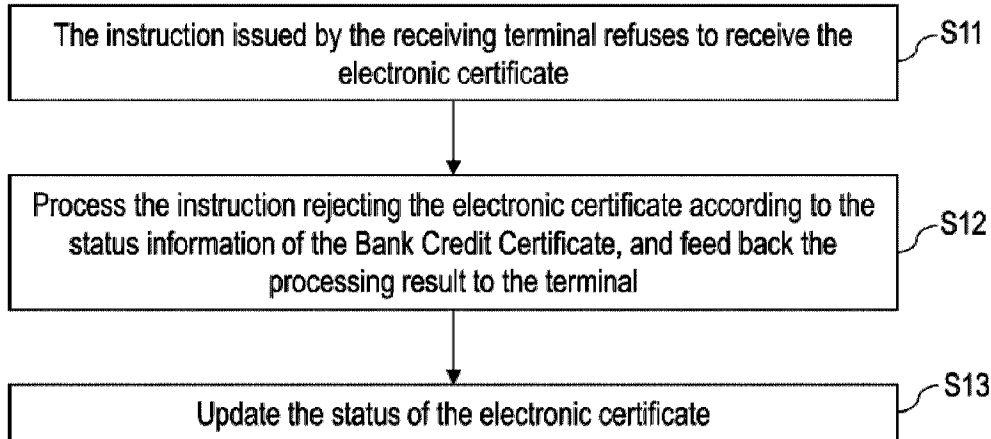




(22) Date de dépôt/Filing Date: 2015/07/21
(41) Mise à la disp. pub./Open to Public Insp.: 2017/01/26
(45) Date de délivrance/Issue Date: 2023/04/25
(62) Demande originale/Original Application: 2 994 577

(51) Cl.Int./Int.Cl. *G06Q 20/38* (2012.01)
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(54) Titre : PROCÉDE ET DISPOSITIF PERMETTANT DE REJETER LA RECEPTION D'UN CERTIFICAT
(54) Title: METHOD AND DEVICE FOR REJECTING RECEIPT OF CERTIFICATE



(57) **Abrégé/Abstract:**

A method and device for rejecting receipt of a certificate, applicable in a server end. The method comprises: receiving an instruction transmitted by a terminal for rejecting receipt of an electronic certificate (S11); processing, on the basis of state information of the electronic certificate, the instruction for rejecting receipt of the electronic certificate and feeding the processing result back to the terminal (S12); updating the state information of the electronic certificate (S13), and when prompt information is received by the terminal, rejecting receipt of the electronic certificate via a server end to change the state of the electronic certificate, thus adding an approach for terminating the electronic certificate, and enhancing user experience in an interactive process with respect to the electronic certificate.

Abstract

A method and device for rejecting receipt of a certificate, applicable in a server end. The method comprises: receiving an instruction transmitted by a terminal for rejecting receipt of an electronic certificate (S11); processing, on the basis of state information of the electronic certificate, the instruction for rejecting receipt of the electronic certificate and feeding the processing result back to the terminal (S12); updating the state information of the electronic certificate (S13), and when prompt information is received by the terminal, rejecting receipt of the electronic certificate via a server end to change the state of the electronic certificate, thus adding an approach for terminating the electronic certificate, and enhancing user experience in an interactive process with respect to the electronic certificate.

METHOD AND DEVICE FOR REJECTING RECEIPT OF CERTIFICATE

Technical Field

[0001] The present invention relates to the field of network payment technology, and in particular, to a method and device for rejecting a certificate.

Background

[0002] E-commerce using the Internet platform to connect the parties involved in traditional business activities (buyers, sellers, logistics companies, financial institutions, etc.), the whole transaction process is networked, electronically and informational, thus reducing the cost of the transaction and improving the efficiency of the transaction. However, in the current E-commerce applications, the transfer of funds mainly depends on the traditional way of electronic direct transfer payment and third-party payment, with a single payment method.

Summary

[0003] The main object of the present invention is to provide a method and device for rejecting a certificate, aiming to provide a termination of an electronic certificate.

[0004] In order to achieve the above objective, the present invention provides a method for rejecting a certificate and applying it to a server. The method includes:

[0005] The instruction issued by the receiving terminal refuses to receive the electronic certificate;

[0006] Processing the instruction for refusing to receive the electronic certificate according to the status information of the electronic certificate, and feeding back the processing result to the terminal;

[0007] The state information of the electronic certificate is updated.

[0008] The present invention also provides a method for rejecting a certificate, which is applicable to a terminal. The method includes:

[0009] Receiving information to be received electronic certificate, the information to be received electronic certificate includes the identity information specified by the electronic certificate;

[0010] Issuing instructions for refusing to receive electronic certificate;

[0011] Receive server-terminal processing results.

[0012] The present invention also proposes a device applied to server-terminal refusal of admission, the device includes:

[0013] Receiving module is set to receive instructions issued by the terminal refuse to receive electronic certificate;

[0014] A processing module is used to process the instruction for refusing to receive the electronic certificate according to the status information of the electronic certificate, and feedback the processing result to the terminal;

[0015] An updating module is used to update status information of the electronic certificate.

[0016] The present invention provides a method and device for rejecting a certificate. In the present invention, after the terminal receives the certificate prompt information, the terminal refuses to receive the electronic certificate to change the state of the electronic certificate, thereby adding a termination of the electronic certificate to improve the user experience during the interactive process of the electronic certificate.

Brief Description of the Drawings

[0017] Figure 1 is a flow chart of a method for rejecting a certificate according to the first example of the present invention;

[0018] Figure 2 is a flow chart of a method for rejecting a certificate according to Example 2 of the present invention;

[0019] Figure 3 is the example of this invention claims a method of rejecting a card;

[0020] Figure 4 is a schematic structural diagram of a device for refusing certificate of admission according to Example 4 of the present invention.

[0021] The realization of the object of the present invention, features and advantages of the present invention will be further described with reference to the accompanying drawings.

Detailed Description

[0022] It is to be understood that the specific examples described herein are merely illustrative of the invention but not intended to limit the invention.

[0023] In the examples of the present invention, an electronic certificate is applied to a new type of network payment method, which greatly reduces the transaction risk and protects the

interests of buyers and sellers relative to the traditional network payment method. The buyer applies for funds management account with its account funds or credit limit as a security deposit, and the fund management institution promises to process the payment and settlement of electronic credit certificates according to the terms of the settlement. The payment method is based on the fund management institution credit commitment to pay a basic tool for Internet innovation, mainly aim at the buyer's commodity, the seller downloads the access interface of the cashier. The buyer completes the opening of electronic certificate, the seller completes the receipt, performs the contract, delivers the solution, and finally automatically releases the electronic credit certificate. The payment method cannot only be purchased with the commodity, but can also be used for collateral.

[0024] In the basic process of electronic certificate, the issuer to the bank for the process of issuing a permit, you need to fill in a number of information, such as the issuer's identity information, the account information for the freezing of funds, In the case, you also need to fill in the credit card information, payment mode and other information, after completing the information, the user to complete the information to the bank to complete the issuing.

[0025] In the example of the present invention relates to the electronic certificate is funds management institution according to the applicant's application to freeze the applicant's funds or credit limit and opened in the name of the bank, and promised to settle in accordance with the terms of the agreement payment certificate of electronic credit commitment. The electronic certificate may be a buyer's commodity. The seller downloads the check-in interface, and the buyer completes the issuance of the electronic certificate. The seller completes the receipt and performance and submits the payment. The electronic certificate expires automatically. The electronic certificate can be purchased not only for buying commodity, but also be used for mortgage guarantees. In the examples of the present invention, funds management institution refers to institutions that can support the flow of funds, including but not limited to banks and other financial institutions (such as securities institutions). Correspondingly, Funds-Management server includes a bank server or other financial institution server; funds management account includes a bank loan account or an account of another financial institution.

[0026] The process of online payment transaction via electronic certificate is generally as follows: After the buyer and the seller form the order, the buyer applies for issuing the certificate to the Funds-Management server (the server of issuing funds management institution) through

the applicant (issuing terminal). Of course, the buyer can also take the initiative to apply for a license without a transaction order. After the Funds-Management server accepts the application, it opens an electronic certificate according to the issuing application and freezes the funds or credit line of the buyer's account for the corresponding amount. After confirming the order, the seller applies for the certificate to the second Funds-Management server (i.e., the server of the funds management institution) via the seller's terminal (the receiving terminal, i.e., the terminal in this example), and the second Funds-Management server verifies the information and receives the certificate. Electronic certificate into compliance period, waiting for the seller to deliver commodity or provide services. After the seller fulfils the contract during the performance period, the second Funds-Management server submits the fulfilment information (such as logistics number), the second Funds-Management server changes the status of the electronic certificate, and the electronic certificate enters the period of receipt and waits for the buyer to sign for the commodity. When the buyer signs the commodity within the period of receipt, that is to say, the seller completes the corresponding transaction conditions according to the settlement conditions of the electronic certificate, and the electronic certificate enters the settlement period. The seller applies for the second Funds-Management server to apply for the settlement to the Funds-Management server within the time limit for applying for settlement, and after the Funds-Management server determines that the conditions for the settlement have been reached, the funds or credit of the frozen amount of the buyer's account is released. The funds will be transferred to the second Funds-Management server, and the funds will be transferred by the second Funds-Management server into the seller's designated receiving account (i.e., the collecting account). At this point, the completion of online payment, the entire transaction is completed.

[0027] In this example of the present invention, the terminal is a device that delivers an instruction for refusing to receive an electronic certificate to a server (that is, a Funds-Management server), and may be a terminal operated by a natural person, a legal person or his organization, and the certificate collector) refuses to receive the electronic certificate from the server through the terminal, and the server processes the instruction for rejecting the electronic certificate according to the status information of the electronic certificate, and feeds back the processing result to the terminal.

[0028] Example 1

[0029] Figure 1 is a flow chart of a method for rejecting a certificate provided in this example.

[0030] The method of rejecting a certificate in this example includes:

[0031] S11, receiving instructions issued by the receiving terminal refusing to receive the electronic certificate;

[0032] Before step S11, the seller or the recipient is called a collector. After the seller sells a product, the buyer is also called an issuer, and applies for an electronic certificate to the server, i.e., the issuing bank, after the server freezes the corresponding funds (or credit limit) of the issuer account, it opens an electronic certificate and delivers the information of the electronic certificate to the receiver. If the receiving party receives the electronic certificate, the transaction is completed. If for any other reason, such as the amount of the electronic certificate is incorrect and the recipient refuses to collect the certificate, the terminal in this example issues an instruction to refuse the electronic certificate to the server. The server Receiving terminal refused to charge electronic certificate instruction.

[0033] S12, processing the instruction for refusing to receive the electronic certificate according to the status information of the electronic certificate, and feeding back the processing result to the terminal;

[0034] S13, updating the state information of the electronic certificate;

[0035] In this example, after receiving the certificate prompt information, the terminal refuses to receive the electronic certificate through the server, thereby increasing the termination of an electronic certificate and improving the user experience of the electronic certificate in the interaction process.

[0036] Example 2

[0037] The method of rejecting a certificate in this example includes:

[0038] S21, receiving instructions issued by the receiving terminal refusing to receive the electronic certificate;

[0039] The electronic certificate refers to the issuer (buyer) opened with the bank account funds or credit limit as a guarantee, the bank promised to pay the settlement in accordance with the settlement conditions of the electronic credit certificate, electronic certificate of the issuing process: the issuer or the payer applies to his bank for opening an electronic certificate. After the bank receives the application from the client, the bank may freeze the funds or assets of the application amount according to the disposable funds of the bank account, the credit limit or the

guarantee conditions of the financial asset, etc. Open an electronic certificate. After the buyer opens the card, it will trigger a period of collection.

[0040] The basic process of electronic certificate collection is as follows: the issuer applies for electronic certificate issuance to the Funds-Management server, and the Funds-Management server opens the electronic certificate after freezing the corresponding fund (or credit limit) of the issuer account. The collector applies for the certificate to the server terminal, and the server terminal receives the issuing request according to the receipt request.

[0041] In this example, after step S21, the method further includes:

[0042] S22, judging whether the identity information matches the identity information specified by the electronic certificate according to the identity information submitted by the terminal;

[0043] If the identity information submitted by the terminal does not match the identity information of the seller designated by the electronic certificate, the method proceeds to step S25. An information prompt of identity inconsistency is delivered to the terminal; at this time, an operation of rejecting the identity card cannot be performed.

[0044] If the terminal matches the identity information specified by the electronic certificate, then step S23 is entered.

[0045] S23, processing the instruction for refusing to receive the electronic certificate according to the status information of the electronic certificate, and feeding back the processing result to the terminal;

[0046] In this example, the processing of the instruction for rejecting the electronic certificate according to the state information of the electronic certificate includes:

[0047] The server obtains the state information of the electronic certificate, where the state information includes the current state of the electronic certificate: for example, the issuing period, the collection period, or the expiration period due to exceeding the operation time limit, the status information can be obtained from the database on the server side;

[0048] judging whether the electronic certificate is invalid according to the status information; if the electronic certificate has failed, for example, the electronic certificate has expired, for example, there is no need to register the electronic certificate or to reject the electronic card;

[0049] If it has not expired, it is determined whether the electronic certificate has been received. If it has been received, it can no longer be rejected;

[0050] If the electronic certificate is not received, then the state of updating the electronic certificate is invalid.

[0051] Specifically, it is determined whether the electronic certificate has been received, if yes, the electronic certificate has been collected and prompted whether the seller needs to return the information; when it is determined that the electronic certificate is not received and feeds back the rejection success information to the terminal; meanwhile, the server delivers the information of the electronic certificate invalid to the Funds-Management server of the electronic certificate.

[0052] S24, updating the state information of the electronic certificate according to the processing result, changing the state of the electronic certificate to a failed state.

[0053] In this example, after receiving the certificate prompt information, the terminal refuses to receive the electronic certificate through the server, thereby increasing the termination of an electronic certificate and improving the user experience of the electronic certificate in the interaction process.

[0054] Example 3

[0055] As shown in Figure 3, the method for rejecting a certificate applied to a terminal in this example includes:

[0056] S31: Receiving information to be received electronic certificate, the information to be received electronic certificate includes the identity information specified by the electronic certificate;

[0057] In this example, the terminal is also known as the seller or the collector, after selling a commodity, the buyer is also called the issuer, the Funds-Management server that is, the issuing bank to apply for an electronic certificate issuance, Funds- The management server opens the electronic certificate after freezing the corresponding fund (or credit limit) of the issuer account and delivers the electronic certificate to the receiver. If the receiver receives the electronic certificate, the transaction is completed. If the transaction is completed due to other reasons, if the certificate is rejected, the receiver rejects the certificate, and delivers an instruction to the server to reject the electronic certificate. The information about the electronic certificate to be received includes the identity information specified by the electronic certificate.

[0058] S32, issued a refusal to charge electronic certificate instruction;

[0059] After receiving the instruction of refusing to receive the electronic certificate, the server determines whether the identity information matches the identity information specified by the

electronic certificate according to the identity information submitted by the terminal.

[0060] If the terminal does not match the identity information of the seller designated by the electronic certificate, the terminal delivers an information prompt of inconsistent identity to the terminal; at this time, the terminal cannot perform the operation of rejecting the identity card.

[0061] If the terminal matches the identity information specified by the electronic certificate, the terminal rejects the instruction for refusing the electronic certificate according to the status information of the electronic certificate, and feeds back the processing result to the terminal.

[0062] S33, receiving the server-terminal processing result.

[0063] In the step S33, there are the following cases of the processing result:

[0064] When it is judged that the electronic certificate is invalid, feeding back failure information of the electronic certificate to the terminal;

[0065] After determining whether the electronic certificate has been received, the method further includes: if yes, the electronic certificate has been collected and prompted whether the seller needs to return the information; when it is determined that the electronic certificate is not received and feeds back the rejection success information to the terminal; meanwhile, the server delivers the information of the electronic certificate invalid to the Funds-Management server of the electronic certificate.

[0066] Example 4

[0067] As shown in Figure 4, the device for rejecting a certificate applied to a server in this example includes:

[0068] Receiving module is set to receive instructions issued by the terminal refuse to receive electronic certificate;

[0069] A processing module is used to process the instruction for refusing to receive the electronic certificate according to the status information of the electronic certificate, and feed back the processing result to the terminal;

[0070] An updating module is used to update status information of the electronic certificate.

[0071] In this example, the processing module includes:

[0072] A status acquisition module is used to obtain status information of the electronic certificate, if yes, the electronic certificate has been collected and prompted whether the seller needs to return the information; when it is determined that the electronic certificate is not received and feeds back the rejection success information to the terminal; meanwhile, the server

delivers the information of the electronic certificate invalid to the Funds-Management server of the electronic certificate;

[0073] The failure judgement unit is set to determine whether the electronic certificate is invalid. If it has expired, for example, it has exceeded the time of receipt, it does not need to carry out the collection, nor does it need to conduct the operation to refuse the certificate.

[0074] A collection judgement unit is used to judge whether the electronic certificate has been received when the electronic certificate has not expired; and if the electronic certificate has been received, the electronic certificate can not be rejected again;

[0075] An updating unit is used to update the state of the electronic certificate as invalid when the electronic certificate is not received.

[0076] In this example, the feedback unit is specifically used to feed back the failure information of the electronic certificate to the terminal after determining that the electronic certificate is invalid;

[0077] When it is determined that the electronic certificate has been received, the terminal is fed back the electronic certificate that the electronic certificate has been received and prompting the seller whether to return;

[0078] When it is determined that the electronic certificate is not accepted, feed back the processing success information to the terminal.

[0079] In this example, the processing module further includes:

[0080] A failure feedback unit is used to feed back the failure information of the electronic certificate to the terminal after judging that the electronic certificate is invalid;

[0081] A collection feedback unit is used to when it is determined that the electronic certificate has been received, the terminal is fed back the electronic certificate that the electronic certificate has been received and prompting the seller whether to return;

[0082] The ending feedback unit is used to feed back the processing success information to the terminal when it is determined that the electronic certificate is not received.

[0083] It will be understood by the ordinary skill in the field that the realization of all or part of the steps of the method described above may be controlled by a program to control the associated hardware completion, which may be stored in a computer-readable storage medium. The storage medium may be ROM / RAM, a magnetic disk, an optical disk, etc.

[0084] It is to be understood that the above is only a preferred example of the present invention

and is not intended to limit the scope of the invention as a matter of limitation, either by way of equivalent construction or equivalent process transformation using the present specification and the accompanying drawings, directly or indirectly used in other related technical fields, which are included in the scope of the patent protection of the present invention.

[0085] The present invention provides a method and device for rejecting a certificate. In the present invention, after the terminal receives the certificate prompt information, the terminal refuses to receive the electronic certificate to change the state of the electronic certificate, thereby adding a termination of the electronic certificate to improve the user experience during the interactive process of the electronic certificate. Therefore, it has industrial applicability.

Claims:

1. A computer implemented method for rejecting receipt of electronic certificate in an electronic transaction and facilitating delivery of commodity and services, applied in a terminal, the method comprising:
 - receiving electronic certificate information to be received, wherein the electronic certificate information to be received includes designated identity information, and wherein the electronic certificate is issued on the basis of account information for freezing a fund amount, and wherein the electronic certificate is configured to initiate freezing the fund amount and settling the transaction in accordance with agreement terms;
 - issuing an instruction for rejecting to receive an electronic certificate;
 - confirming whether the electronic certificate is expired, wherein the electronic certificate expires when a delivery of the commodity and the service is completed;
 - processing the instruction for rejecting the electronic certificate according to status of the electronic certificate, wherein the status of the electronic certificate indicates that the electronic certificate has not expired, and wherein the status of the electronic certificate includes issuing period, collection period, expiration period due to exceeding the operation time limit, and wherein a status information is obtained from a database;
 - receiving a processing result from a Funds-Management server;
 - updating the status of the electronic certificate according to the process result; and wherein the electronic certificate can be created, freezing a funds balance or a credit line within a client account corresponding to a payment amount.
2. The method of claim 1 further includes receiving invalidation information of the electronic certificate from the Funds-Management server when the Funds-Management server judging that the electronic certificate has been expired.

3. The method of claim 1 further includes receiving information from the Funds-Management server when the Funds-Management server judging that the electronic certificate has been collected.
4. The method of claim 3, wherein the information is that the electronic certificate has been collected and prompting a seller whether to return the collected electronic certificate.
5. The method of claim 1 further includes receiving processing successful information from the Funds-Management server when the electronic certificate has failed to be received by a receiving terminal.
6. The method of any one of claims 1 to 5, wherein the status of the electronic certificate includes an issuing period.
7. The method of any one of claims 1 to 5, wherein the status of the electronic certificate includes a collection period.
8. The method of any one of claims 1 to 5, wherein the status of the electronic certificate includes an invalidation period due to exceeding an operation time limit.
9. The method of any one of claims 1 to 8, wherein the electronic certificate is an Internet based financial instrument that is paid by a Funds-Management institution credit commitment.
10. The method of claim 9, wherein the Funds-Management institution is an institution that can support capital flows.
11. The method of any one of claims 9 to 10, wherein the Funds-Management institution includes a bank.
12. The method of any one of claims 9 to 10, wherein the Funds-Management institution

includes a financial institution.

13. The method of any one of claims 1 to 12, wherein the Funds-Management server includes a bank server.
14. The method of any one of claims 1 to 12, wherein the Funds-Management server includes a financial institution server.

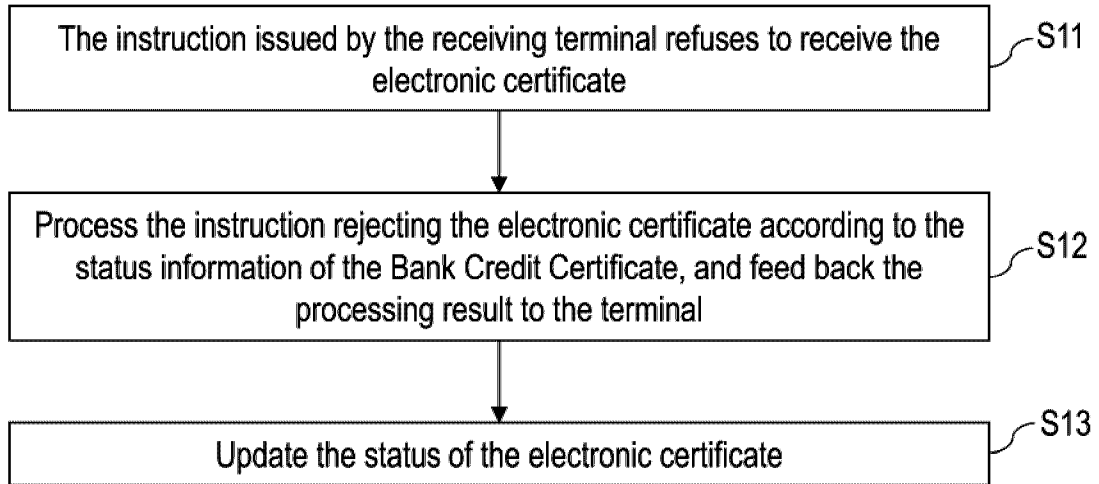


Figure 1

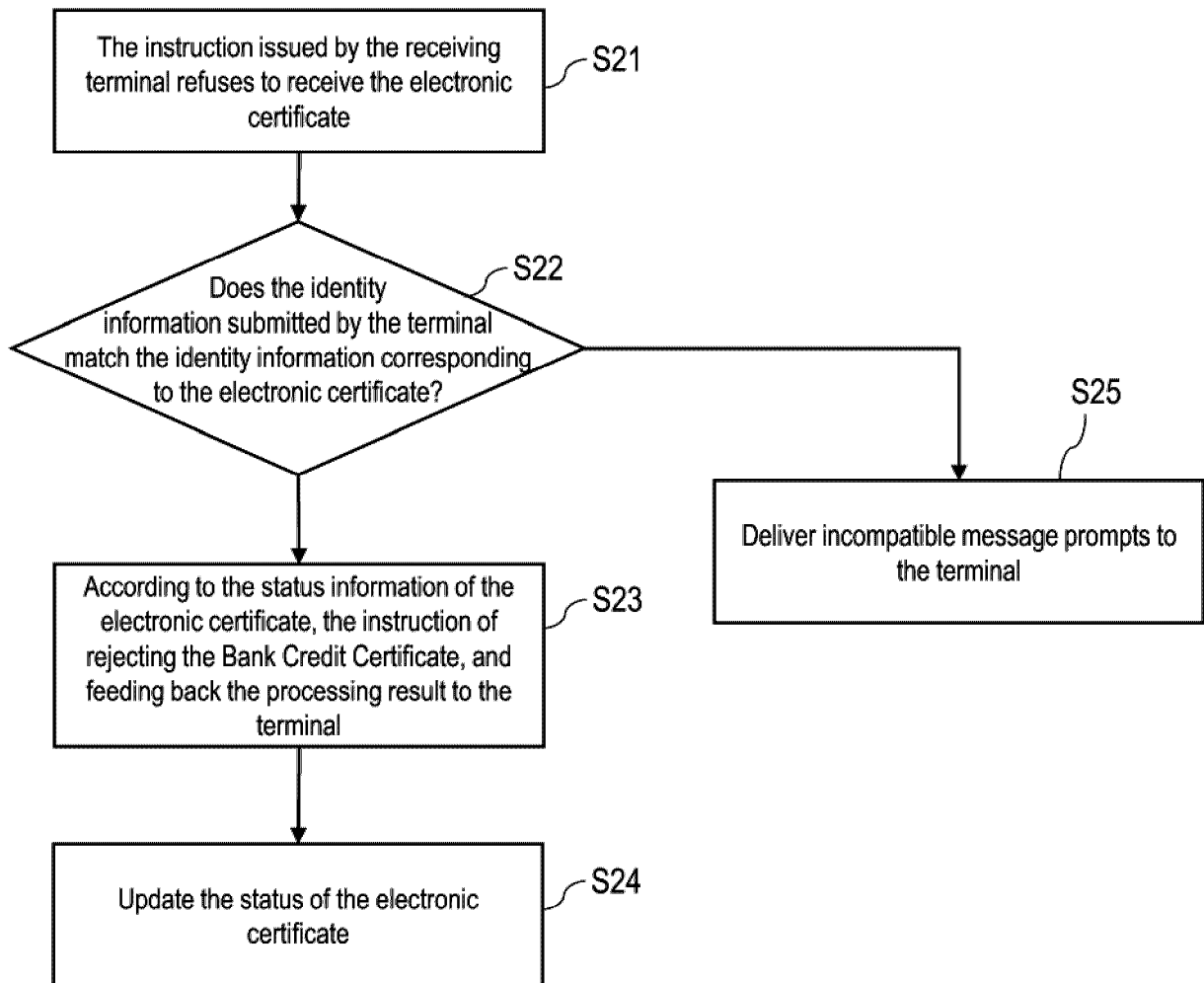


Figure 2

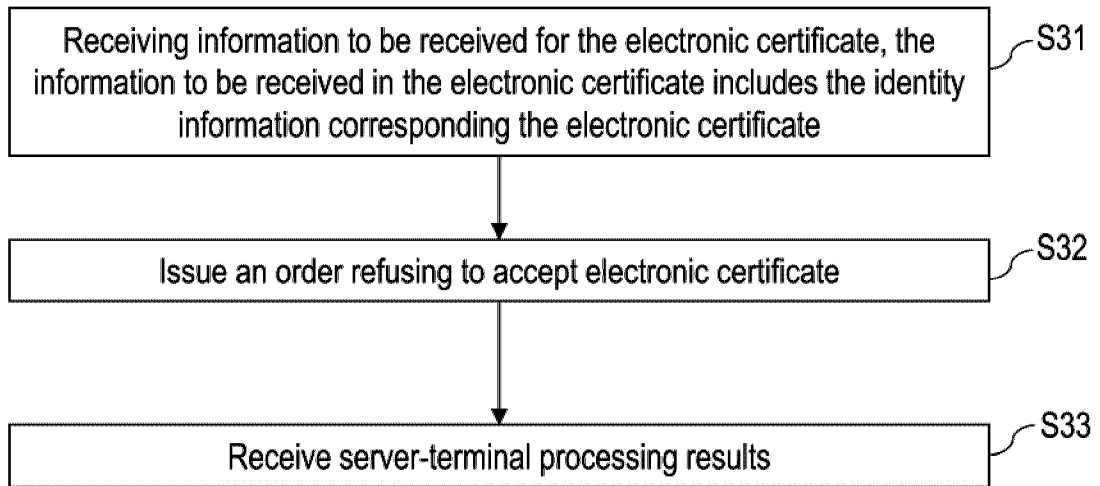


Figure 3

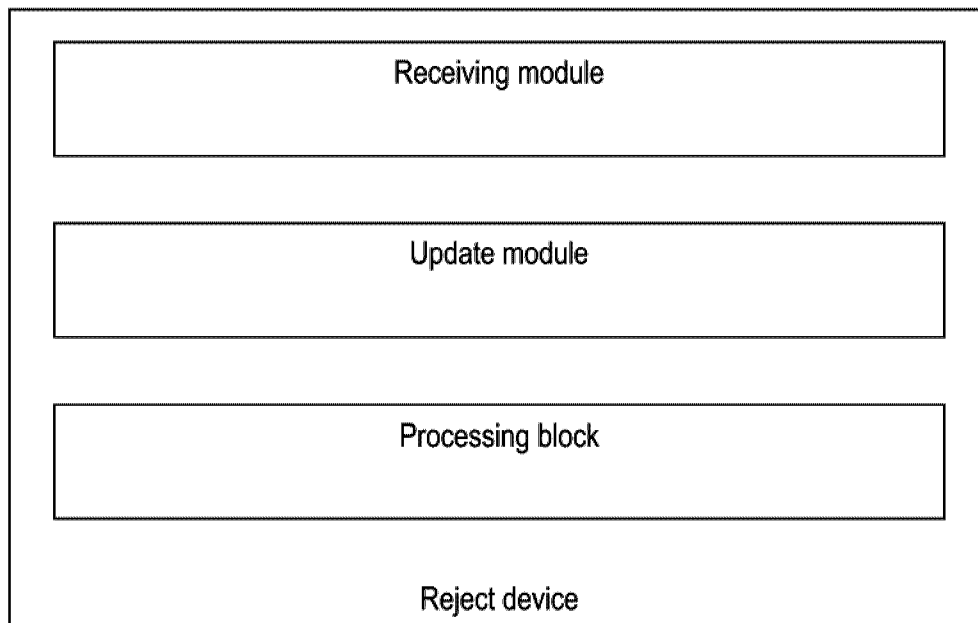


Figure 4

The instruction issued by the receiving terminal refuses to receive the electronic certificate

S11

Process the instruction rejecting the electronic certificate according to the status information of the Bank Credit Certificate, and feed back the processing result to the terminal

S12

Update the status of the electronic certificate

S13