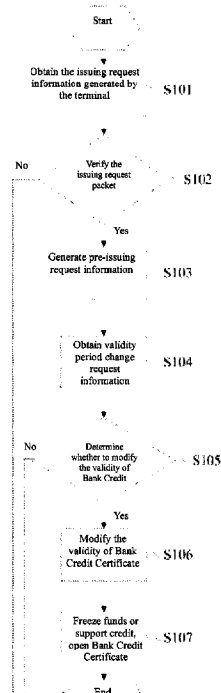




(86) Date de dépôt PCT/PCT Filing Date: 2015/07/21
(87) Date publication PCT/PCT Publication Date: 2017/01/26
(45) Date de délivrance/Issue Date: 2020/08/25
(85) Entrée phase nationale/National Entry: 2018/01/22
(86) N° demande PCT/PCT Application No.: CN 2015/084577
(87) N° publication PCT/PCT Publication No.: 2017/012008

(51) Cl.Int./Int.Cl. *G06Q 20/10* (2012.01)
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(54) Titre : PROCEDE, SERVEUR, TERMINAL ET SYSTEME POUR CHANGER LA PERIODE DE VALIDITE D'UN CERTIFICAT ELECTRONIQUE
(54) Title: METHOD, SERVER, TERMINAL, AND SYSTEM FOR CHANGING PERIOD OF VALIDITY OF ELECTRONIC CERTIFICATE



(57) **Abrégé/Abstract:**

A method, a server, a terminal, and a system for changing the period of validity of an electronic certificate, comprising the following steps: acquiring a certificate issuing request message generated by a terminal (S101), the certificate issuing request message

(57) Abrégé(suite)/Abstract(continued):

comprising the ID information of the applicant and the payment account information; on the basis of the acquired certificate issuing request message, generating a certificate pre-issuing request message (S102) and sending same to the terminal; acquiring a period of validity change request message generated by the terminal (S103), the period of validity change request message comprising a new period of validity; on the basis of the acquired period of validity change request message, determining whether to change the period of validity of the electronic certificate (S104); if so, then changing the period of validity of the electronic certificate (S105). The period of validity of the electronic certificate can be changed before the certificate is issued, such that, when changing the period of validity of the electronic certificate, the applicant does not need to re-implement the certificate organising service, saving the applicant the certificate issuing time.

(12) 按照专利合作条约所公布的国际申请

(19) 世界知识产权组织
国际局(43) 国际公布日
2017 年 1 月 26 日 (26.01.2017)(10) 国际公布号
WO 2017/012008 A1(51) 国际专利分类号:
G06Q 20/10 (2012.01)

(21) 国际申请号: PCT/CN2015/084577

(22) 国际申请日: 2015 年 7 月 21 日 (21.07.2015)

(25) 申请语言: 中文

(26) 公布语言: 中文

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(81) 指定国 (除另有指明, 要求每一种可提供的国家保护): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW。

(84) 指定国 (除另有指明, 要求每一种可提供的地区保护): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), 欧亚 (AM, AZ, BY, KG, KZ, RU, TJ, TM), 欧洲 (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO,

[见续页]

(54) Title: METHOD, SERVER, TERMINAL, AND SYSTEM FOR CHANGING PERIOD OF VALIDITY OF ELECTRONIC CERTIFICATE

(54) 发明名称: 一种修改电子凭证有效期的方法、服务器、终端和系统

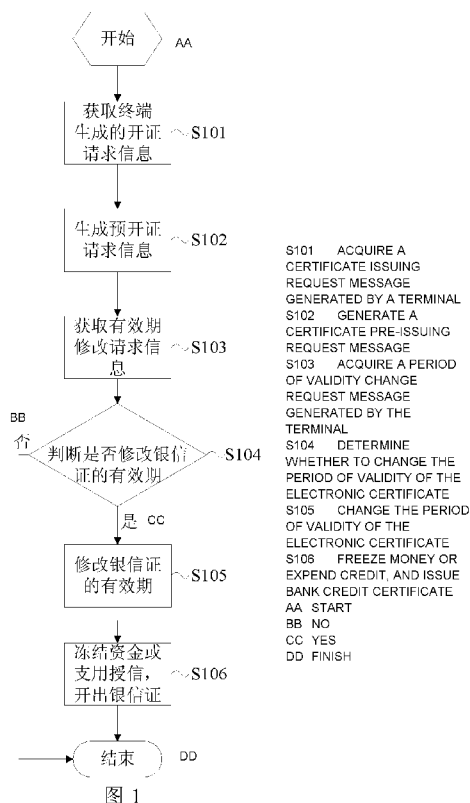


图 1

(57) Abstract: A method, a server, a terminal, and a system for changing the period of validity of an electronic certificate, comprising the following steps: acquiring a certificate issuing request message generated by a terminal (S101), the certificate issuing request message comprising the ID information of the applicant and the payment account information; on the basis of the acquired certificate issuing request message, generating a certificate pre-issuing request message (S102) and sending same to the terminal; acquiring a period of validity change request message generated by the terminal (S103), the period of validity change request message comprising a new period of validity; on the basis of the acquired period of validity change request message, determining whether to change the period of validity of the electronic certificate (S104); if so, then changing the period of validity of the electronic certificate (S105). The period of validity of the electronic certificate can be changed before the certificate is issued, such that, when changing the period of validity of the electronic certificate, the applicant does not need to re-implement the certificate organising service, saving the applicant the certificate issuing time.

(57) 摘要:

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WO 2017/012008 A1

WO 2017/012008 A1

RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, **本国际公布:**
CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, — 包括国际检索报告(条约第 21 条(3))。
TG)。

一种修改电子凭证有效期的方法、服务器、终端和系统，包括如下步骤：获取终端生成的开证请求信息（S101），开证请求信息包括申请人的身份信息和支付账户信息；根据获取的开证请求信息生成预开证请求信息（S102）并发送给终端；获取终端生成的有效期修改请求信息（S103），有效期修改请求信息包括新的有效期；根据获取的有效期修改请求信息判断是否修改电子凭证的有效期（S104），如果是，则修改电子凭证的有效期（S105）。由于在开证前能够对电子凭证有效期进行修改，使得申请人修改电子凭证有效期时不需要重新办理办证业务，为申请人节约了开证时间。

Method, Server, Terminal, And System For Changing Period Of Validity Of Electronic Certificate

Technical Field

[0001] The present invention relates to the field of electronic commerce applications, in particular to a method, a server, a terminal and a system for modifying the validity period of an electronic certificate.

[0002] Background Technology

[0003] With the continuous development of computers, networks and modern communication technology, E-commerce applications have gradually entered into tens of thousands of households and become one of the familiar transactions. 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 informatization, reducing the cost of the transaction and improving the efficiency of the transaction.

[0004] However, in the current application of E-commerce, the transfer of funds mainly depends on the traditional way of electronic transfer payment and third-party payment. Even if a check or other ticket is used for payment, the validity period cannot be changed. The user must re-open the electronic account. The time period for setting up the process is long, and the procedure for setting up the process is cumbersome, resulting in the user being unable to use it in time and no longer able to meet current E-commerce activities with large trading volume and frequent transactions. In particular, the handling of electronic transactions, such as electronic tickets, requires a lot of time and effort to re-apply for the change of the validity period. As a result, electronic transactions cannot be traded electronically during the transitional period without reprocessing.

[0005] Summary of the Invention

[0006] The present application provides a method, server, terminal and system that can modify the validity period of an electronic certificate without reopening the certificate.

[0007] In one aspect, an example provides a method for modifying the validity period of an electronic certificate, which includes the following steps:

[0008] Obtaining the opening request information generated by the terminal, and the issuing request information includes the applicant's identity information and payment account information;

[0009] The pre-issuing request information is generated and delivered to the terminal according to

the acquired request information.

- [0010] Obtaining the validity period modification request information generated by the terminal, the validity period modification request information including a new validity period;
- [0011] The validity of the electronic certificate can be modified according to the validity of the obtained validity. If so, the validity of the electronic certificate can be modified.
- [0012] In another example, before generating the pre-issuing request information, the obtained issuing information is verified, and if the verification is successful, the pre-issuing request information is generated.
- [0013] An example provides a method of modifying the validity of electronic certificate, including the following steps:
- [0014] The generated issuing request information is delivered to the server, and the issuing request information includes the applicant's identity information and payment account information;
- [0015] Obtaining pre-issuing card request information generated by the server;
- [0016] Generate the validity period modification request information according to the pre-issuing request information and deliver it to the server, and the validity period modification request information includes a new validity period.
- [0017] In another aspect, an example provides a server for modifying the validity period of an electronic certificate, which includes:
- [0018] The acquisition module is used to obtain the issuing certification information generated by the terminal and the validity period modification request information generated by the terminal according to the pre-issuing request information, where the issuing certification information includes the applicant's identity information and payment account information, the validity period modification request information including new validity period;
- [0019] A delivering module is used to deliver the pre-issuing request information and the verification failure information to the terminal;
- [0020] The storage module is used to store the issuing request information, the pre-issuing request information, the validity period modification request information, and the pre-stored electronic certificate validity period;
- [0021] And a processing module is used for comparing the acquired validity period modification request information with a pre-stored period of validity of the electronic certificate to determine whether the requested time is within the pre-stored validity period, generate pre-issuing request information, modify the validity of electronic certificate.
- [0022] Another example provides a terminal to modify the validity period of electronic certificate, including:
- [0023] An acquisition module is used to obtain the pre-issuing certification request information

generated by the server;

- [0024] The delivering module is used to deliver the issuing request information and the validity period modification request information to the server, where the issuing request information includes the applicant's identity information and payment account information, and also includes the credit card's identity information, contact information and a deposit account information;
- [0025] The storage module is used to store pre-issuing request information, pre-issuing request information, and validity period modification request information.
- [0026] The processing module is used to generate the validity period modification request information according to the pre-issuing certification request information.
- [0027] Another example provides a system for modifying the validity period of an electronic certificate, including the above server for modifying the validity period of the electronic certificate and the terminal for modifying the validity period of the electronic certificate.
- [0028] A method, a server, a terminal and a system for modifying the validity period of the electronic certificate according to the above examples are modified in time by the terminal and / or the server before the issuance of the electronic certificate so that the applicant needs to modify the electronic when the certificate is valid, it does not need to re-operate the entire process of issuing a certificate, it saves the time and energy for the applicant to reopen the certificate.
- [0029] Brief Description
- [0030] Figure 1 is a flow chart of a method for modifying the validity period of an electronic certificate provided by an example of the present invention;
- [0031] Figure 2 is a flowchart of a method for modifying the validity period of an electronic certificate provided by another example of the present invention;
- [0032] Figure 3 is a flow chart of a method for modifying the validity period of an electronic certificate provided by an example of the present invention;
- [0033] Figure 4 is a block diagram of a server for modifying the validity period of an electronic certificate according to the present invention;
- [0034] Figure 5 is a block diagram of a terminal for modifying the validity period of an electronic certificate according to the present invention;
- [0035] Figure 6 is a block diagram of a system for modifying the validity period of an electronic certificate according to the present invention.
- [0036] Description of the Preferred Examples
- [0037] The electronic certificate described in this scheme means that the bank undertakes to pay electronic commitment payment certificate according to the agreed conditions, which

means that the bank opens the amount of funds required by the applicant's application for freezing or the use of the credit limit and has promised to make payment of the payment certificate of electronic credit commitment in accordance with the agreed terms.

[0038] The electronic certificate referred to in this application document is usually the business process: the issuing bank freeze the required amount of funds according to the applicant's application to open a payment certificate of electronic credit commitment, the collector collect the certificate through the collecting bank, and when the agreement is agreed, the issuing bank pay the funds and settle the payment through the receiving bank.

[0039] The following specific examples of the present invention will be described in further detail with reference to the accompanying drawings.

[0040] Example 1:

[0041] As shown in Figure 1, this example provides a method for modifying the validity period of an electronic certificate, which is performed by a server of a issuing bank and includes the following steps:

[0042] S101: Acquire issuing request information generated by the terminal;

[0043] The applicant generates the issuing request information by filling in the relevant issuance information through the terminal, where the issuing request information includes the applicant's identity information and payment account information. In other examples, preferably, the issuing request information further includes the identity information of the certificate collector, the contact information, and the deposit account information. Wherein, the ID card information includes the name and the ID number, and the contact information includes a mobile phone number, an email address, a micro-signal or other social tools. Understandably, the above "collector" refers to the individual who receives the electronic certificate. Through the designation of a collector, it is convenient to speed up the collection rate and timely remind the collector to receive electronic certificate by receiving the contact information of the collector.

[0044] S102: Generate pre-issuing request information;

[0045] The server generates pre-issuing request information according to the obtained issuing request information, and delivers the pre-issuing request information to the terminal. The user of the terminal can check whether the issuing information is correct by pre-issuing the request information. The pre-issuing information includes relevant data information submitted by the applicant for issuing the certificate, such as the original validity period.

[0046] S103: Acquire validity period modification request information;

[0047] According to the pre-opening request information delivered by the server, the terminal fill in the new validity period of the electronic certificate, and the information of the change of

validity will be delivered to the issuing bank.

- [0048] S104: determine whether to modify the validity period of electronic certificate;
- [0049] Comparing the acquired validity period modification request information with a pre-stored period of the electronic certificate validity period to determine whether the new validity period is within the pre-stored validity period. If yes, modify the validity period of electronic certificate; if not, it will not respond and end. The valid period of the stored electronic certificate is a preset time range of the issuing bank, which specifies the time range that the applicant can modify, avoiding the applicant's intention to set the validity period off the actual situation intentionally or unintentionally. The validity period of an electronic certificate can be calculated in the following two ways: if the expiration date of the electronic certificate expires on June 12, 2015, the total expiration time is set in absolute time manner. A total failure time is set up, and a relative total failure time can be set, and the electronic certificate is valid for 1 months, starting from the date of the opening of the certificate.
- [0050] S105: Modify the validity period of electronic certificate;
- [0051] The server will replace the original validity of the new validity period of the electronic certificate.
- [0052] S106: Freeze funds or support credit, open electronic certificate.
- [0053] The server, in combination with the request of the applicant and the payment of the bank's frozen funds or credit information, open an electronic certificate bearing the commitment of the issuing bank and the payment bank. Understandably, "payment bank" mentioned in this section refers to a bank or other financial institution that operates to freeze funds or to support the account where the credit is located.
- [0054] A method for modifying the validity period of the electronic certificate provided in this example is that the valid period of the electronic certificate is modified in time by the server before the issuance of the certificate, so that to make the applicant change the validity period of electronic certificate, it does not need to reapply for the certificate business, and saves the time and energy for the applicant to re-open the certificate.
- [0055] Example 2:
- [0056] In this example, a verification process is added before the pre-issuing request information is generated in step S102 in the first example.
- [0057] As shown in Figure 2, a method for modifying the validity period of an electronic certificate provided in this example includes the following steps:
- [0058] S101: Acquire issuing request information generated by the terminal;
- [0059] S102: check the issuing request information;

- [0060] Check the issuing information request, if the check is passed then go to the next step; if the check does not pass then generate the check failure information and passed to the terminal, and end. Wherein, the verification includes real-name certification and credit certification. The real-name certification is used to verify whether the account-holder is genuine and valid. The credit certification is used to verify the account-holder's credit record, and any bad credit record is pulled into the blacklist. The verification also includes checking if the account holder has the account opening information in the issuing bank to facilitate the issuing bank management.
- [0061] S103: Generate pre-issuing request information;
- [0062] S104: Acquire validity period modification request information;
- [0063] S105: Determine whether to modify the validity period of electronic certificate;
- [0064] S106: Modify the validity period of electronic certificate;
- [0065] S107: Freeze funds or support credit, open electronic certificate.
- [0066] A method for modifying the validity period of the electronic certificate provided in this example adds a verification process before the pre-issuing request message is generated, thereby improving the security of issuing the certificate.
- [0067] Example 3:
- [0068] As shown in Figure 3, this example provides a method for modifying the validity period of an electronic certificate, which is performed by a terminal and includes the following steps:
- [0069] S201: Generate issuing request information;
- [0070] The applicant fills in the corresponding issuing request information through the terminal, and the terminal generates the issuing request information according to the input information and delivers the information to the server.
- [0071] Wherein the issuing request information also includes the applicant's identity information and payment account information, and the credit card's identity information, contact information and deposit account information.
- [0072] S202: Obtain pre-issuing request information;
- [0073] After obtaining the issuing request packet delivered by the terminal, the server generates pre-issuing request information according to the obtained issuing information and delivers it to the terminal.
- [0074] S203: Generate the validity period modification request information.
- [0075] The terminal generates validity period modification request information according to the acquired pre-issuing request information and delivers the validity period modification request information to the server. The server then revise the validity period according to the validity period modification request information.

- [0076] Wherein, the validity period modification request information includes a new validity period.
- [0077] Example 4:
- [0078] As shown in Figure 4, this example provides a server A for modifying the validity period of an electronic certificate, which includes: an acquisition module 1, a delivering module 2, a storing module 3, and a processing module 4. The acquisition module 1, the transmission module 2 and the storage module 3 are respectively and signal-connected with the processing module 4.
- [0079] The acquisition module 1 is used to obtain the issuing certification information generated by the terminal and the validity period modification request information generated by the terminal according to the pre-issuing request information, where the issuing certification information includes the applicant's identity information and payment account information, the validity period modification request information including new validity period; The issuing request information further includes the identity information of the certificate collector, the contact information, and the deposit account information. It is convenient for applicants to accept electronic certificate request in time.
- [0080] The delivering module 2 is used to deliver the pre-issuing request information and the verification failure information to the terminal.
- [0081] The storage module 3 is used to store the issuing request information, the pre-issuing request information, the validity period modification request information, and the pre-stored electronic certificate validity period.
- [0082] The processing module 4 is used to compare the acquired validity period modification request information with a pre-stored period of validity of the electronic certificate to determine whether the requested time is within a pre-stored validity period; and a verification module is used to verify the acquired issuing request information if the verification is successful, pre-issuing request information is generated and delivered to the terminal through the delivering module 2, and if not, the verification failure information is generated and transmitted to the terminal by the delivering module 2. Wherein, verification includes real-name certification and credit certification; it is used to generate pre-issuing request information, modify the validity of electronic certificate, freeze fund or support credit, and issue electronic certificate.
- [0083] A system for modifying the validity period of the electronic certificate provided in this example, as the acquisition module 1, the transmission module 2, the storage module 3 and the processing module 4 are provided, so that the applicant avoided the need to modify electronic certificate for the purpose of re-handling the accreditation business, saving the

time of re-opening the applicant, and reducing the cost at the same time.

[0084] Example 5:

[0085] As shown in Figure 5, a terminal B for modifying the validity period of an electronic certificate provided in this example includes an acquisition module 5, a delivering module 6, a storage module 7, and a processing module 8. The acquisition module 5, the transmission module 6 and the storage module 7 are respectively and signal-connected with the processing module 8.

[0086] The acquisition module 5 is used to obtain the pre-issuing certification request information generated by the server;

[0087] The delivering module 6 is used to deliver the issuing request information and the validity period modification request information to the server, where the issuing request information includes the applicant's identity information and payment account information, and also includes the credit card's identity information, contact information and a deposit account information;

[0088] The storage module 7 is used to store the pre-issuing request information, pre-issuing request information, and validity period modification request information;

[0089] The processing module 8 is used to generate validity period modification request information according to the pre-issuing certification request information.

[0090] The user can modify the validity period of the electronic certificate through the client and avoid the initial application and opening procedures of the counter.

[0091] Example 6:

[0092] As shown in Figure 6, this example includes the server A in Example 4 and the terminal B in Example 5, the validity period of the electronic certificate can be modified in time through the data exchange and processing of the server A and the terminal B, save the time and energy of reopening.

[0093] 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.

[0094] Specific examples are used above to illustrate the present invention, but only to help understand the present invention, but not to limit the present invention. For technical personnel in the technical field of the present invention, a number of simple deductions, deformations or substitutions can be made in accordance with the idea of the invention.

Claims:

1. A computer system for changing a validity period of an electronic certificate in an electronic transaction, the system comprising:

an applicant terminal configured to:

deliver a request for issuing the electronic certificate, wherein the request for issuing the electronic certificate includes identification information of an applicant and applicant payment account information;

receive a request for pre-issuing the electronic certificate with the validity period according to the request for issuing the electronic certificate; and

generate a validity period modification request of the electronic certificate for modifying the validity period without re-issuing a new electronic certificate and simplifying the electronic transaction, wherein the validity period modification request includes a new validity period;

a server configured to:

obtain the request for issuing an electronic certificate generated by an applicant terminal, wherein the request for issuing the electronic certificate includes identification information of the applicant and payment account information;

generate the request for pre-issuing electronic certificate with a validity period according to the request for issuing the electronic certificate to deliver the applicant terminal;

obtain the validity period modification request of the electronic certificate generated by the applicant terminal, wherein the validity period modification request includes a new validity period;

determine whether the validity period modification request of the electronic certificate meets pre-set modification requirements; and

where if the validity period modification request of the electronic certificate meets pre-set modification requirements, modify the validity period of the electronic certificate.

2. The system of claim 1, wherein the server is further configured to compare the validity period in the validity period modification request with a validity period in the pre-issued electronic certificate to judge whether the new validity period is within the period of validity of the electronic certificate.
3. The system of claim 1 wherein the request for issuing the electronic certificate includes identification information of a receiver.
4. The system of claim 3, wherein the request for issuing the electronic certificate includes contact information of the receiver.
5. The system of any one of claims 3 to 4, wherein the request for issuing the electronic certificate includes deposit account information of the receiver.
6. The system of claim 1, wherein the server is further configured to verify the request for issuing an electronic certificate generated by an applicant terminal.
7. The system of claim 6, wherein verifying the request includes an identification verification.
8. The system of claim 6, wherein verifying the request includes a credit verification.
9. A computer implemented method for changing a validity period of an electronic certificate in an electronic transaction, applied in a server, the method comprising:

obtaining a request for issuing the electronic certificate generated by an applicant terminal, wherein the request for issuing the electronic certificate includes identification information of an applicant and applicant payment account information;

generating a request for pre-issuing the electronic certificate with the validity period according to the request for issuing the electronic certificate to deliver the applicant terminal;

obtaining a validity period modification request of the electronic certificate generated by the applicant terminal for modifying the validity period without re-issuing a new electronic certificate and simplifying the electronic transaction, wherein the validity period modification request includes a new validity period;

determining whether the validity period modification request of the electronic certificate meets pre-set modification requirements; and

where if the validity period modification request of the electronic certificate meets pre-set modification requirements, modifying the validity period of the electronic certificate.

10. The method of claim 9 further includes comparing the validity period in the validity period modification request with a validity period in the pre-issued electronic certificate to judge whether the new validity period is within the period of validity of the electronic certificate.
11. The method of claim 9, wherein the request for issuing the electronic certificate includes identification information of a receiver.
12. The method of claim 11, wherein the request for issuing the electronic certificate includes contact information of the receiver.

13. The method of any one of claims 11 to 12, wherein the request for issuing the electronic certificate includes deposit account information of the receiver.
14. The method of claim 9, further includes verifying the request for issuing an electronic certificate generated by an applicant terminal.
15. The method of claim 14, wherein verifying the request includes an identification verification.
16. The method of claim 14, wherein verifying the request includes a credit verification.
17. A computer implemented method for changing a validity period of an electronic certificate in an electronic transaction, applied in an applicant terminal, the method comprising:
 - delivering a request for issuing the electronic certificate, wherein the request for issuing the electronic certificate includes identification information of an applicant and applicant payment account information;
 - receiving a request for pre-issuing the electronic certificate with the validity period according to the request for issuing the electronic certificate; and
 - generating a validity period modification request of the electronic certificate for modifying the validity period without re-issuing a new electronic certificate and simplifying the electronic transaction, wherein the validity period modification request includes a new validity period.
18. The method of claim 17, wherein the request for issuing the electronic certificate includes identification information of a receiver.
19. The method of claim 18, wherein the request for issuing the electronic certificate includes contact information of the receiver.

20. The method of any one of claims 18 to 19, wherein the request for issuing the electronic certificate includes deposit account information of the receiver.
21. A computer server for changing a validity period of an electronic certificate in an electronic transaction, the server comprising:

an acquisition module configured to:

obtain a request for issuing the electronic certificate generated by an applicant terminal, wherein the request for issuing the electronic certificate includes identification information of an applicant and applicant payment account information;

generate a request for pre-issuing the electronic certificate with the validity period according to the request for issuing the electronic certificate; and

obtain a validity period modification request of the electronic certificate generated by the applicant terminal for modifying the validity period without re-issuing a new electronic certificate and simplifying the electronic transaction, wherein the validity period modification request includes a new validity period;

a sending module configured to deliver the request for pre-issuing the electronic certificate to the applicant terminal;

a processing module configured to:

determine whether the validity period modification request of the electronic certificate meets pre-set modification requirements; and

where if the validity period modification request of the electronic certificate meets pre-set modification requirements, modify the validity period of the electronic certificate;

a storage module configured to store the request for issuing the electronic certificate, the request for pre-issuing electronic certificate, the pre-set modification requirements, and the validity period modification request of the electronic certificate.

22. The server of claim 21, wherein the processing module is further configured to compare the validity period in the validity period modification request with a validity period in the pre-issued electronic certificate to judge whether the new validity period is within the period of validity of the electronic certificate.
23. The server of claim 21, wherein the request for issuing the electronic certificate includes identification information of a receiver.
24. The server of claim 23, wherein the request for issuing the electronic certificate includes contact information of the receiver.
25. The server of any one of 23 to 24, wherein the request for issuing the electronic certificate includes deposit account information of the receiver.
26. The server of claim 21, wherein the processing module is further configured to verify the request for issuing an electronic certificate generated by an applicant terminal.
27. The server of claim 26, wherein verifying the request includes an identification verification.
28. The server of claim 26, wherein verifying the request includes a credit verification.

29. A computer terminal for changing a validity period of an electronic certificate in an electronic transaction, the terminal comprising:

an acquisition module configured to a request for pre-issuing the electronic certificate with the validity period generated by a server according to a request for issuing the electronic certificate;

a sending module configured to:

deliver a request for issuing the electronic certificate, wherein the request for issuing the electronic certificate includes identification information of an applicant and applicant payment account information; and

deliver a validity period modification request of the electronic certificate for modifying the validity period without re-issuing a new electronic certificate and simplifying the electronic transaction, wherein the validity period modification request includes a new validity period; and

a storage module configured to store the request for issuing the electronic certificate, the request for pre-issuing the electronic certificate and the validity period modification request of the electronic certificate.

30. The terminal of claim 29, wherein the request for issuing the electronic certificate includes identification information of a receiver.

31. The terminal of claim 30, wherein the request for issuing the electronic certificate includes contact information of the receiver.

32. The terminal of any one of claims 30 to 31, wherein the request for issuing the electronic certificate includes deposit account information of the receiver.

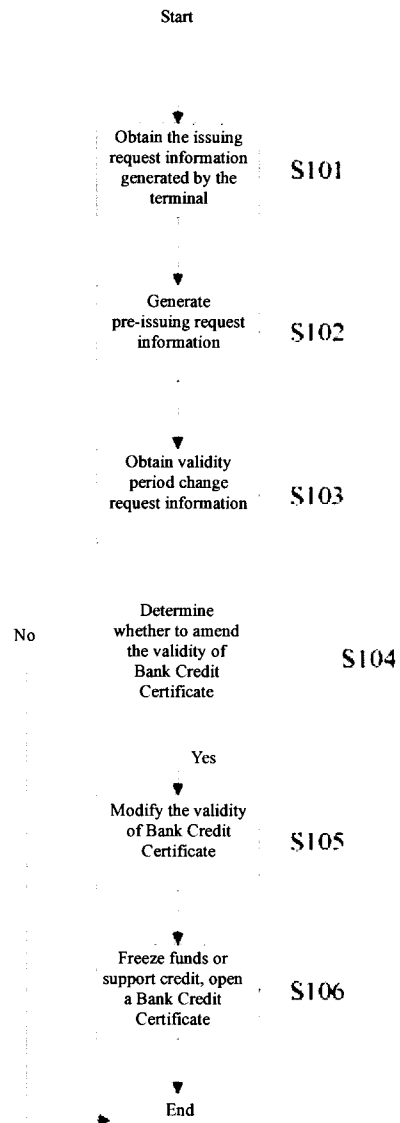


Figure 1

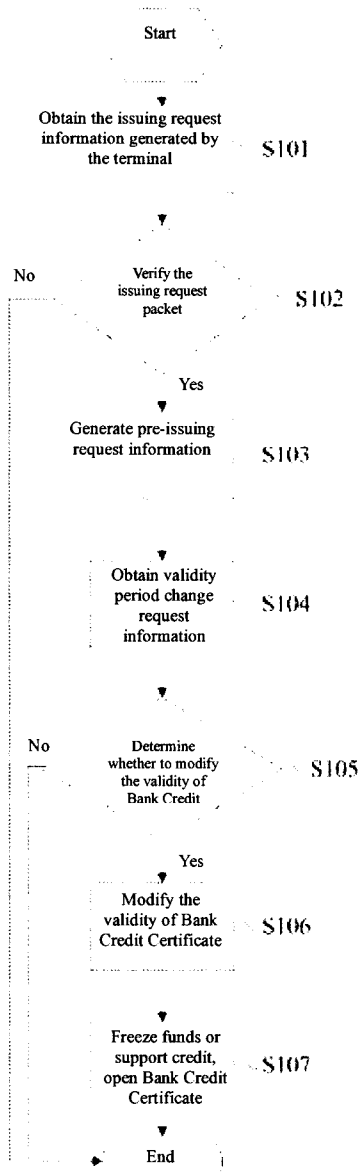


Figure 2

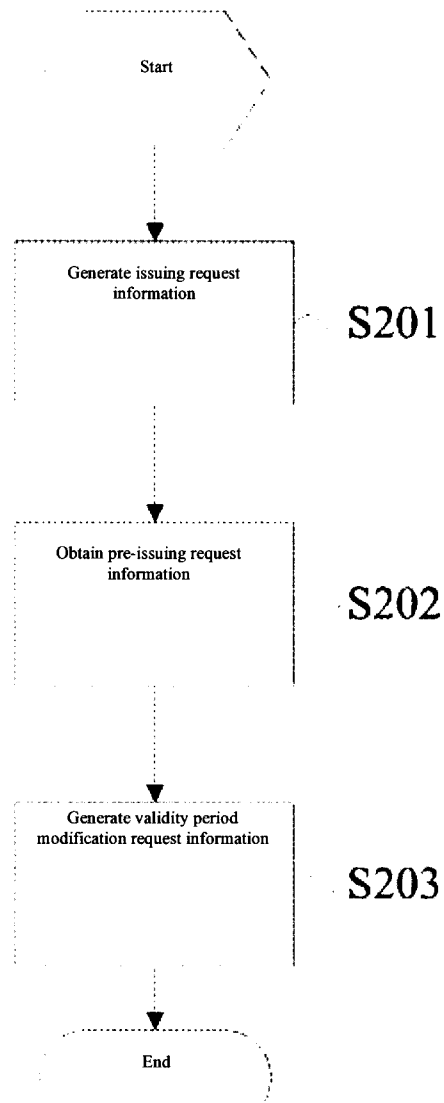


Figure 3

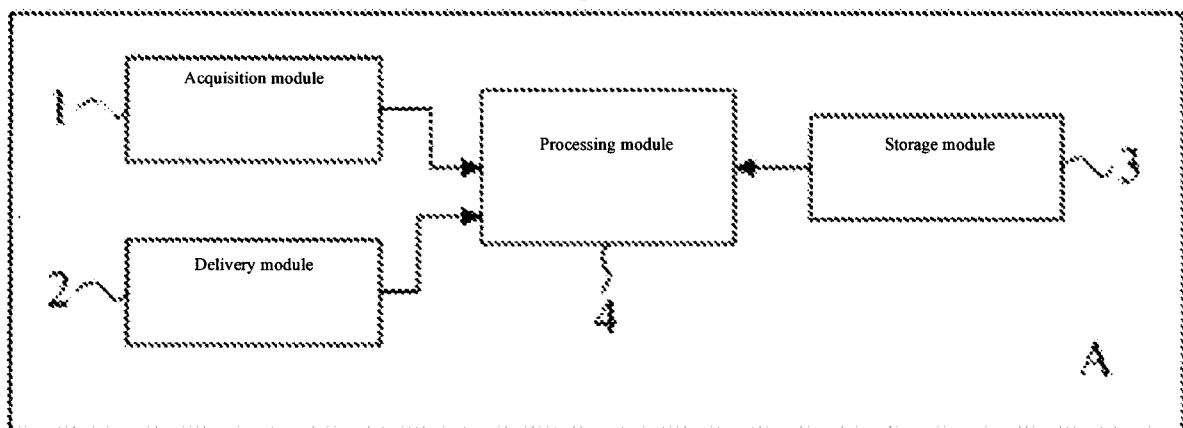


Figure 4

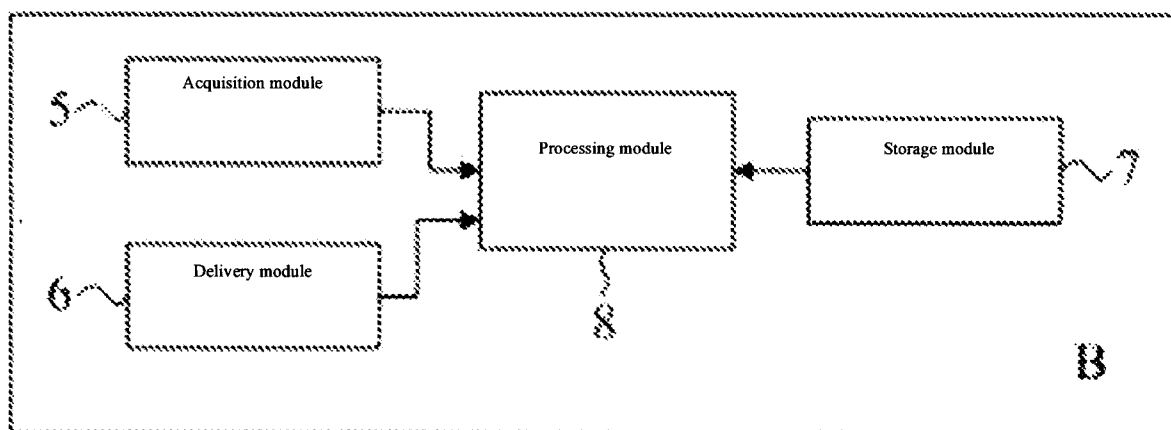


Figure 5

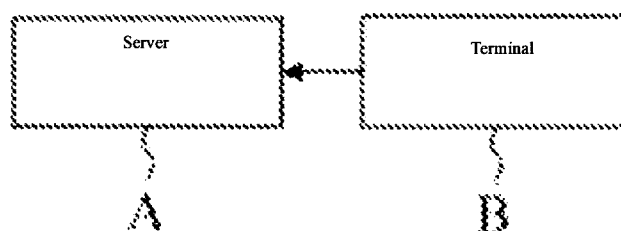


Figure 6

