that after receiving the data certificate, the Second Service Party requests the data requester data unit, wherein the device is set to increase the data size of the first data size to the second data size of the second data unit by a predetermined time equal data value.

[19] Another data interaction processing device provided in the present invention includes: a receiving module, configured to receive a data certificate; wherein the data certificate is used by a First Service Party to receive data from a data initiator according to a data requester that request to submit a request for data certificate creation, the data request initiating a request for the data requester to add a first data value to its data unit; and an issuing module for issuing a request to the data requester data unit. Wherein the first data is data in which the First Service Party locks the data unit of the data initiator equal to the data value requested by the data requester; wherein the device is arranged to add the data value equal to the first data size to the Second Service Party data unit within a predetermined time by the data requester.

[20] In the data interaction processing method, the data interaction system, and the data processing device provided by the present invention, when a data initiator initiates a data request that needs to add a first value to a data unit thereof after receiving a data request, the First Service Party opens the data certificate according to the request of the data initiator and locks the corresponding first data so that the Second Service Party adds the value of the first data to the data requester according to the data certificate and requests the data requester adds the value of the first data to the Second Service Party data unit within a predetermined time. Therefore, during the process of data exchange, the First and the Second Service Party are added into the interaction process. After the data initiator sends the server for credit guarantee, the server becomes the actual data issuer, so that the data interaction is more conveniently and safely handled.

[21] [Brief Description]

[22] Figure 1 is a lending method in a first example of the present invention;

[23] Figure 2 is a schematic diagram of lending relationship in the example of the present invention;

- [24] Figure 3 is a schematic flowchart of a lending method in a second example of the present invention;
- [25] Figure 4 is a schematic flowchart of a lending method in a third example of the present invention;
- [26] Figure 5 is a schematic flowchart of a lending method in a fourth example of the present invention;
- [27] Figure 6 is a schematic flow chart of a data interaction processing method in a first example of the present invention;
- [28] Figure 7 is a schematic diagram of data interaction in an example of the present invention;
- [29] Figure 8 is a schematic flowchart of a data interaction processing in a second example of the present invention;
- [30] Figure 9 is a schematic flowchart of a data interaction processing method in a third example of the present invention;
- [31] Figure 10 is a schematic structural diagram of a data interaction processing system in an example of the present invention;
- [32] Figure 11 is a schematic diagram of a connection relationship of data interaction in an example of the present invention;
- [33] Figure 12 is a flow chart of a data interaction processing device in a first example of the present invention;
- [34] Figure 13 is a schematic flowchart of a data interaction processing device in a second example of the present invention;
- [35] [Description of the Preferred Examples]
- [36] The present invention will be described in detail below with reference to the accompanying drawings and examples.
- [37] Referring to Figure 1, it is a schematic flowchart of a lending method according to a first example of the present invention. Please see Figure 2, at the same time, combined with the lending relationship diagram, the method flow shown in this example includes:
- [38] Step S10, the First Participant submits a loan request.
- [39] This letter of credit is a Bank Credit Certificate, opened for the loan initiator with his bank account funds or credit lines as a guarantee, and the bank promises to process payment and settlement of electronic credit certificates in accordance with the terms of the settlement.
- [40] In step S11, the Second Participant receives the loan request of the First Participant, and then submits the credit application to the first Funds-Management server.
- [41] Referring to Figure 3, further, step S10, that is, submitting a loan request by a First Participant is specifically implemented through the following steps:

- [42] Step S10a, the First Participant initiates the lending request through the First Server platform.
- [43] Wherein, the server platform can be an e-commerce platform, and the First Participant may also visit the e-commerce platform through an application installed in an intelligent terminal to complete the initiation of a lending request.
- [44] Step 11, that is, the Second Participant receives the loan request of the First Participant, and then submits the application for opening the credit certificate to the first Funds-Management server, specifically by the following steps:
- [45] Step S11a, the Second Participant receives the loan request through the server platform and submits a credit application to the first Funds-Management server.
- [46] The Second Participant can also visit the server platform to find and receive the lending request of the First Participant. Further, the Second Participant can check loan requests initiated by the First Participant through the server platform, and select a suitable request to receive.
- [47] In step S12, the First Funds-Management server opens an application to generate a credit certificate according to the credit certificate, and then, the funds in the Second Participant equal to the loan amount of the First Participant are frozen, and the credit certificate is sent to the Second Funds-Management server.
- [48] Step S13, after receiving the credit document, the second Funds-Management server issues the First Participant equal funds with the frozen funds. Wherein the second Funds-Management server sets the repayment time of the issued funds and monitors the repayment date of the First Participant.
- [49] The first Funds-Management server is an account management server of the Second Participant, and the second Funds-Management server is an account management server of the First Participant.
- [50] In the present example, the first Funds-Management server is the first bank's Funds-Management server, and the second Funds-Management server is the second bank's Funds-Management server. The frozen fund is a deposit of the Second Participant in the first Funds-Management server or a credit limit given by the first Funds-Management server to the Second Participant, or the Second Participant mortgages the real estate to the first Funds-Management server.
- [51] In other examples, the first Funds-Management server and the second Funds-Management server are the same Funds-Management server.
- [52] In the method of the present invention, the First Participant is a borrower, and the Second Participant is a loan initiator.

- [53] For example, the borrower issues a loan request of ¥100,000 borrowings. After receiving the loan request, the lender applies to the first bank to open a credit certificate. The first bank generates a credit certificate according to the application, and then the loan initiator is frozen this funds in the first bank, in which the funds of the frozen funds are equal to the funds of the credit certificates, that is, the amount of funds frozen in the first bank deposit of the initiator of the loans is lifted as a guarantee of the loan initiator of the loans. Then, according to the credit certificate sent by the first bank, the second bank will issue ¥100,000 funds to the borrower, and the borrowing of the borrower is successful.
- [54] For the first loan initiator, the deposit of ¥10,000 in the bank are not lent to the borrower by the bank, but simply frozen by the bank. The ¥10,000 deposits are still in the loan party's account and belong to the loan party. As a result, the risk is greatly reduced and the additional benefits may also be gained because the ¥10,000 deposit still belongs to himself. For the borrower, it borrows from the lender instead of borrowing from the bank, but the actual amount comes from the bank and the payment is still returned to the bank. Based on the bank's solid strength and counter-force, it will strengthen self-discipline to complete the entire lending process with the lender, it also further reduces the lender's risk and also facilitates the borrower's borrowing process as the bank's strength makes the borrowing process smoother. For the banks, the borrowed ¥100,000 funds borrowed by the initiate borrower were frozen ¥100,000 as a guarantee of storage, the risk is not borne by the bank, and because of its solid strength and counter-force, and it can guarantee the smooth completion of the loan process to some extent. After the borrowing is successfully completed, it can increase potential customers and obtain more information of the customer, and gain the additional benefits due to the whole loan process.
- [55] In the aforesaid method, the Second Participant applies to the first Funds-Management server for issuing the credit certificate when receiving the loan request of the First Participant, and the first Funds-Management server freezes the corresponding fund of the Second Participant. The second Funds-Management server issues the frozen funds to the First Participant based on the credit certificate. As a result, the Funds-Management server is used as an intermediary platform for the two parties, the Second Participant guarantees the first Funds-Management server, and the associated second Funds-Management server issues a loan to the First Participant to facilitate the First Participant Loans online. In addition, the second Funds-Management server monitors the repayment date of the First Participant, thereby reducing the loan risk of the loan initiator.
- [56] Please refer to Figure 4, it is a schematic flowchart of a lending method in a third example of the present invention. The method flow shown in this example includes:

- [57] Step S20, the first Funds-Management server receives the Second Participant's application for opening the credit certificate according to the loan request of the First Participant.
- [58] Step S12, the First Funds-Management server opens an application to generate a credit certificate according to the credit certificate, and then, the funds in the Second Participant equal to the loan amount of the First Participant are frozen.
- [59] This letter of credit is a Bank Credit Certificate, opened for the loan initiator with his bank account funds or credit lines as a guarantee, and the bank promises to process payment and settlement of electronic credit certificates in accordance with the terms of the settlement.
- [60] Step S22, send the credit certificate to a second Funds-Management server, so that after receiving the credit certificate, the second Funds-Management server issues the First Participant equal funds to the First Participant.
- [61] Wherein the second Funds-Management server sets the repayment time of the issued funds and monitors the repayment date of the First Participant.
- [62] The first Funds-Management server is an account management server of the Second Participant, and the second Funds-Management server is an account management server of the First Participant.
- [63] In the present example, the first Funds-Management server is the first bank's Funds-Management server, and the second Funds-Management server is the second bank's Funds-Management server. The frozen fund is a deposit of the Second Participant in the first Funds-Management server or a credit limit given by the first Funds-Management server to the Second Participant, or the Second Participant mortgages the real estate to the first Funds-Management server.
- [64] In other examples, the first Funds-Management server and the second Funds-Management server are the same Funds-Management server.
- [65] In the method of the present invention, the First Participant is a borrower, and the Second Participant is a loan initiator.
- [66] Referring to Figure 5, it is a schematic flowchart of an online lending method in a fourth example of the present invention. The method flow shown in this example includes:
- [67] Step S30, the second Funds-Management server receives the credit certificate. Wherein the credit document is generated by the first Funds-Management server by receiving the credit application opening request submitted by the Second Participant according to the loan request of the First Participant.
- [68] Step S31, issue the funds equal to the frozen funds to the First Participant. Wherein the frozen funds is the first Funds-Management server to freeze funds of the Second Participant equal to the loan amount of the First Participant.

- [69] Wherein the second Funds-Management server sets the repayment time of the issued funds and monitors the repayment date of the First Participant.
- [70] The first Funds-Management server is an account management server of the Second Participant, and the second Funds-Management server is an account management server of the First Participant.
- [71] In the present example, the first Funds-Management server is the first bank's Funds-Management server, and the second Funds-Management server is the second bank's Funds-Management server. The frozen fund is a deposit of the Second Participant in the first Funds-Management server or a credit limit given by the first Funds-Management server to the Second Participant, or the Second Participant mortgages the real estate to the first Funds-Management server.
- [72] In other examples, the first Funds-Management server and the second Funds-Management server are the same Funds-Management server.
- [73] In the method of the present invention, the First Participant is a borrower, and the Second Participant is a loan initiator.
- [74] Please refer to Figure 6, it is a schematic flowchart of a data interaction processing method according to a first example of the present invention. Please see Figure 7 at the same time, the data interaction relationship diagram. The method flow shown in this example includes:
- [75] In step S40, this data requester is used to initiate a first data request that needs to add a first data value to its data unit.
- [76] Specifically, the data requester initiates a data request of the first data through the First Server platform.
- [77] Step S41, the data initiator receives the data request from the data requester, and submits the data certificate open request to the First Service Party.
- [78] Specifically, the first data initiator opens a data certificate that is less than the first data value to the service party through the Second Server platform.
- [79] Wherein, the First Server platform and the Second Server platform can be the same server platform or different server platforms.
- [80] Further, the First Server platform and the Second Server platform can be an e-commerce platform, and the data requesting party may also access the e-commerce platform through an application installed in the smart terminal to initiate the initiation of the data request. The data initiator responds to the data request through the e-commerce platform to open the data certificate.
- [81] Step S42, the First Service Party opens an application generating data certificate according to the data certificate, locks the first data in the data unit of the data initiating party that is

- equal to the data value requested by the data requester, and sends the data certificate to the Second Service Party.
- [82] Step S43, the Second Service Party receives the data certificate and adds the data value that is equal to the data size of the first data in the unit to the data requester. Wherein the Second Service Party is set to add data values equal to the data size of the first part in the data unit to the data unit in the Second Service Party within a scheduled time.
- [83] The data interaction processing method in the example of the present invention is described below by way of example.
- [84] For example, the data requester is User A and the data initiator is User B. User B is an administrator for more than one client and has a corresponding password for each client for administrator privileges. Clients can be personal computers, tablets, smart phones and other devices that can exchange data with servers through the network. User A initiates, through the First Server platform, a data request that needs first data, where the first data is a password for requesting administrator rights of one of the clients. For example, User A requests User B for the password of Client 2's administrator.
- [85] When receiving the first data request, the User B requests the First Service Party to open the data certificate through the Second Server platform. Wherein, User B's administrator password is saved in the Second Service Party, and for each client, the corresponding administrator privileges have different levels of importance. For example, Client 1 is a corporate server, Client 2 is a tablet, and Client 3 is a personal computer. Therefore, you need to set the highest level of administrator privileges for Client 1, the most important level for administrator permissions for Client 3, and secondly, the importance level for Client 2's administrator permissions. When User B agrees to give the administrator rights of Client 2 to User A, the corresponding data certificate is provided to the First Service Party. The data certificate may be an operation log when the User B manages the Client 2, so as to prove the security and reliability of the User B.
- When the First Service Party receives the data certificate submitted by the User B, the First Service Party blocks the administrator right of the User B on the Client 2 according to the relevant contents of the data certificate, that is, the User B can not use the corresponding password to manage the Client 2. At the same time, the Second Service Party sends the password of the administrator's right of the Client 2 to the User A according to the data certificate sent by the First Service Party. And, the Second Service Party can set the time when User A returns the administrator authority of Client 2. For example, the Second Service Party provider setting User A needs to return the administrator right of Client 2 to User B within a month.

- [87] When User A returns the administrator right of Client 2 to the Second Service Party within a month's time, the First Service Party unfreezes User B's administrator right of Client 2, and User A can no longer Client 2 is managed using the corresponding password. When User A does not return the administrator authority of Client 2 to the Second Service Party at the expiration of one month, the Second Service Party sends a notification to User A to prompt him to return the administrator's rights. If the Second Service Party does not receive the administrator rights of the Client 2 returned by the User A over a certain period of time, the User B's administrator rights on the Client 2 are completely cancelled.
- [88] In the above, when the User B (data initiator) receives a request from the User A (data requester) for obtaining the administrator authority password of the Client 2, the First Service Party notifies the Second Service Party according to the data certificate submitted by the User B Party 2 sends Client 2's password to User A. On the one hand, User B gives the administrator authority to User A through the service side for risk control, and User B's data certificate is required as a guarantee that administrator rights will not be arbitrarily transferred. On the other hand, when User A returns or fails to return the administrator rights on time, the service side can notify User A to promptly return or cancel the User B's administrator rights so as to ensure that the client has only one administrator's authority so as not to cause the client's data Management confusion, and avoid the risk of client data security issues.
- [89] Further, the requested data may also be text data, audio data, video data, program data or financial data in the financial field. In the case of financial data, for an example, funds, the data requester is the borrower at this time, the data initiator is the lender of the loan, and the server is the Funds-Management server, for example, a bank. If it is audio data, such as a song, the data requester and the data initiator may be clients with multimedia playing functions such as mobile phones, and the server is a music website server.
- [90] Please refer to Figure 8, it is a data interaction processing method according to the second example of the present invention, the method and process including:
- [91] Step S50, the First Service Party receives the data certificate submitted by the data initiator according to the data request of the data requester and opens the application. The data request is initiated by the data requester and needs to add the first data to the data unit thereof the value request.
- [92] Specifically, the data requester initiates a data request of the first data through the first server platform. The first data initiator applies to the service party through the Second Server platform for opening a data certificate that the value is equal to the first data.
- [93] Wherein, the First Server platform and the Second Server platform can be the same server

- platform or different server platforms.
- [94] Further, the First Server platform and the Second Server platform can be an e-commerce platform, and the data requesting party may also access the e-commerce platform through an application installed in the smart terminal to initiate the initiation of the data request. The data initiator responds to the data request through the e-commerce platform to open the data certificate.
- [95] Step S51, according to the data certificate, locking the first part of the data unit in the first data initiator which the value is equal to the representative of data certificate.
- [96] Step S52, send the data certificate to the Second Service Party, making the Second Service Party adds the data value equal to the data size of the first part to the data requester data unit.
- [97] Wherein the Second Service Party is set to add data values equal to the data size of the first part in the data unit to the data unit in the Second Service Party within a scheduled time.
- [98] Please refer to Figure 9, it is a data interaction processing method according to a third example of the present invention. The method and process shown in this example includes:
- [99] In step S60, the Second Service Party receives the data certificate. Wherein the data certificate is generated by the First Service Party receiving the data certificate open application submitted by the data initiator according to the data request of the data requester and the data request is initiated by the data supplicant and needs to add the first data to the data unit thereof Value request.
- [100] Step S61, adds the data value equal to the data size of the first data to the data requester data unit. The first data is data in which the First Service Party locks the data unit requested by the data requester in the data unit of the data initiator.
- [101] Wherein the Second Service Party is set to add data values equal to the data size of the first part in the data unit to the data unit in the Second Service Party within a scheduled time.
- [102] Please refer to Figure 10 and 11, it is a schematic diagram of a data interaction processing system according to an example of the present invention. The System 70 shown in this example includes a data requesting Terminal 71, a data originating Terminal 72, a First Server 73, and a Second Server.
- [103] This data request Terminal 71 is used to initiate a first data request that needs to add a first data value to its data unit.
- [104] Wherein, the data request Terminal 71 initiates a first data request of the first data through the First Server platform.
- [105] The data originating Terminal 72 is configured to receive the data request from the data requester, and submit the data certificate open application to the server.

- [106] Specifically, the first data initiator Terminal 72 opens the data certificate to the First Server 73 through the Second Server platform.
- [107] Wherein, the First Server platform and the Second Server platform can be the same server platform or different server platforms.
- [108] Further, the First Server platform and the Second Server platform can be an e-commerce platform, and the data requesting Terminal 71 may also access the e-commerce platform through an application installed in the smart terminal to initiate the initiation of the data request. The data initiator Terminal 72 responds to the data request through the e-commerce platform to open the data certificate.
- The First Server 73 is configured to open an application generating data certificate according to the data certificate and lock the first data in the data unit of the data initiating party that is equal to the data value requested by the data requesting Terminal 71.
- [110] The Second Server 74 is used to receive the data certificate and add a data value equal to the data size of the first part to the data requester. Wherein the Second Service Party is set to add data values equal to the data size of the first part in the data unit to the data unit in the Second Service Party within a scheduled time.
- [111] Please refer to Figure 12, which is a data interaction processing device according to a first example of the present invention. The data interaction processing Device 80 shown in this example includes a receiving module 81, a processing module 82, and a releasing module 83. In the present example, the Device 80 operates in a banking system.
- [112] The receiving module 81 is configured to receive an application for establishing a data certificate submitted by a data initiator according to a data request from a data requester. The data request is initiated by the data requester and needs to add the first data to the data unit thereof the value request.
- [113] Specifically, the data certificate receiving module 81 receives the data certificate opened by the first data initiator terminal through a server platform.
- [114] The processing module 82 is used to lock the data units of the first data initiator which the value is equal to the first data represented by the data certificate according to the data certificate.
- [115] The issuing module 83 is used to send the data certificate to the Second Service Party, making the Second Service Party adds the data value equal to the data size of the first part to the data requester data unit.
- [116] Wherein the Second Service Party is set to add data values equal to the data size of the first part in the data unit to the data unit in the Second Service Party within a scheduled time.
- [117] Please refer to Figure 13, it is a data interaction processing apparatus according to a second

example of the present invention. The data interaction processing apparatus 90 shown in this example includes a receiving module 91 and an issuing module 92. In the present example, the Device 90 operates in a banking system.

- [118] The receiving module 91 is configured to receive data certificates. Wherein the data certificate is generated by the First Service Party receiving the data certificate open application submitted by the data initiator according to the data request of the data requester and the data request is initiated by the data supplicant and needs to add the first data to the data unit thereof Value request.
- [119] The issuing module 92 is used to add a data value equal to the data size of the first part to the data requester data unit. The first data is data in which the First Service Party locks the data unit requested by the data requester in the data unit of the data initiator.
- [120] Wherein the Second Service Party is set to add data values equal to the data size of the first part in the data unit to the data unit in the Second Service Party within a scheduled time.
- [121] In the data interaction processing method, the data interaction system, and the data processing device provided by the present invention, when a data initiator initiates a data request that needs to add a first value to a data unit thereof after receiving a data request, the First Service Party opens the data certificate according to the request of the data initiator and locks the corresponding first data so that the Second Service Party adds the value of the first data to the data requester according to the data certificate and requests the data requester adds the value of the first data to the Second Service Party data unit within a predetermined time. Therefore, during the process of data exchange, the First and the Second Service Party are added into the interaction process. After the data initiator sends the server for credit guarantee, the server becomes the actual data issuer, so that the data interaction is more conveniently and safely handled.
- [122] A person of skill in the art considers the problems disclosed herein and sought to be solved by the present disclosure to be exclusively computer problems and contemplates only solutions to those problems that include essential computer elements. Abstract ideas, mere schemes, plans, rules, or mental processes that do not include computer elements are expressly excluded from this application.
- [123] In the above examples, the present invention has been exemplary described only, but various modifications to the present invention can be made by those skilled in the area after reading this patent application without departing from the spirit and scope of the present invention.

Claims:

1. A computer device for online lending comprising:

a receiving module configured to receive a new data certificate application submitted by a data initiator according to a data request with a first data value initiated in a data requester's data unit by the data requester;

a processing module, configured to:

generate a data certificate according to the new data certificate application submitted by the data initiator, wherein the data certificate freezes funds or credit lines on the loan initiator's account as a guarantee, and wherein the data certificate facilitates payment and settlement, in accordance with terms of the payment and settlement; and

lock a data value in the data unit of the data initiator equal to the first data value requested by the data requester;

a delivering module configured to deliver the data certificate to a second service party so that the second service party adds a data value in the data requester's data unit equal to the first data value within a predetermined time.

2. The device of claim 1, wherein the data request is the request initiated by a data initiator to add a first data value to in the data requester's data unit.
3. The device of claim 1 further comprising setting a predetermined time that the data requestor should add the data value in a second service party's data unit equal to the first data value within the predetermined time.

4. The device of any one of claims 1 to 3, wherein the device is operated in a banking system.
5. The device of any one of claims 1 to 3, wherein the data request is initiated by the data requester through a first server platform.
6. The device of claim 5, wherein the data certificate is generated by the data initiator through a second server platform.
7. The device of claim 6, wherein the first server platform is the same server platform as the second server platform.
8. The device of claim 6, wherein the first server platform is a different server platform from the second server platform.
9. The device of any one of claims 5 to 8, wherein the first server platform is an electronic commerce platform.
10. The device of any one of claims 6 to 8, wherein the second server platform is an electronic commerce platform.
11. The device of any one of claims 1 to 8, wherein the data requester accesses an electronic commerce platform through an application installed in a smart terminal to initiate the data request.
12. The device of any one of claims 1 to 10, wherein the data request includes text data.
13. The device of any one of claims 1 to 10, wherein the data request includes audio data.
14. The device of any one of claims 1 to 10, wherein the data request includes video data.

15. The device of any one of claims 1 to 10, wherein the data request includes program data.
16. The device of any one of claims 1 to 10, wherein the data request includes financial data in a financial field.
17. A computer device for online lending comprising:
 - a processing module for generating a data certificate;
 - a receiving module configured to receive the data certificate, wherein the data certificate is generated by a first service party according to a new data certificate application submitted by a data initiator, wherein the new data certificate application is to lock a data value in a data unit of a data initiator equal to a first data value requested by a data requester according to a data request with the first data value, wherein the data certificate freezes funds or credit lines on a loan initiator's account as a guarantee, and wherein the data certificate facilitates payment and settlement, in accordance with terms of the payment and settlement; and
 - a distributing module configured to add a data value in a data requester's data unit equal to a first data value within a predetermined time.
18. The device of claim 17, wherein the data request is the request initiated by a data requester to add the first data value to in the data requester's data unit.
19. The device of claim 17, wherein the first data is locked in the data unit of the data initiator by the first service party equal to the data value request by the data requester.
20. The device of claim 17, wherein the data requester sets the data value equal to the first data value to a second service party's data unit within the predetermined time.

21. The device of any one of claims 17 to 20, wherein the device is operated in a banking system.
22. The device of any one of claims 17 to 21, wherein the data request is initiated by the data requester through a first server platform.
23. The device of claim 22, wherein the data certificate is generated by the data initiator through a second server platform.
24. The device of claim 23, wherein the first server platform is the same server platform as the second server platform.
25. The device of claim 23, wherein the first server platform is a different server platform from the second server platform.
26. The device of any one of claims 22 to 25, wherein the first server platform is an electronic commerce platform.
27. The device of any one of claims 23 to 25, wherein the second server platform is an electronic commerce platform.
28. The device of any one of claims 17 to 25, wherein the data requester accesses to an electronic commerce platform through an application installed in a smart terminal to initiate the data request.
29. The device of any one of claims 17 to 27, wherein the data request includes text data.
30. The device of any one of claims 17 to 27, wherein the data request includes audio data.
31. The device of any one of claims 17 to 27, wherein the data request includes video data.

32. The device of any one of claims 17 to 27, wherein the data request includes program data.

33. The device of any one of claims 17 to 27, wherein the data value in the data request refers to financial data in a financial field.

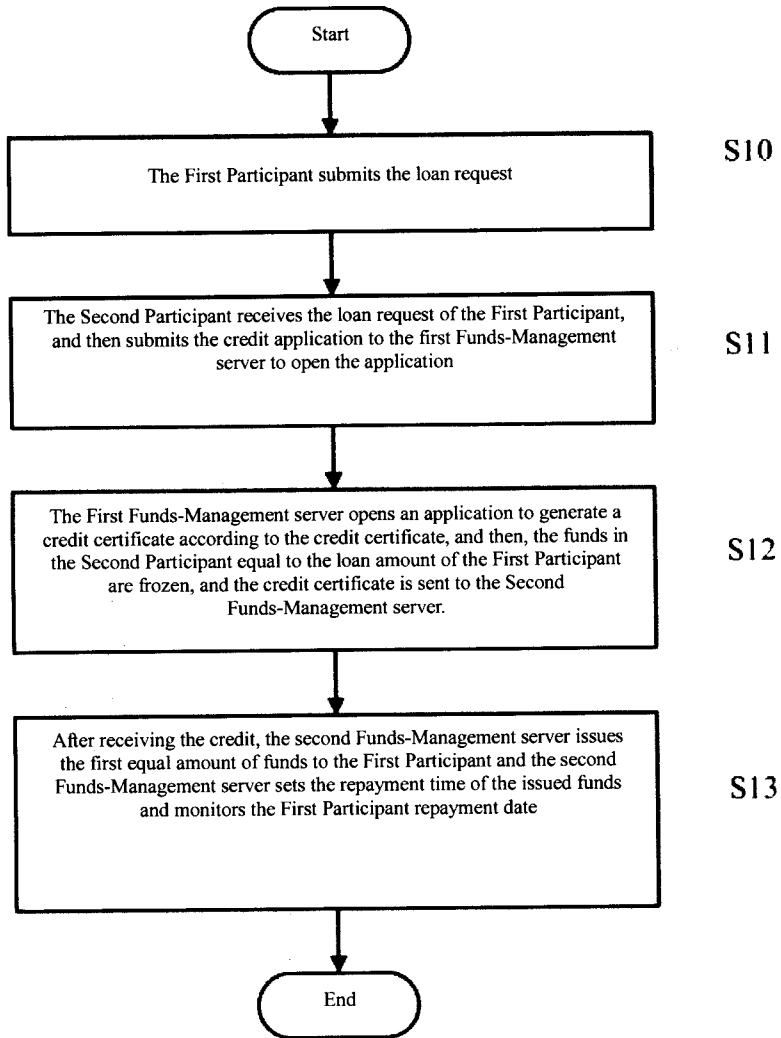


Figure 1

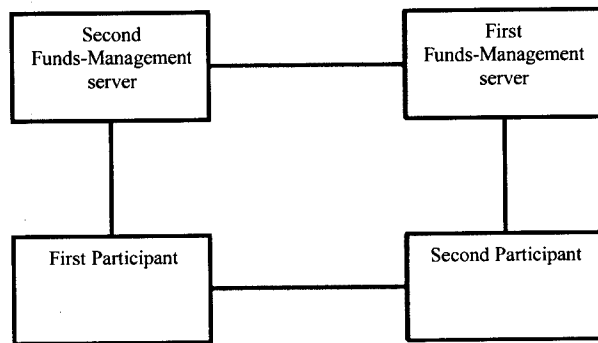


Figure 2

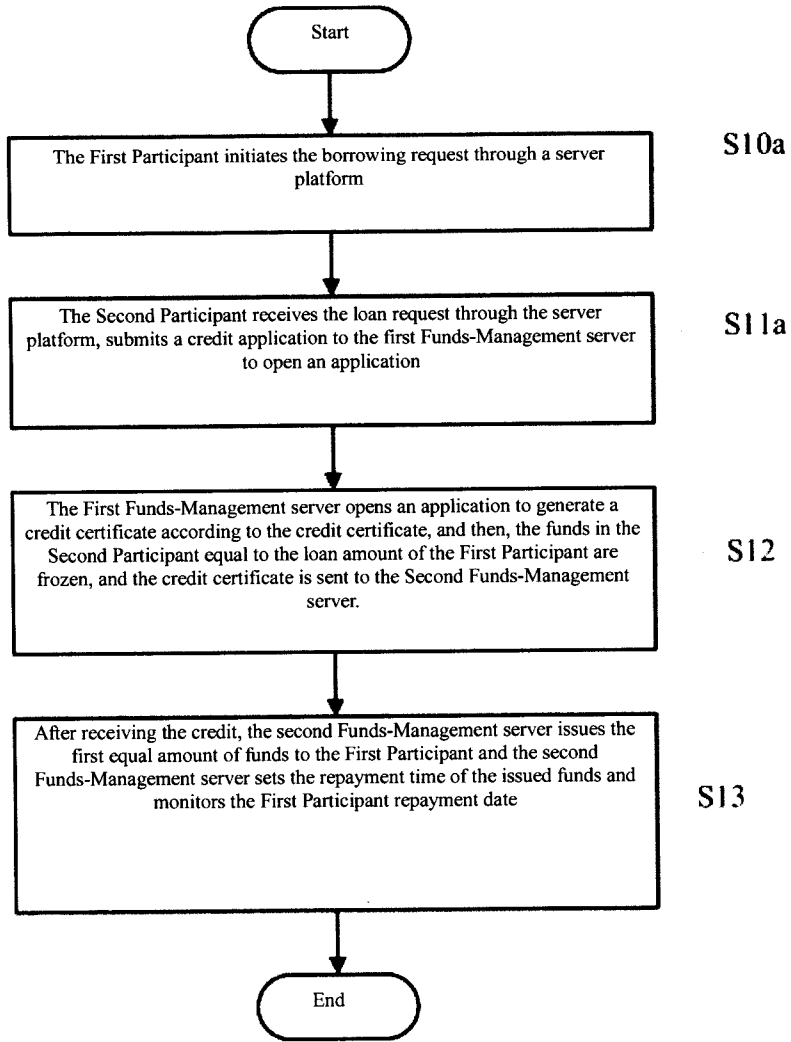


Figure 3

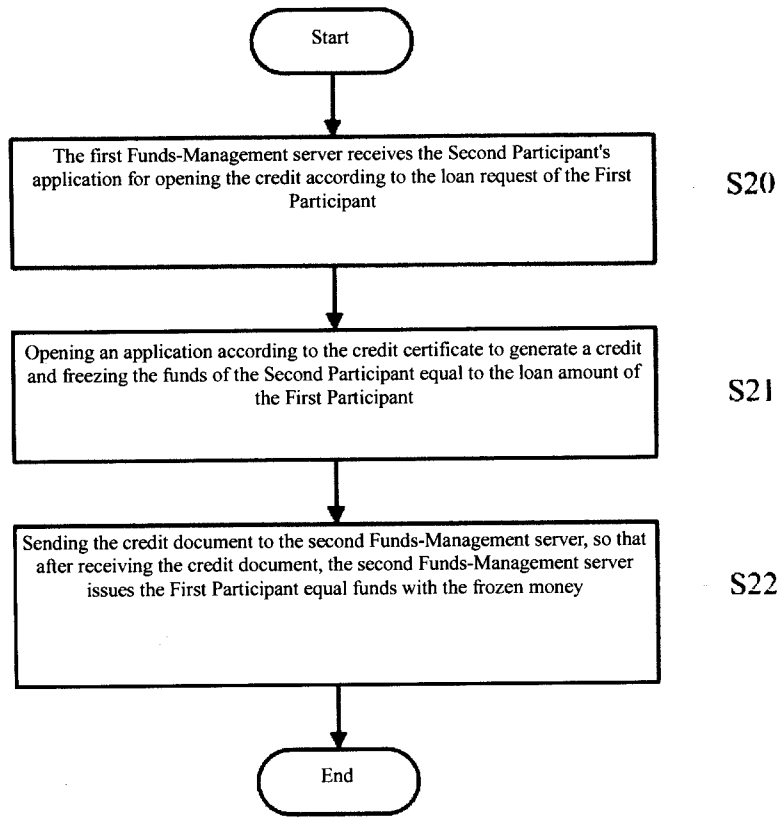


Figure 4

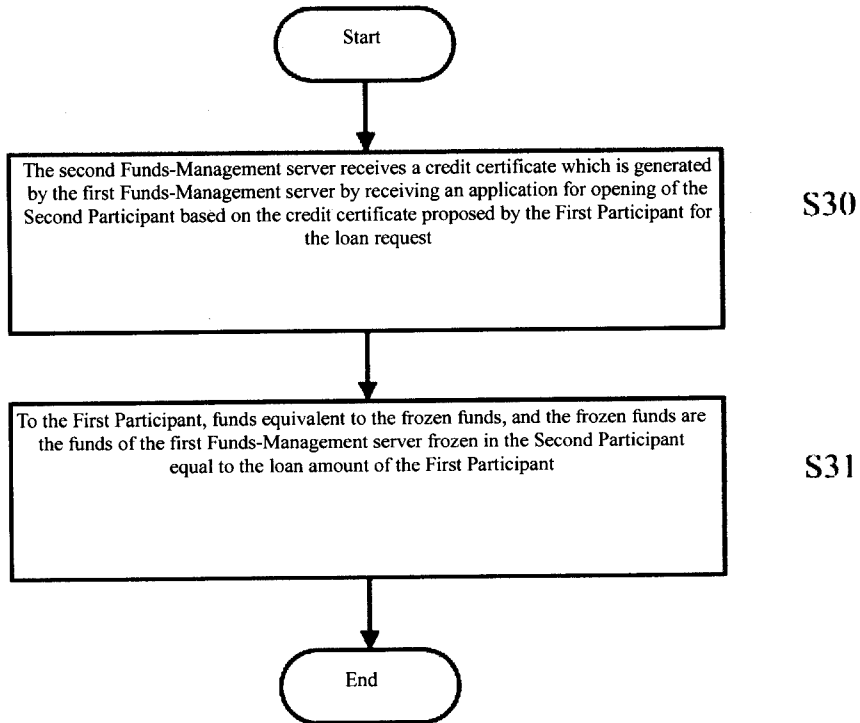


Figure 5

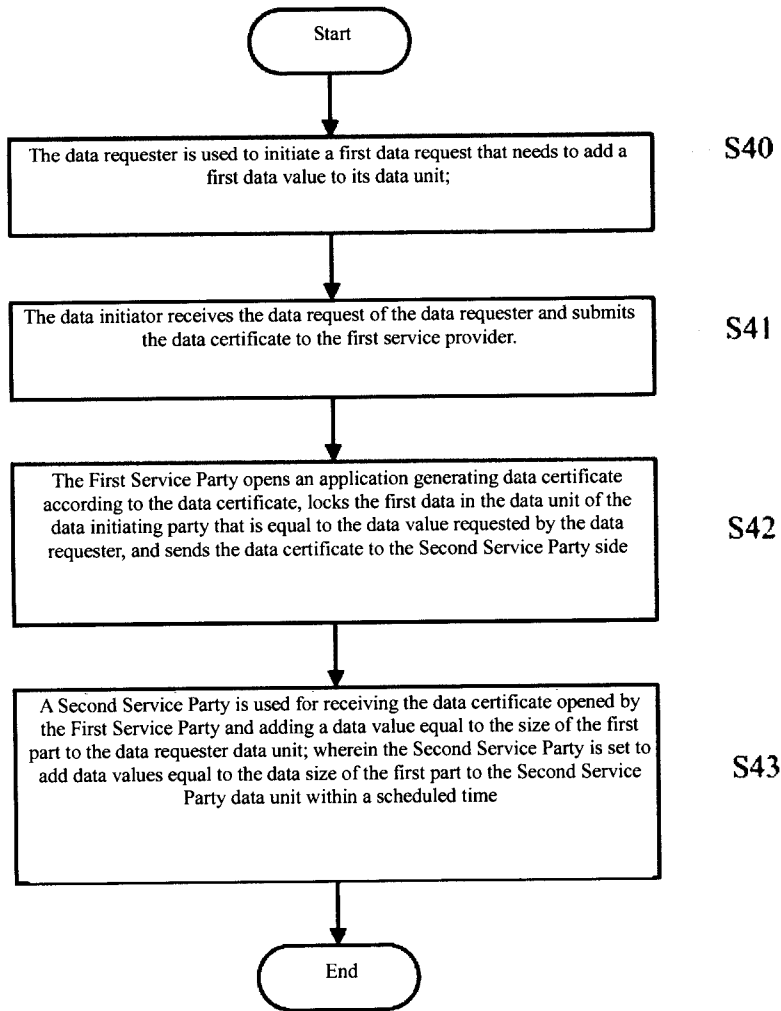


Figure 6

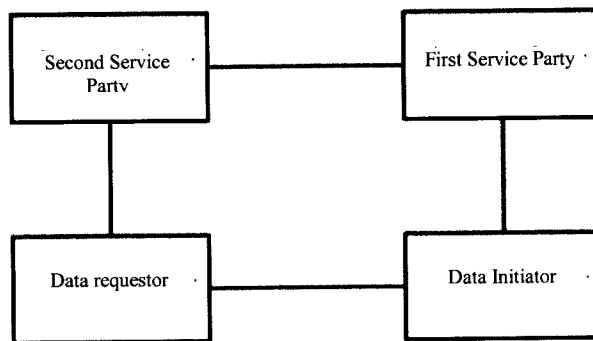


Figure 7

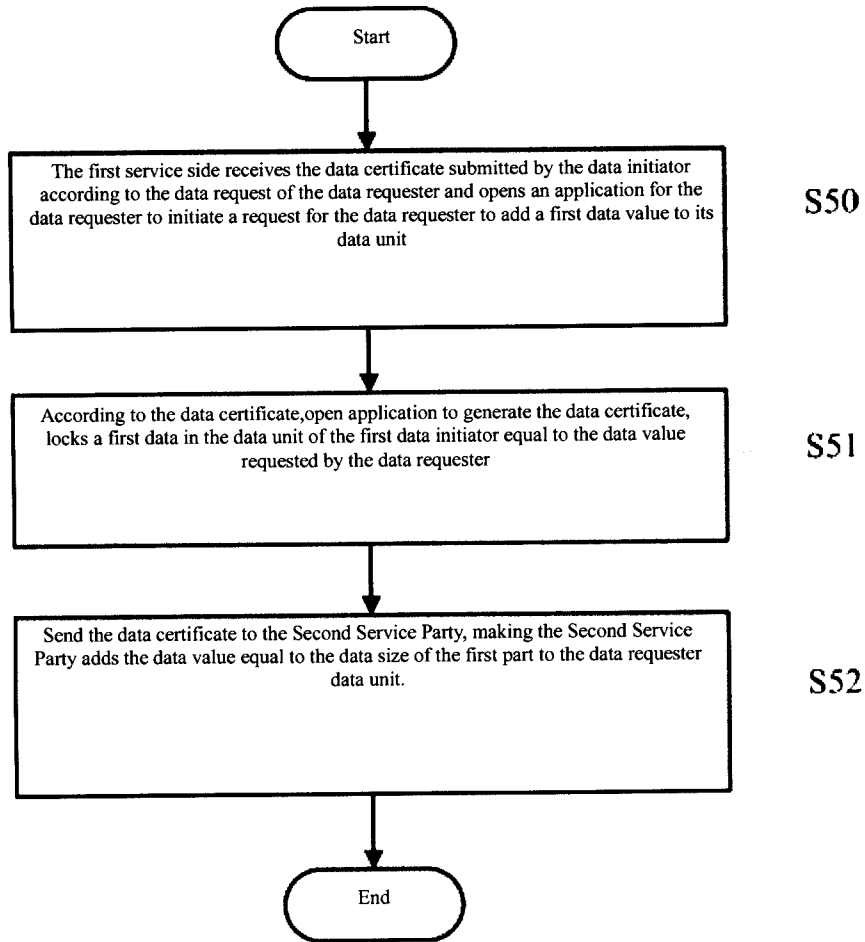


Figure 8

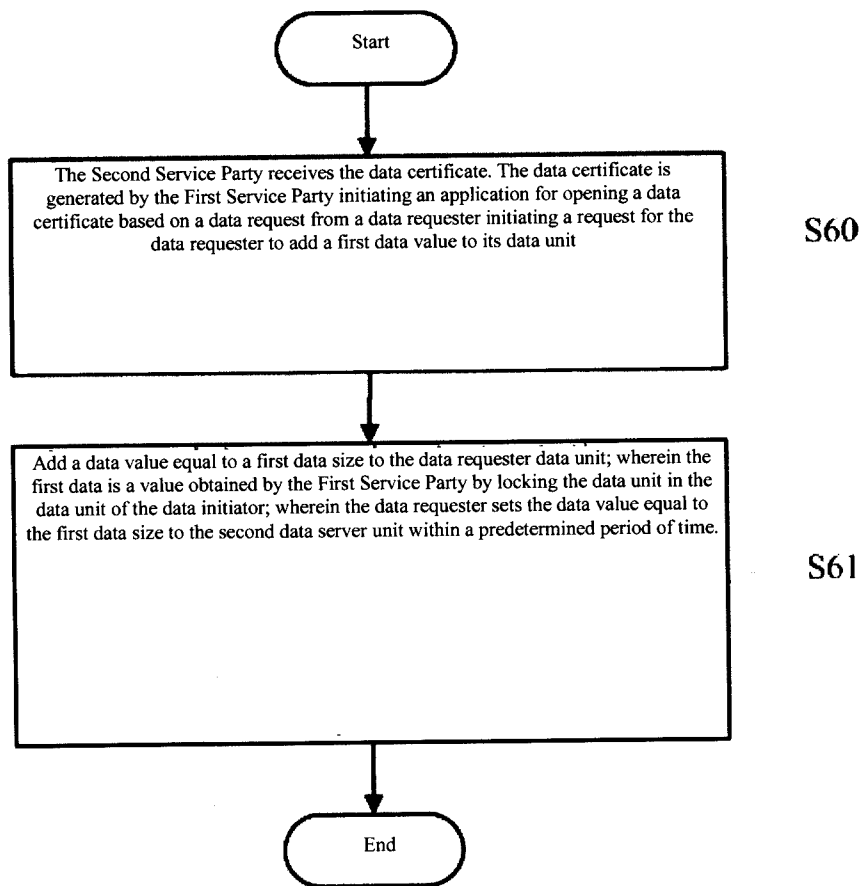


Figure 9

70

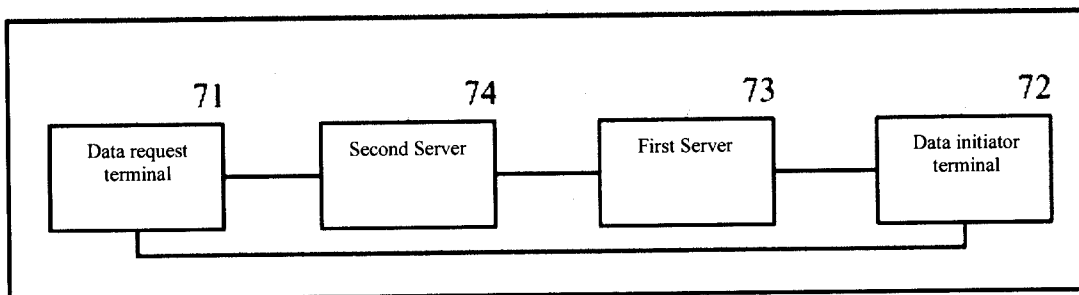


Figure 10

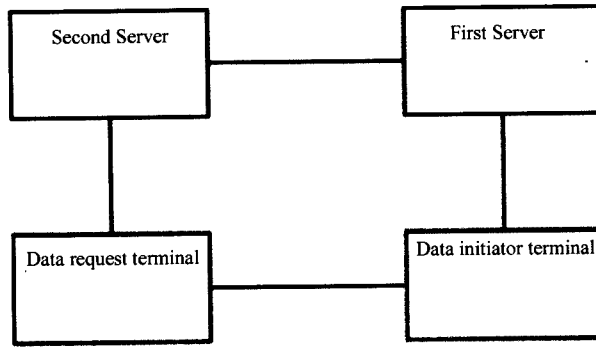


Figure 11

80

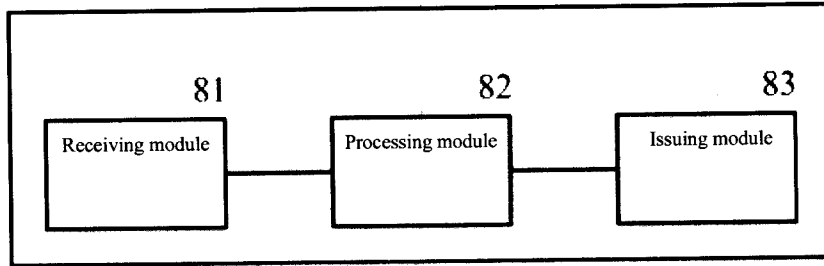


Figure 12

90

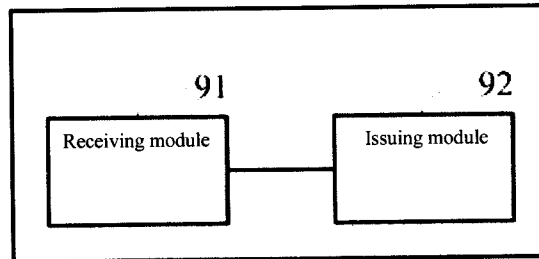


Figure 13

