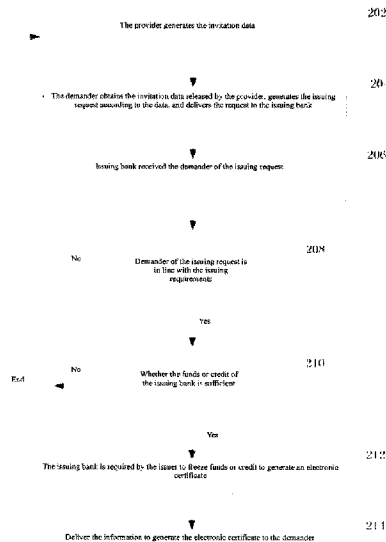




(86) Date de dépôt PCT/PCT Filing Date: 2015/07/21  
 (87) Date publication PCT/PCT Publication Date: 2017/01/26  
 (45) Date de délivrance/Issue Date: 2023/01/10  
 (85) Entrée phase nationale/National Entry: 2018/01/22  
 (86) N° demande PCT/PCT Application No.: CN 2015/084586  
 (87) N° publication PCT/PCT Publication No.: 2017/012017

(51) Cl.Int./Int.Cl. *G06Q 20/00* (2012.01),  
*G06Q 40/00* (2012.01)  
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(54) Titre : SERVEUR DE GESTION DE FONDS, PROCEDE DE TRAITEMENT DE DONNEES ET SYSTEMES D'INVITATION A LA DELIVRANCE DE CERTIFICAT  
 (54) Title: FUND MANAGEMENT SERVER, DATA PROCESSING METHOD AND SYSTEM FOR CERTIFICATE ISSUES AND INVITATION



(57) **Abrégé/Abstract:**

Disclosed is a data processing method for certificate issuance invitation, comprising: a provider party generates invitation data and transmits to a demand party; the demand party generates a certificate issuing request on the basis of the invitation data and transmits to a fund management server; the fund management server determines whether or not the certificate issuing request satisfies a certificate issuing criterion; and if yes, the fund management server freezes an amount of fund or a line of credit for certificate issuing in an account of the demand party and issues an electronic certificate. Also disclosed are the fund management server and a data processing system for certificate issuance invitation. In the present invention, an invitation request is launched by the provider party and can be released to non-specific buyers via the internet or by other means, and the demand party can combine invitation information of the provider party to apply for the issuance of an electronic certificate with a bank at where the demand party has a payment account. The present application provides a novel means of transaction and experience, is convenient and highly efficient, and provides a favorable instrument for the development of electronic commerce.

## (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 2017/012017 A1

- (51) 国际专利分类号:  
G06Q 20/00 (2012.01) G06Q 40/00 (2012.01)
- (21) 国际申请号: PCT/CN2015/084586
- (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, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG)。
- 本国际公布:  
— 包括国际检索报告(条约第 21 条(3))。

(54) Title: FUND MANAGEMENT SERVER, DATA PROCESSING METHOD AND SYSTEM FOR CERTIFICATE ISSUANCE INVITATION

(54) 发明名称: 资金管理服务器、邀约开证的数据处理方法及系统

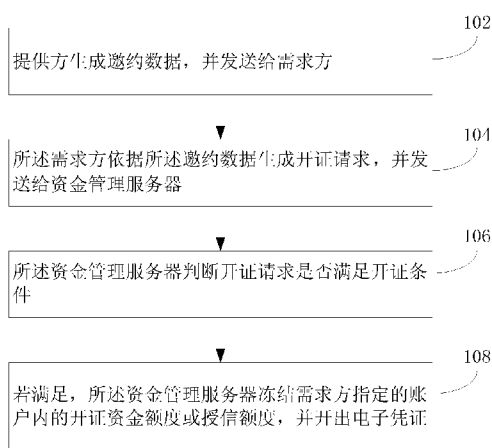


图 1

- 102 A provider party generates invitation data and transmits to a demand party
- 104 The demand party generates a certificate issuing request on the basis of the invitation data and transmits to a fund management server
- 106 The fund management server determines whether or not the certificate issuing request satisfies a certificate issuing criterion
- 108 If yes, the fund management server freezes an amount of fund or a line of credit for certificate issuing in an account specified by the demand party and issue an electronic certificate

(57) Abstract: Disclosed is a data processing method for certificate issuance invitation, comprising: a provider party generates invitation data and transmits to a demand party; the demand party generates a certificate issuing request on the basis of the invitation data and transmits to a fund management server; the fund management server determines whether or not the certificate issuing request satisfies a certificate issuing criterion; and if yes, the fund management server freezes an amount of fund or a line of credit for certificate issuing in an account of the demand party and issues an electronic certificate. Also disclosed are the fund management server and a data processing system for certificate issuance invitation. In the present invention, an invitation request is launched by the provider party and can be released to non-specific buyers via the internet or by other means, and the demand party can combine invitation information of the provider party to apply for the issuance of an electronic certificate with a bank at where the demand party has a payment account. The present application provides a novel means of transaction and experience, is convenient and highly efficient, and provides a favorable instrument for the development of electronic commerce.

(57) 摘要:

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WO 2017/012017 A1

**WO 2017/012017 A1** 

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本申请公开了一种邀约开证的数据处理方法，包括：提供方生成邀约数据，并发送给需求方；需求方依据所述邀约数据生成开证请求，并发送给资金管理服务器；资金管理服务器判断开证请求是否满足开证条件；若满足，资金管理服务器冻结需求方账户内的开证资金额度或授信额度，并开出电子凭证。本申请还公开了一种资金管理服务器、邀约开证的数据处理系统。本申请由提供方发起邀约请求，可通过互联网或其他方式向不特定的买家发布，需求方可结合提供方的邀约信息向其付款账号所在行申请开立电子凭证。本申请提供了一种全新的交易方式和体验，便捷高效，为电子商务的成熟发展提供了有利的工具。

## Fund Management Server, Data Processing Method And System For Certificate Issues And Invitation

### Technical Field

- [0001] The present application relates to the technical field of computer data processing, and in particular to a data processing method and system for Funds-Management server, invitation and issuing certificate.
- [0002] Background Technology
- [0003] 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.
- [0004] However, in current E-commerce applications, the transfer of funds mainly relies on the traditional method of electronic direct transfer payment and third-party payment to complete a single payment method, and all of them have allocated the funds of the demander out of account before the demander has not received the purchase of commodities, which can not meet some potential business needs in the market and increase the security risks.
- [0005] Summary of the Invention
- [0006] The present application provides a Funds-Management server, invitation of issuing data processing methods and systems.
- [0007] According to a first aspect of the present application, the present application provides a data processing method for the invitation card, including:
- [0008] The provider generates the invitation and delivers it to the demander;
- [0009] The demander generates the issuing request according to the invitation data and delivers it to the Funds-Management server;
- [0010] The Funds-Management server determines whether the issuing request meets the issuing conditions;
- [0011] If satisfied, the Funds-Management server freezes the amount of the issuing funds or the credit line in the account specified by the demander and issues an electronic certificate.
- [0012] In the above method, the Funds-Management server determining whether the issuing request meets the issuing condition includes:
- [0013] The server verifies whether the identity of the demander and / or the account meets the issuing requirements.

WO 2017/012017

PCT/CN2015/084586

- [0014] In the above method, the Funds-Management server determines whether the issuing request satisfies the issuing conditions, also including:
- [0015] The Funds-Management server invokes the account information of the requesting party to determine whether the amount of the issuing fund or the credit limit in the account is greater than or equal to the amount of the payment requested in the issuing request.
- [0016] The above method, also including:
- [0017] The Funds-Management server delivers the generated electronic certificate information to the demander;
- [0018] The demander receives the information generated by the Funds-Management server to generate the electronic certificate.
- [0019] According to a second aspect of the present application, According to a first aspect of the present application, the present application provides a data processing method for the invitation card of an approved bank, including:
- [0020] The Funds-Management server obtains a card issuing request delivered by the requesting party and generated by the provider and generated by the requesting party according to the invitation data;
- [0021] The Funds-Management server determines whether the issuing request meets the issuing conditions;
- [0022] If satisfied, the Funds-Management server freezes the amount of the issuing funds or the credit line in the account by the demander and issues an electronic certificate.
- [0023] According to a third aspect of the present application, the present application provides a data processing system for invitation, including a provider terminal, a demand-side terminal and a Funds-Management server. The Funds-Management server includes a receiving module, a determining module and processing module;
- [0024] The provider terminal is used to generate invitation data and deliver it to the demander;
- [0025] The demander terminal is used for generating a certificate issuing request according to the invitation data and deliver it to Funds-Management server;
- [0026] The receiving module is used for obtaining the issuing request;
- [0027] The judging module is used for judging whether the issuing request meets the issuing conditions;
- [0028] The processing module is used to freeze, when the issuing request satisfies the issuing conditions, the amount of the issuing funds or the credit line in the account specified by the demander, and issue an electronic certificate.
- [0029] In the above system, the processing module is also used to verify the identity of the demander and / or whether the account meets the requirements for issuing a certificate.

- [0030] In the above system, the processing module is also used to invoke the account information to determine whether the amount of the issuing fund or the credit limit in the account is greater than or equal to the amount of the payment requested in the issuing request.
- [0031] In the above system, the processing module is also used to deliver the generated electronic certificate information to the demander terminal; and the demander terminal is also used to receive the information for generating the electronic certificate.
- [0032] According to a fourth aspect of the present application, the present application provides a Funds-Management server, including a memory and a processor, wherein the memory is used to store computer instructions, the processor is used to execute the following steps according to the computer instructions:
- [0033] Acquiring a card issuing request delivered by a requesting party and generated by a provider and generated by the requesting party according to the invitation data;
- [0034] Determine whether the issuing request meets the issuing conditions;
- [0035] If satisfied, freezes the amount of the issuing funds or the credit line in the account by the demander and issues an electronic certificate.
- [0036] As a result of the adoption of the above technical scheme, the beneficial effect of this application is that:
- [0037] In a specific example of the present application, the provider generates the invitation data, and the demander generates the issuing request according to the invitation data. When the issuing request satisfies the issuance condition, the Funds-Management server freeze the opening amount or credit line in the demander's account, and issue electronic certificate. In this application, an invitation request is initiated by a provider, and may be distributed to unspecified buyers over the Internet or by other means. The requesting party may request to open an electronic certificate with the payment account of the provider according to the invitation information of the provider. This application provides a brand new transaction method and experience, which is convenient and efficient and provides an advantageous tool for the mature development of E-commerce.
- [0038] Brief Description
- [0039] Figure 1 is a flow chart of an example of a data processing method for issuing an invitation certificate according to the present application;
- [0040] Figure 2 is a flow chart of another example of the data processing method for the invitation to issue the present application;
- [0040] Figure 3 is a flowchart of another example of a data processing method for issuing an invitation certificate in this application;
- [0042] Figure 4 is a schematic structural diagram of a Funds-Management server according to an

- example of the present application;
- [0043] Figure 5 is a schematic structural diagram of an example of a data processing system for issuing an invitation in this application.
- [0044] Description of the Preferred Examples
- [0045] The present application will be further described in detail below with reference to the accompanying drawings through specific examples.
- [0046] The electronic certificate mentioned in the proposal means the payment certificate of electronic credit commitment that the bank commits to pay the funds according to the agreed conditions refers to that the bank opens the amount of funds required by the issuer's application to freeze or the use of the credit limit and commits to comply with the agreement settlement of payment conditions for settlement of payment certificate of electronic credit commitment.
- [0047] The electronic business mentioned in this application is usually the business process: the issuing bank freeze the required amount of funds in accordance with the issuer's application to open an electronic certificate, and after receiving the certificate from the receiving bank, the issuing bank pay and settle the payment by the issuing bank to the receiving bank.
- [0048] Example 1:
- [0049] As shown in Figure 1, an example of a data processing method for issuing an invitation certificate in the present application includes the following:
- [0050] Step 102: the provider generates the invitation data and delivers it to the demander. Generally, the invitation data includes the provider's payment account information, the selling price of the commodity, and the transaction conditions, and so on. Similar to an information advertisement, that is, in E-business, a commitment message issued by the provider: the provider can provide the commodity, and if the buyer wants to buy, it needs to pay a certain amount of funds to the specific account. In one example, the provider is a seller and the buyer is a buyer.
- [0051] Step 104: the demander generates the issuing request according to the invitation data and delivers it to the Funds-Management server. Typically, the Funds-Management server is the Funds-Management server for the issuing bank.
- [0052] Step 106: Funds-Management server determine whether the issuing requirements meet the issuing conditions.
- [0053] In an implementation manner, step 106 may specifically include the following step: the server verifies the identity of the requester and / or whether the account meets the issuing requirements.

- [0054] In another example, step 106 may further include the following steps:
- [0055] The Funds-Management server invokes the information of the requesting party to determine whether the amount of the issuing fund or the credit limit in the account is greater than or equal to the amount of the payment requested in the issuing request. The account specified by the requirement party may be the account of the requirement of its own or the account of the other person who agrees to replace the demander.
- [0056] Step 108: If satisfied, Funds-Management server will freeze the amount of issuing funds or credit line in the account specified by the demander and issue an electronic certificate.
- [0057] In an implementation manner, the following steps may be further included after step 108:
- [0058] The Funds-Management server delivers the generated electronic certificate information to the demander; the demander receives the information generated by the Funds-Management server for generating the electronic certificate.
- [0059] As shown in Figure 2, the data processing method for issuing an invitation certificate in the present application, which is a specific application example, includes the following steps:
- [0060] Step 202: the provider generates the invitation data.
- [0061] The invitation data includes at least the payment account of the provider, which may include the amount of the commodity, and may also include an order for receiving the electronic certificate by the receiving bank, that is, the receiving bank automatically receives the certificate. Specifically, the invitation information may also be generated by the seller's entrusted card issuing bank. In this way, when the requesting party generates the electronic certificate through the issuing bank, the receiving bank may directly accept the electronic certificate instead of passing the confirmation receipt of the provider, save procedures and improve transaction efficiency.
- [0062] Step 204: the demander acquires the invitation data released by the seller, generates a certificate issuing request according to the data, and delivers the request to the issuing bank.
- [0063] In one implementation, the provider may present and broadcast the invitation data. That is, the provider deliver the invitation to the Internet, if it can be released in the big business platform, micro-blog or forums, or through the mailbox and other social software. Demander has access to data through the Internet or through various forms of communication. Of course, buyers can also know the invitation data in face-to-face manner.
- [0064] The manner in which the provider generates the invitation data may be that the buyer and the seller generate the invitation data by the provider after the negotiation.
- [0065] Step 206: the issuing bank receives the issuing party's request for issuing (issuer).

WO 2017/012017

PCT/CN2015/084586

- [0066] Step 208: Determine whether the demander issuing request meets the issuing requirements. If it is allowed to perform step 210, on the contrary, the feedback result may terminate the issuing or re-generate the issuing request to the requester.
- [0067] Whether the issuing of certificates need to verify the issuer's account or identity. The issuing bank verifies the issuer's identity information. The verification at this place may have the following situations: the first verification situation refers to whether the issuer has the account opening information at the issuing bank, and the second verification situation refers to whether the issuing applicant is valid or not. That is, the real name verification does not require the issuer to have issue account in the issuing bank. The third verification is whether the applicant has bad credit record, whether it is a white list user or a blacklist user? Specific Verification can be achieved by mobile phone dynamic code.
- [0068] Step 210: the issuing bank invokes the data in the demander's account to obtain funds or credit information to determine whether the quota is sufficient or not. If sufficient, then the implementation of step 212, on the contrary, the feedback results is given to the demander, and the opening process is completed. It does not necessarily have to invoke the issuer's account information for comparison, and it can also invoke another person's account to open a card.
- [0069] Step 212: When the account funds or credit is sufficient, the issuing bank is subject to the request of the issuer to freeze funds or credit to generate electronic certificate, if the demander uses a debit card, it freeze the funds in the debit card. If the demander uses the credit card, the credit card will be frozen.
- [0070] Step 214: Deliver the information for generating the electronic certificate to the demander.
- [0071] It is conceivable that when the issuing bank finishes the process of issuing the electronic certificate, the information of the successful opening of the electronic certificate may be delivered to the requesting party, and the requesting party receives the information issued by electronic certificate to know the status of electronic certificate.
- [0072] In an implementation manner, in the process of issuing the certificate, other electronic certificates can be set up, such as timing, regular and fixed electronic certificate. At the same time it can also set the conditions of the electronic certificate solution, such as setting the rules to pay, set up the case that the issuing is frozen multiple times and so on.
- [0073] If the seller announces the service or commodity that can be provided, the information and account of the commodity sold will be published, if the buyer wants the buyer to open electronic certificate to the bank where the seller's account is located, the electronic certificate indicates the account number of the seller's payment. Buyers know how the seller can provide specific commodity and services, according to their own needs, which

combined with the seller's payment account to open an electronic certificate to be purchased.

[0074] Example 2:

[0075] As shown in Figure 3, an example of a data processing method for issuing an invitation certificate in the present application includes the following steps:

[0076] Step 302: The Funds-Management server obtains a card issuing request delivered by the requesting party and generated by the provider and generated by the requesting party according to the invitation data. That is to say, the provider side generates the invitation data and the demander generates the issuing request according to the invitation data, and then delivers the issuing request to the Funds-Management server. The Funds-Management server obtains the issuing request.

[0077] Step 304: Funds-Management server determine whether the issuing requirements meet the issuing conditions.

[0078] In an implementation manner, step 304 may specifically include the following step: the server verifies the identity of the requester and / or whether the account meets the issuing requirements.

[0079] In another example, step 304 may further include the following steps:

[0080] The Funds-Management server invokes the information of the requesting party to determine whether the amount of the issuing fund or the credit limit in the demander is greater than or equal to the amount of the payment requested in the issuing request.

[0081] Step 306: If satisfied, Funds-Management server will freeze the amount of issuing funds or credit line in the account specified by the demander and issue an electronic certificate.

[0082] Example 3:

[0083] As shown in Figure 4 and Figure 5, the data processing system for issuing an invitation of the present application includes a provider terminal 30, a demand terminal 20, and a Funds-Management server 10. The Funds-Management server 10 is an issuing bank server, the management server 10 includes a receiving module 11, a judging module 12 and a processing module 13.

[0084] The provider terminal 30 is used to generate the invitation data and deliver the request data to the demander. The demander terminal 20 is used to obtain the invitation data and generate the issuing request according to the invitation data and deliver the request to the receiving module 11. The receiving module 11 is used for obtaining the issuing request; Judgement module 12 is used to judge whether the issuing request meets the opening conditions; the processing module 13 is used to freeze the credit line or credit line in the account specified by the demander and issue electronic certificate when the issuing request

meets the opening conditions.

[0085] In one example, the processing module 13 is also used to verify whether the identity of the demander and / or the account comply with the issuing requirements. In another example, the processing module 13 is also used to invoke the demander's account information to determine whether the debit or credit amount in the demander's account is greater than or equal to the amount of the payment requested in the debit request.

[0086] In the data processing system for invitation issuance of the present application, the processing module 13 is also used to deliver the generated electronic certificate information to the demander terminal 20; and the demander terminal 20 is also used to receive the information for generating the electronic certificate.

[0087] Example 4:

[0088] An example of the Funds-Management server of the present application includes a memory and a processor, where the memory is used to store computer instructions. Please refer to Figure 3, the processor is used to execute the following steps according to a computer instruction:

[0089] Step 302: Acquiring a card issuing request delivered by a requesting party and generated by a provider and generated by the requesting party according to the invitation data;

[0090] Step 304: determine whether the issuing request meets the issuing conditions;

[0091] Step 306: If satisfied, freezes the amount of the issuing funds or the credit line in the account by the demander and issues an electronic certificate.

[0092] 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.

[0093] The foregoing is a further detailed description of the present application in conjunction with specific implementation manners, and it should not be considered that the specific implementation of the present application is limited to these descriptions. For the general technical personnel in the technical field of this application, a number of simple deduction or replacement can be made without leaving the application of the invention.

Claims:

1. A computer system for issuing an electronic certificate by an invitation in an e-commerce transaction, the system comprising:

a data provider's terminal configured to generate invitation data for issuing the electronic certificate to deliver the invitation data to a data demander's terminal;

the data demander's terminal configured to generate a request for issuing the electronic certificate according to the invitation data to deliver the request for issuing the electronic certificate to a Funds-Management server;

the Funds-Management server for issuing the electronic certificate, wherein the electronic certificate includes at least transaction information, the funds management server including:

a receiving module configured to receive the request for issuing the electronic certificate from the data demander's terminal;

a judging module configured to determine whether the request for issuing the electronic certificate satisfies conditions for issuing the electronic certificate;  
and

a processing module configured to freeze a balance amount or amount of credit line in an account designated by the demander and issue the electronic certificate for avoiding allocating funds in the demander's account before receiving a purchased commodity if the request for issuing the electronic certificate satisfies the conditions for issuing electronic certificate, wherein the processing module is further configured to verify whether identification information of the data demander meets the conditions for issuing the electronic certificate.

2. The system of claim 1, wherein the processing module is further configured to verify whether the data demander's account meets the conditions for issuing the electronic certificate.
3. The system of any one of claims 1 to 2, wherein the processing module is further configured to invoke account information to determine whether balance or the credit limit in the account is greater than or equal to the amount of funds requested in the request for issuing the electronic certificate.
4. The system of claim 1, wherein the processing module is further configured to deliver the electronic certificate to the data demander's terminal.
5. The system of claim 1, wherein the data demander's terminal is further configured to receive the electronic certificate.
6. The system of any one of claims 1 to 5, wherein the request for issuing the electronic certificate includes identification information of the data demander.
7. The system of any one of claims 1 to 6, wherein the request for issuing the electronic certificate includes payment account information of the data demander.
8. The system of any one of claims 1 to 7, wherein the request for issuing the electronic certificate includes information of a designated user for collecting the electronic certificate.
9. The system of any one of claims 1 to 8, wherein the conditions for issuing the electronic certificate includes verification of identification information of the data demander.
10. The system of claim 9, wherein the verification of identification information of the data demander includes verifying whether the data demander has personally identifiable information in the Funds-Management server already.

11. The system of claim 9, wherein the verification of identification information of the data demander includes verifying whether the data demander is valid.
12. The system of claim 9, wherein the verification of identification information of the data demander includes verifying whether the data demander's credit record is in a white list.
13. The system of any one of claims 9 to 12, wherein the conditions for issuing the electronic certificate includes verification of payment account information of the data demander.
14. The system of any one of claims 1 to 13, wherein the verification of identification information of the data demander is executed by using a dynamic code through a mobile phone.
15. The system of any one of claims 1 to 14, wherein the invitation data may be posted on a public network.
16. The system of any one of claims 1 to 15, wherein the invitation data may be posted on an e-commerce platform.
17. The system of any one of claims 1 to 16, wherein the invitation data may be posted on an online community.
18. The system of any one of claims 1 to 17, wherein the invitation data may be promoted via an email.
19. The system of any one of claims 1 to 18, wherein the invitation data may be generated by data provider's terminal based on a negotiation result between buyer and seller.
20. A computer implemented method for issuing an electronic certificate, including at least transaction information, by an invitation in an e-commerce transaction, the method comprising:

a data provider's terminal generates invitation data for issuing the electronic certificate to deliver the invitation data to a data demander's terminal;

the data demander's terminal generates a request for issuing the electronic certificate according to the invitation data to deliver the request for issuing the electronic certificate to a Funds-Management server;

the Funds-Management server determines whether the request for issuing the electronic certificate satisfies conditions for issuing the electronic certificate;

where if the request for issuing the electronic certificate satisfies the conditions for issuing the electronic certificate, the Funds-Management server freezes a balance amount or amount of credit line in an account designated by the demander and issues the electronic certificate for avoiding allocating funds in the demander's account before receiving a purchased commodity; and

the Funds-Management server verifies whether identification information of the data demander meets the conditions for issuing the electronic certificate.

21. The method of claim 20 further includes that the Funds-Management server verifies whether the data demander's account meets the conditions for issuing the electronic certificate.
22. The method of any one of claims 20 to 21 further includes that the Funds-Management server invokes account information to determine whether balance or the credit limit in the account is greater than or equal to the amount of funds requested in the request for issuing the electronic certificate.
23. The method of claim 20 further includes that the Funds-Management server delivers the electronic certificate to the data demander's terminal.

24. The method of any one of claims 20 to 23, wherein the request for issuing the electronic certificate includes identification information of the data demander.
25. The method of any one of claims 20 to 24, wherein the request for issuing the electronic certificate includes payment account information of the data demander.
26. The method of any one of claims 20 to 25, wherein the request for issuing the electronic certificate includes information of a designated user for collecting the electronic certificate.
27. The method of any one of claims 20 to 26, wherein the conditions for issuing the electronic certificate includes a verification of identification information of the data demander.
28. The method of claim 27, wherein the verification of identification information of the data demander includes verifying whether the data demander has personally identifiable information in the Funds-Management server already.
29. The method of claim 27, wherein the verification of identification information of the data demander includes verifying whether the data demander is valid.
30. The method of claim 27, wherein the verification of identification information of the data demander includes verifying whether the data demander's credit record is in a white list.
31. The method of any one of claims 20 to 30, wherein the conditions for issuing the electronic certificate includes verification of payment account information of the data demander.
32. The method of any one of claims 27 to 31, wherein the verification of identification information of the data demander is executed by using a dynamic code through a mobile phone.

33. The method of any one of claims 20 to 32, wherein the invitation data may be posted on a public network.
34. The method of any one of claims 20 to 33, wherein the invitation data may be posted on an e-commerce platform.
35. The method of any one of claims 20 to 34, wherein the invitation data may be posted on an online community.
36. The method of any one of claims 20 to 35, wherein the invitation data may be promoted via an email.
37. The method of any one of claims 20 to 36, wherein the invitation data may be generated by data provider's terminal based on a negotiation result between buyer and seller.
38. A computer implemented method for issuing an electronic certificate, including at least transaction information, by an invitation in an e-commerce transaction, the method comprising:

receiving, with a receiving module of a Funds-Management server, a request for issuing the electronic certificate from a data demander's terminal, wherein the request for issuing the electronic certificate according to invitation data is generated and delivered by the data demander's terminal, wherein the invitation data is generated and delivered by a data provider's terminal;

determining, with a judging module of the Funds-Management server, whether the request for issuing the electronic certificate satisfies conditions for issuing the electronic certificate;

where if the request for issuing the electronic certificate satisfies the conditions for issuing the electronic certificate, freezing, with a processing module of the Funds-Management server, a balance amount or amount of credit line in an account designated by the demander and issues the electronic certificate for avoiding allocating funds in the demander's account before receiving a purchased commodity; and

verifying, with the processing module, whether identification information of the data demander meets the conditions for issuing the electronic certificate.

39. The method of claim 38 further includes verifying whether the data demander's account meets the conditions for issuing the electronic certificate.
40. The method of any one of claims 38 to 39 further includes invoking account information to determine whether balance or the credit limit in the account is greater than or equal to the amount of funds requested in the request for issuing the electronic certificate.
41. The method of claim 38 further includes delivering the electronic certificate to the data requesting terminal.
42. The method of any one of claims 38 to 41, wherein the request for issuing the electronic certificate includes identification information of the data demander.
43. The method of any one of claims 38 to 42, wherein the request for issuing the electronic certificate includes payment account information of the data demander.
44. The method of any one of claims 38 to 43, wherein the request for issuing the electronic certificate includes information of a designated user for collecting the electronic certificate.
45. The method of any one of claims 38 to 44, wherein the conditions for issuing the electronic certificate includes a verification of identification information of the data demander.

46. The method of claim 45, wherein the verification of identification information of the data demander includes verifying whether the data demander has personally identifiable information in the Funds-Management server already.
47. The method of claim 45, wherein the verification of identification information of the data demander includes verifying whether the data demander is valid.
48. The method of claim 45, wherein the verification of identification information of the data demander includes verifying whether the data demander's credit record is in a white list.
49. The method of any one of claims 38 to 48, wherein the conditions for issuing the electronic certificate includes verification of payment account information of the data demander.
50. The method of any one of claims 45 to 49, wherein the verification of identification information of the data demander is executed by using a dynamic code through a mobile phone.
51. The method of any one of claims 38 to 50, wherein the invitation data may be posted on a public network.
52. The method of any one of claims 38 to 51, wherein the invitation data may be posted on an e-commerce platform.
53. The method of any one of claims 38 to 52, wherein the invitation data may be posted on an online community.
54. The method of any one of claims 38 to 53, wherein the invitation data may be promoted via an email.

55. The method of any one of claims 38 to 54, wherein the invitation data may be generated by data provider's terminal based on a negotiation result between buyer and seller.

56. A computer implemented Funds-Management server for issuing an electronic certificate, including at least transaction information, by an invitation in an e-commerce transaction, the Funds-Management server comprising:

a memory configured to store computer instructions in the electronic transaction;

a processor configured to:

receive a request for issuing the electronic certificate from a data demander's terminal;

determine whether the request for issuing the electronic certificate satisfies conditions for issuing the electronic certificate; and

freeze a balance amount or amount of credit line in an account designated by the demander and issues the electronic certificate, where if the request for issuing the electronic certificate satisfies the conditions for issuing the electronic certificate for avoiding allocating funds in a demander's account before receiving a purchased commodity; and

verify whether identification information of the data demander meets the conditions for issuing the electronic certificate

57. The server of claim 56, wherein the processor is further configured to verify whether the data demander's account meets the conditions for issuing the electronic certificate.

58. The server of any one of claims 56 to 57, wherein the processor is further configured to invoke account information to determine whether balance or the credit limit in the account is greater than or equal to the amount of funds requested in the request for issuing the electronic certificate.
59. The server of claim 56, wherein the processor is further configured to deliver the electronic certificate to the data demander's terminal.
60. The server of any one of claims 56 to 59, wherein the request for issuing the electronic certificate includes identification information of the data demander.
61. The server of any one of claims 56 to 60, wherein the request for issuing the electronic certificate includes payment account information of the data demander.
62. The server of any one of claims 56 to 61, wherein the request for issuing the electronic certificate includes information of a designated user for collecting the electronic certificate.
63. The server of any one of claims 56 to 62, wherein the conditions for issuing the electronic certificate includes verification of identification information of the data demander.
64. The server of claim 63, wherein the verification of identification information of the data demander includes verifying whether the data demander has personally identifiable information in the Funds-Management server already.
65. The server of claim 63, wherein the verification of identification information of the data demander includes verifying whether the data demander is valid.
66. The server of claim 63, wherein the verification of identification information of the data demander includes verifying whether the data demander's credit record is in a white list.

67. The server of any one of claims 56 to 66, wherein the conditions for issuing the electronic certificate includes verification of payment account information of the data demander.
68. The server of any one of claims 56 to 67, wherein the verification of identification information of the data demander is executed by using a dynamic code through a mobile phone.
69. The server of any one of claims 56 to 68, wherein the invitation data may be posted on a public network.
70. The server of any one of claims 56 to 69, wherein the invitation data may be posted on an e-commerce platform.
71. The server of any one of claims 56 to 70, wherein the invitation data may be posted on an online community.
72. The server of any one of claims 56 to 71, wherein the invitation data may be promoted via an email.
73. The server of any one of claims 56 to 72, wherein the invitation data may be generated by data provider's terminal based on a negotiation result between buyer and seller.

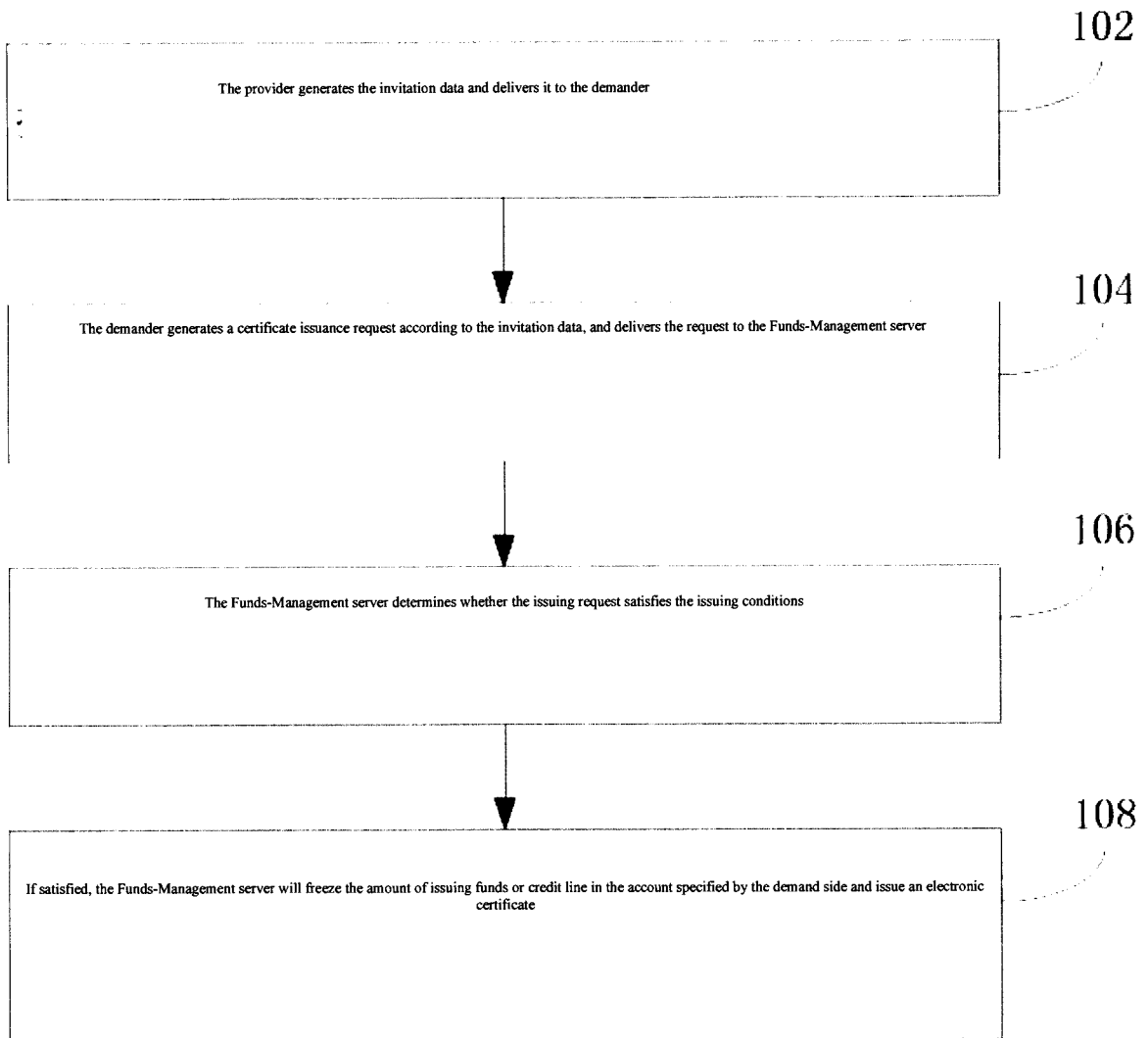


Figure 1

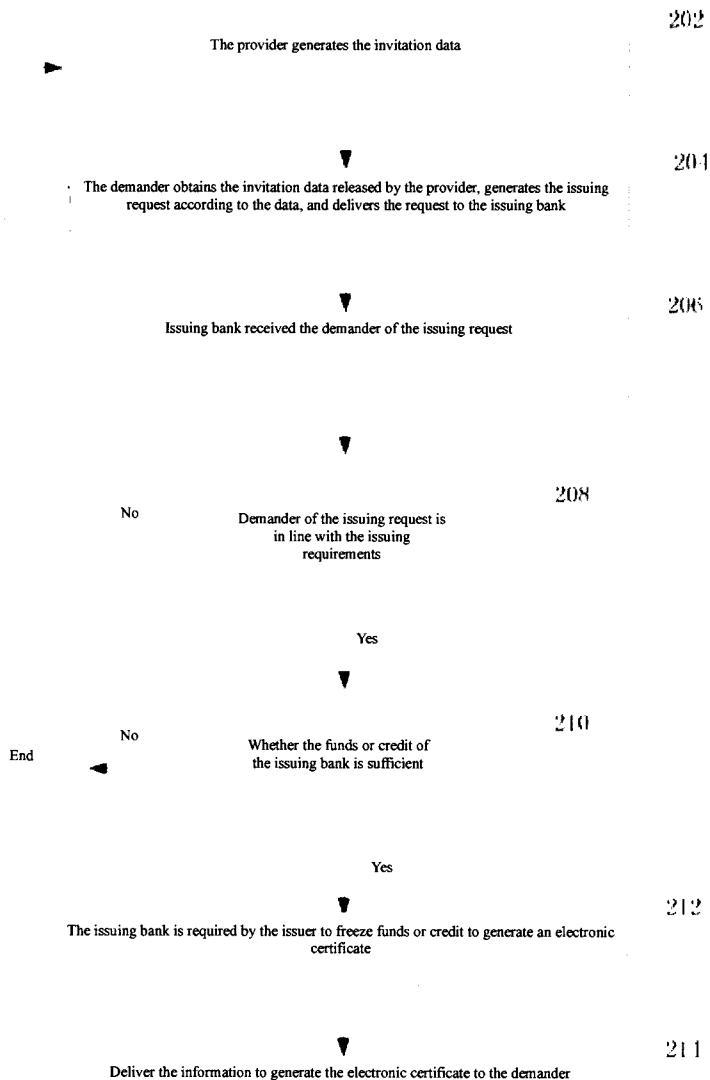


Figure 2

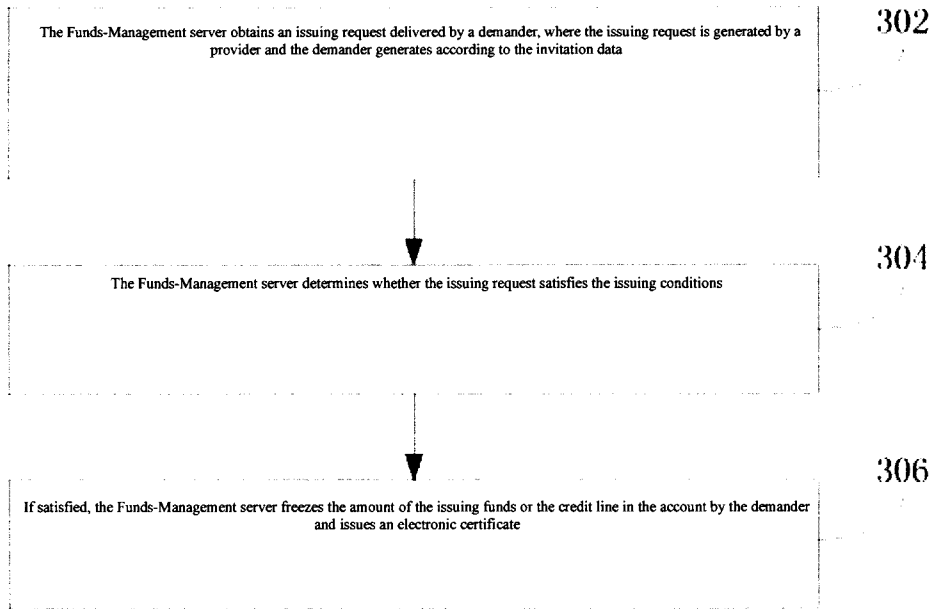


Figure 3

10

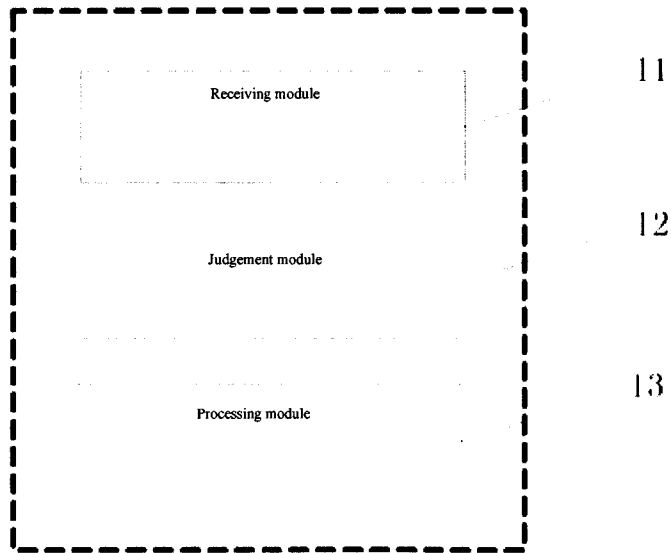


Figure 4

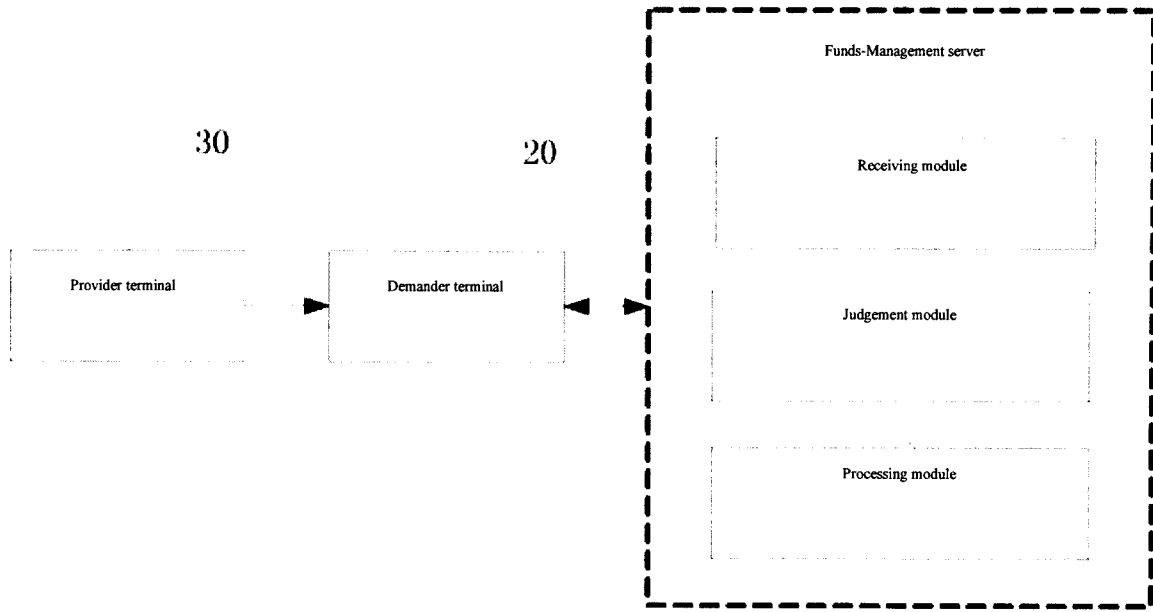
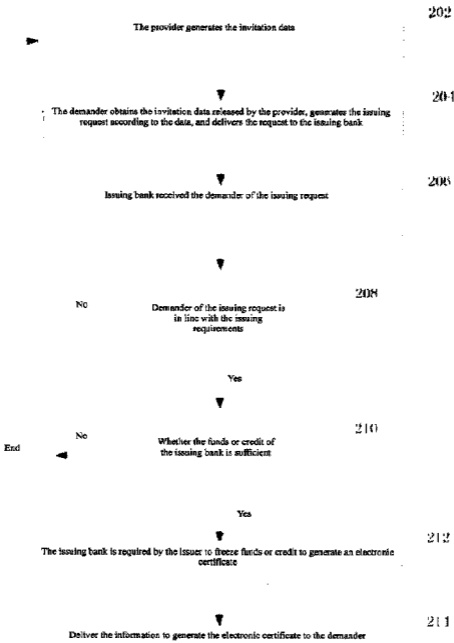


Figure 5



The provider generates the invitation data

202

The demander obtains the invitation data released by the provider, generates the issuing request according to the data, and delivers the request to the issuing bank

201

Issuing bank received the demand of the issuing request

203

No

Demander of the issuing request is in line with the issuing requirements

204

Yes

End

No

Whether the funds or credit of the issuing bank is sufficient

210

Yes

The issuing bank is required by the issuer to freeze funds or credit to generate an electronic certificate

212

Deliver the information to generate the electronic certificate to the demander

211