

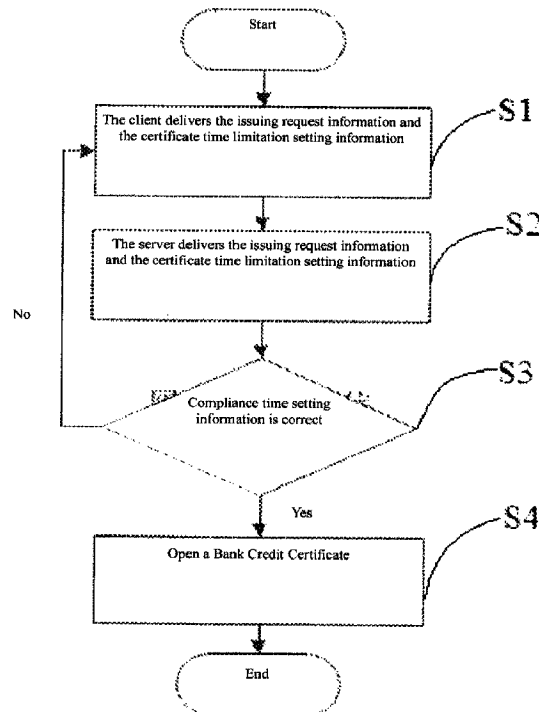


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(54) **Titre : PROCEDURE ET SYSTEME DE DEFINITION D'UNE LIMITATION DE TEMPS DE RECEPTION DE CERTIFICAT POUR UN CERTIFICAT ELECTRONIQUE**

(54) **Title: METHOD AND SYSTEM FOR SETTING CERTIFICATE RECEIPT TIME LIMITATION FOR ELECTRONIC CERTIFICATE**



(57) **Abrégé/Abstract:**

A method and system for setting a certificate receipt time limitation for an electronic certificate. The method for setting a certificate receipt time limitation for an electronic certificate comprises: a client transmits electronic certificate issuing request information and

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

certificate receipt time limitation setting information (S1); a service end receives the electronic certificate issuing request information and the certificate receipt time limitation setting information transmitted by the client (S2); the service end determines whether or not a certificate receipt time limitation setting is correct (S3); and if yes, then an electronic certificate is issued on the basis of the certificate receipt time limitation setting information (S4). By setting the certificate receipt time limitation for the electronic certificate, capital flow is provided with a time limitation rule, proper disposal in terms of capital flow is facilitated for two parties while safeguarding interests of both parties, and an electronic certificate recipient is encouraged to complete a contract on time, thus increasing the degree of flexibility in using electronic certificates, and enriching the application of financial payment instruments.

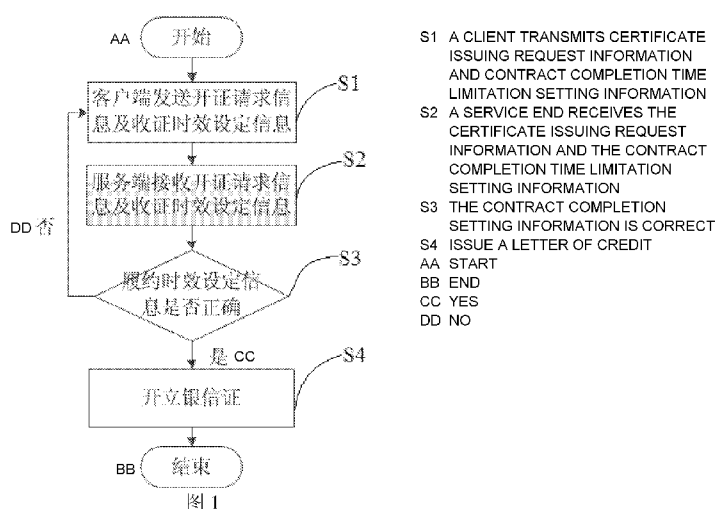
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(54) Title: METHOD AND SYSTEM FOR SETTING CERTIFICATE RECEIPT TIME LIMITATION FOR ELECTRONIC CERTIFICATE

(54) 发明名称: 一种电子凭证收证时效的设定方法及系统



(57) Abstract: A method and system for setting a certificate receipt time limitation for an electronic certificate. The method for setting a certificate receipt time limitation for an electronic certificate comprises: a client transmits electronic certificate issuing request information and certificate receipt time limitation setting information (S1); a service end receives the electronic certificate issuing request information and the certificate receipt time limitation setting information (S2); the service end determines whether or not a certificate receipt time limitation setting is correct (S3); and if yes, then an electronic certificate is issued on the basis of the certificate receipt time limitation setting information (S4). By setting the certificate receipt time limitation for the electronic certificate, capital flow is provided with a time limitation rule, proper disposal in terms of capital flow is facilitated for two parties while safeguarding interests of both parties, and an electronic certificate recipient is encouraged to complete a contract on time, thus increasing the degree of flexibility in using electronic certificates, and enriching the application of

financial payment instruments.

(57) 摘要:

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一种电子凭证收证时效的设定方法及系统，其中电子凭证收证时效的设定方法，包括：客户端发送电子凭证开证请求信息及收证时效设定信息（S1）；服务端接收客户端发送的电子凭证开证请求信息及收证时效设定信息（S2）；服务端判断收证时效设定是否正确（S3），若正确则依所述收证时效设定信息开立电子凭证（S4）。通过设置电子凭证的收证时效，为资金的流通提供了时效规制，在保障双方利益的同时又便捷了双方在资金流通方面的正确支配，敦促电子凭证收证方按时履约，使得电子凭证的使用更加灵活，丰富了金融支付工具的应用。

## Method And System For Setting Certificate Receipt Time Limitation For Electronic Certificate

### Technical Field

- [0001] The present invention relates to the field of electronic commerce, and in particular to a method and system for setting a certificate time limitation of electronic certificate.
- [0002] Background Technology
- [0003] With the continuous development of computers, networks and modern communication technology, E-commerce applications have also 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 informational, thus 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 direct transfer payment and third-party payment. However, no matter the online banking system or the third party payment system, they have not agreed on the time limit for the circulation of funds and are still the principle of regular circulation, which is not conducive to a reasonable dominance of the circulation of funds by both parties.
- [0005] Summary of the Invention
- [0006] According to a first aspect of the present invention, the present invention provides a method for setting an electronic certificate collection time limitation, including:
- [0007] The client delivers the electronic certificate issuing request information and the certificate time limitation setting information;
- [0008] The server receives the electronic certificate request information and the time setting information delivered by the client;
- [0009] The server determines whether the time limitation is correct, and if it is correct, the electronic certificate is opened according to the time limitation information.
- [0010] The method for setting the electronic certificate collection time limitation, wherein the server receives the collection information submitted by the receiving party within the limitation period of the collection, the electronic certificate completes collection of the certificate, otherwise, the server determines that the electronic certificate is invalid, and the freezing state of the fund is released.

- [0011] The method for setting the electronic certificate receiving certification time limitation, wherein the electronic certificate issuing certification information also includes collection information, the collection information is used to verify the collection certification request information issued by the collecting party.
- [0012] According to the second aspect of the present invention, the present invention also provides a setting system of electronic certificate collection time limitation, including:
- [0013] Data requesting terminal is used to deliver the issuing request information and the collection time setting information;
- [0014] The data processing terminal is used to receive the issuing request information and the time limitation setting information, and open the electronic certificate according to the certification request information and the time limitation setting information.
- [0015] The electronic certificate collection system for setting time limitation, wherein the data processing terminal includes:
- [0016] Receiving module is used to receive the issuing request information and the certificate time limitation setting information, and after the electronic certificate is opened, and receive feedback confirmation certificate information from collection terminal;
- [0017] The execution module, according to the certificate time limitation setting information to open an electronic certificate.
- [0018] The electronic certificate certification time limitation setting system, also including:
- [0019] Judging module is used for judging whether the certificate time limitation setting information is correct;
- [0020] Logout module is used when the receiving module fails to receive the receiving certificate within the time limit of the electronic certificate, and decides that the electronic certificate is invalidated and the funds is frozen.
- [0021] According to the third aspect of the present invention, the present invention also provides a method for setting an electronic certificate collection time limitation, including:
- [0022] The First Server receives the pre-opening verification information containing the issuing request information and the time limitation setting information delivered by the first terminal;
- [0023] The First Server determines whether the time limitation information of the collection is correct, and if it is correct, generates the electronic certificate corresponding to the time limitation of the collection according to the pre-opening information.
- [0024] The setting method of electronic certificate collection time limitation, but also includes a second terminal and Second Server;
- [0025] The pre-authentication information is delivered by the second terminal to the First Server

via the Second Server, and then delivered by the First Server to the first terminal for confirmation. After the first terminal confirms, the pre-authentication request information is delivered to the First Server.

- [0026] The setting method of electronic certificate time limitation, wherein, if the First Server fails to receive the pre-set certificate information within the validity period of the collection, the electronic certificate is invalid.
- [0027] The setting method of electronic certificate collection time limitation, wherein, the First Server receive the corresponding certificate information within the expiration date of the collection certificate.
- [0028] The beneficial effects of the present invention is, by setting the Bank Credit Certificate debt collection period, the status of limitation is provided for the circulation of funds, while ensuring the interests of both parties, it is convenient for both parties to use the reasonable control of fund flow to make the use of Bank Credit Certificate more flexible and enrich the application of financial payment tools.
- [0029] Brief Description
- [0030] Figure 1 is a flow chart of an example of a method for setting an electronic certificate collection time limitation according to the present invention;
- [0031] Figure 2 is a block diagram of an example of a system for setting electronic certificate time limitation certification according to the present invention;
- [0032] Figure 3 is a collection of electronic certificate in accordance with the present invention set method, another example of the flow chart.
- [0033] Description of the Preferred Examples
- [0034] The present application will be further described in detail below with reference to the accompanying drawings through specific examples.
- [0035] Definitions of terms used in this application:
- [0036] Electronic certificate: it refers to the bank, in accordance with the application of the opening issuing, freeze the funds or use the credit line and open it in the name of the bank, and commit to make the payment certificate of electronic credit commitment in accordance with the agreed conditions.
- [0037] Collection period: collection period is the deadline for the recipient to apply for collection, if the certificates are not received within the time limit, the electronic certificate will be invalidated.
- [0038] Example 1:
- [0039] Please refer to Figure 1, this example is used in the electronic certificate issuance process, and applied to the issuing period. The invention provides a method for setting the

certificate time limitation of an electronic certificate, including the following steps:

- [0040] S1, the client delivers the issuing request information and the certificate time limitation setting information.
- [0041] Specifically, the issuer delivers the issuing request information and the certificate time limitation setting information to the issuing bank background server through the client. Wherein, the client initiates the terminal for the electronic certificate, the client may be a mobile terminal, a PC connected to the Internet such as a computer, or a teller machine of the issuing bank. The issuing request information includes the issuer's identity information and payment account information. It can also include information such as the recipient's name, cellphone, email, ID card, WeChat, QQ number and other information that can be used by the recipient, the recipient's account (deposit account), so that facilitate the recipient to receive timely electronic certificate. Of course, the customer may also not specify the certificate collector information, so that anyone who obtains the electronic certificate information can receive the electronic certificate. The user can login to the issuing bank website or download the corresponding APP through the client, and deliver the issuing request information to the background bank server.
- [0042] Further, the electronic certificate opening information also includes collection information, the collection information is used by the recipient to collect the information through the collection information, of course, and you cannot set the collection information, so that anyone can. The information of the time limitation for the collection of evidence is within the time limited by the client made by the client, deliver the corresponding performance information to the server, and the electronic certificate collection is completed. If within the limitation period of the collection, the server does not receive the performance information, the electronic certificate is determined to be invalid.
- [0043] Preferably, the electronic certificate may be divided into two types: the expiration date of the electronic certificate and the relative expiration date. The absolute expiration date refers to the expiration date of the electronic certificate collection period. For example, the expiration date of the collection period is a year / month / a day. The relative validity period refers to the time required for the electronic certificate collection to be valid within a time period after the introduction of the commodity. For example, if the validity period of the collection receipt is within 15 days of the issuing date, the collection party will deliver the receipt information within 15 days after the collection. Otherwise, if the electronic certificate is invalid after 15 days beyond the opening of the certificate.
- [0044] S2, the server receives the electronic certificate issuing certificate information and the time setting information delivered by the client.

- [0045] Wherein the server is the issuing bank background server.
- [0046] S3, the server determines whether the certificate time limitation setting information is correct,
- [0047] Specifically, the server reads the certificate time limitation setting information to determine whether the expiration date of the collection card expires after the issuing date, if after the issuing date, the certificate time limitation setting information is correct, and the process proceeds to step S4, If the time limitation of the collection is incorrect, return to step S1 and the client resets the collection time limitation.
- [0048] Further, this step may further include:
- [0049] To determine whether the issuing request information is correct, first of all, the server checks whether the issuing applicant is valid, that is, whether the real-name is valid or not; second, determine whether the applicant has a bad credit record. If the issuing applicant is not real and effective, that is not a real-name system, or the issuing applicant has a bad credit history, then the requisition information is incorrect, deliver the verification failure information and prompt the client to reset; If the applicant is a real-name system, and the issuing applicant has no bad credit record, then the issuing request information is correct, and then the process proceeds to step S3. Of course, It is also possible to verify whether the applicant has opened an account at the issuing bank, , However, this verification is used to verify the internal statistics of the issuing bank and not as the correct judgement condition of the issuing information, that is, the issuing bank must have an account number in the issuing bank.
- [0050] S4, to open electronic certificate in accordance with the time limitation setting information.
- [0051] The server opens the electronic certificate according to the issuing request information and the payment account submitted by the client, and freezes the funds corresponding to the payment account or the credit information, and opens the electronic certificate. The electronic certificate is effective in the issuer, the credit card issuer and the issuing bank and between the issuing banks. Wherein, the payment account can be a debit card or a credit card.
- [0052] In this example, if the Bank Credit Certificate has not been applied for collection within the limitation period of the collection, the Bank Credit Certificate automatically expires, and the service terminates the freezing of funds corresponding to the payment account. If the Bank Credit Certificate is validated within a period of receipt of receipt application, then enter into the compliance period, receipt, payment, and liquidation period.
- [0053] Example 2:
- [0054] Based on the description of the foregoing example, this example further proposes a system

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for setting the certificate time limitation of an electronic certificate, as shown in Figure 2, which includes:

- [0055] The data requesting terminal 10 is used to deliver the issuing request information and the certificate time limitation setting information;
- [0056] The data processing terminal 20 is used to receive the issuing request information and the time limitation setting information, and open the electronic certificate according to the certification request information and the time limitation setting information.
- [0057] Further, the data processing terminal 20 also includes:
- [0058] The receiving module (21) is used to receive the issuing request information and the certificate time limitation setting information, and after the electronic certificate is opened, and receive feedback confirmation certificate information from collection terminal.
- [0059] The issuing request information includes the issuer's ID information and payment account information; and the issuing request information further includes preset certificate information, where the certificate information is used to verify the identity of the certificate collector.
- [0060] The execution module 23 is used to open an electronic certificate according to the time limitation information.
- [0061] Further, the data processing terminal 20 also includes:
- [0062] The judging module 22 is used to judge whether the certificate information is correct or not.
- [0063] The judging module 22 is also used for judging whether the issuing request information is correct or not.
- [0064] The logout module 24 is used to determine that the electronic certificate is invalid when the data processing terminal 20 does not receive the certificate information within the expiration date of the collection expiration date.
- [0065] Example 3.
- [0066] Based on the description of the foregoing example, the present invention further provides another method for setting an electronic certificate collection time limitation, as shown in Figure 3, this example is an improvement on Example one, and includes:
- [0067] S10, the First Server receives the certificate request delivered by the Second Server.
- [0068] Specifically, the First Server receives the certificate collection request information delivered by the first terminal, and the certificate collection request message is delivered by the second terminal to the Second Server and then delivered by the Second Server to the First Server.
- [0069] In this step, the first terminal is the initiation terminal of the electronic certificate, the

second terminal is the electronic certificate receiving terminal, the First Server is the electronic certificate issuing bank background server, and the Second Server is the electronic certificate receiving bank background server. Specifically, the recipient of the electronic certificate actively delivers an electronic certificate request message to the designated bank backstage server, that is, issues a certificate request message to the Second Server initiative. Second Server receives the certificate request information and delivers it to First Server.

- [0070] Further, the certificate collection request information includes the card issuing request information and certificate time limitation setting information. The issuing request information includes the issuer's identity information, the corresponding payment account, and the identity of the recipient.
- [0071] The information of the time limitation setting is the deadline set by the client to collect the electronic certificate, in the time limit of the limitation of time, the receiving party delivers the corresponding information to the server, the electronic certificate completed certificate, and enter into the next phase of the compliance period. If within the limitation period, the server does not receive the certificate information, the electronic certificate is determined to be invalid.
- [0072] S20, after receiving the certificate request information, the First Server generates corresponding pre-issuing information and delivers it to the first terminal.
- [0073] Specifically, after receiving the certificate request information, the First Server reads the issuing request information and the time limit setting information, and generates the pre-opened card verification information. First Server delivers pre-issuing information to the first terminal.
- [0074] After receiving the pre-issuing verification information, the first terminal reads the issuing request information and the valid-period information and confirms the pre-issuing verification information to generate the pre-issuing information, and delivers the pre-issuing information to First Server.
- [0075] Further, the first terminal may further modify the issuing request information or the certificate time limitation information in the pre-verification information, and deliver the modified pre-verification information to the First Server.
- [0076] S30, the First Server receives the pre-issuing information delivered by the first terminal.
- [0077] S40, First Server determines whether the certificate time limitation setting information is correct.
- [0078] Specifically, in this step, it is determined whether the time limitation information of the collection is correct or not. The determination is mainly made according to the

pre-established electronic certificate time limitation range set by First Server. If the time limitation is within the setting range, it is determined that the time limitation of the collection is correct, and the process proceeds to step S40. If the collection and collection of the certificate is not within the setting range, the time limitation of the collection is determined to be incorrect, and the process returns to step S10 and is reset by the second terminal. For example, if the pre-established collection period of time shall not exceed 1 month, the period of validity of the collection period within one month, then the collection of prescription time limitation set is correct, on the contrary, it is wrong; it also necessary to determine whether the expiry date of the closing date is after the issuing date, if it is after the issuing date, it is set to be correct.

[0079] S50: the First Server generates a corresponding electronic certificate according to the time limitation information.

[0080] The First Server freeze the information of the funds or credit corresponding to the payment account according to the issuing request information in the pre-opening verification information and open an electronic certificate according to the setting of the time limitation of the certificate, the electronic certificate is effective in the issuer, the credit card issuer and the issuing bank and between the issuing bank. Wherein, the payment account may be a debit card or a credit card.

[0081] The present example is different from the first example, the present example provides electronic certificate is initiated by the second terminal, and initiated by the receiving party and delivered to First Server through the Second Server, that is, delivered by the receiving bank to the issuing bank, and then by the first terminal to confirm the issuing request information, that is, by the issuer to confirm, and then the First Server establish the electronic certificate in accordance with the statute of time limitations.

[0082] 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.

[0083] The beneficial effects of the present invention is, by setting the Bank Credit Certificate debt collection period, the status of limitation is provided for the circulation of funds, while ensuring the interests of both parties, it is convenient for both parties to use the reasonable control of fund flow to make the use of Bank Credit Certificate more flexible and enrich the application of financial payment tools.

[0084] 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 the general technical personnel in this field, according to the ideas of the present invention, the above specific implementation methods can be changed.

Claims:

1. A computer system for setting a certificate time limitation of an electronic certificate in an electronic payment transaction, the system comprising:

a data requesting terminal of an applicant configured to deliver a request to generate an electronic certificate, the request including time limitation setting information specifying a validity period for collecting the electronic certificate by a collection terminal and payment account information specifying a payment account for making an electronic payment; and

a data processing terminal configured to:

receive the request to generate the electronic certificate including the time limitation setting information and the payment account information;

determine whether the time limitation setting information is correct;

if the time limitation setting information is correct, generate the electronic certificate according to the time limitation setting information, wherein generating the electronic certificate includes freezing funds in the payment account of the applicant specified by the payment account information for the electronic payment; and

automatically unfreeze the frozen funds in the payment account upon expiration of the validity period for collecting the electronic certificate specified by the time limitation setting information.

2. The system of claim 1, wherein the data processing terminal further includes a receiving module.
3. The system of claim 2, wherein the receiving module is further configured to

receive the request for issuing electronic certificate and the time limitation setting information for collecting electronic certificate; and

receive confirmation information returned by a collecting certificate terminal after the electronic certificate is generated.

4. The system of claim 1, wherein the data processing terminal further includes an execution module.
5. The system of claim 4, wherein the execution module is further configured to generate the electronic certificate according to the time limitation setting information for collecting electronic certificate.
6. The system of claim 1 further includes a judging module.
7. The system of claim 6, wherein the judging module is further configured to judge whether the certificate time limitation setting information is correct.
8. The system of claim 1 further includes a logout module.
9. The system of claim 8, wherein the logout module is further configured to determine that the electronic certificate is invalid, when the receiving module fails to receive the collection information within a limitation period of collection.
10. The system of any one of claims 1 to 9, wherein the request for issuing electronic certificate includes identity information of a client.
11. The system of any one of claims 1 to 10, wherein the request for issuing electronic certificate includes payment account information.
12. The system of any one of claims 1 to 11, wherein the request for issuing electronic certificate includes collector's information.

13. The system of any one of claims 1 to 12, wherein the time limitation setting information for collecting electronic certificate includes an absolute expiration date.
14. The system of claim 13, wherein the absolute expiration date includes an expiration date of the electronic certificate collection period.
15. The system of any one of claims 1 to 14, wherein the time limitation setting information for collecting electronic certificate includes a relative expiration date.
16. The system of claim 15, wherein the relative expiration date includes time required for the electronic certificate collection to be valid within a time period after the introduction of the commodity.
17. A computer implemented method for setting a certificate time limitation of an electronic certificate in an electronic payment transaction, the method comprising:  
  
delivering to a server, via a client device of an applicant, a request to generate the electronic certificate, the request including time limitation setting information specifying a validity period for collecting the electronic certificate by a collection terminal and payment account information specifying a payment account for making an electronic payment;  
  
determining, by the server, whether the time limitation setting information is correct when receiving the request to generate the electronic certificate including the time limitation setting information and the payment account information delivered by the client device;  
  
if the time limitation setting information is correct, generating, by the server, the electronic certificate according to the time limitation setting information, wherein generating the electronic certificate includes freezing funds in the payment account of the applicant specified by the payment account information for the electronic payment; and

automatically unfreezing, by the server, the frozen funds in the payment account upon expiration of the validity period for collecting the electronic certificate specified by the time limitation setting information.

18. The method of claim 17 further includes that the server completes a collection process for the electronic certificate when the server receives collection information submitted by a collecting party within a limitation period of collection.
19. The method of claim 17 further includes that the server determines that the electronic certificate is invalid, and releases an unfrozen funds, when the server fails to receive collection information submitted by a collecting party within a limitation period of collection.
20. The method of any one of claims 17 to 19, wherein the request for issuing electronic certificate includes the collection information.
21. The method of any one of claims 18 to 20, wherein the collection information is configured to be verified collection certification request information issued by the collecting party.
22. The method of any one of claims 17 to 21, wherein the request for issuing electronic certificate includes identity information of a client.
23. The method of any one of claims 17 to 22, wherein the request for issuing electronic certificate includes payment account information.
24. The method of any one of claims 17 to 23, wherein the request for issuing electronic certificate includes collector's information.
25. The method of any one of claims 17 to 24, wherein the time limitation setting information for collecting electronic certificate includes an absolute expiration date.

26. The method of claim 25, wherein the absolute expiration date includes an expiration date of the electronic certificate collection period.
27. The method of any one of claims 17 to 26, wherein the time limitation setting information for collecting electronic certificate includes a relative expiration date.
28. The method of claim 27, wherein the relative expiration date includes time required for the electronic certificate collection to be valid within a time period after the introduction of the commodity.
29. A computer implemented method for setting a certificate time limitation of an electronic certificate in an electronic payment transaction, the method comprising:  
  
receiving, at a first server, pre-opening certificate information including a request to generate the electronic certificate, the request including time limitation setting information specifying a validity period for collecting the electronic certificate by a collection terminal and payment account information specifying a payment account for making an electronic payment, the pre-opening certificate information delivered by a first terminal;  
  
determining, by the first server, whether the time limitation setting information is correct;  
  
if the time limitation setting information is correct, generating, by the first server, the electronic certificate corresponding to the time limitation setting information according to the pre-opening certificate information, wherein generating the electronic certificate includes freezing funds in the payment account of the applicant specified by the payment account information for the electronic payment;  
and

automatically unfreezing, by the first server, the frozen funds in the payment account upon expiration of the validity period for collecting the electronic certificate specified by the time limitation setting information.

30. The method of claim 29 further includes a second terminal.
31. The method of claim 29 further includes a second server.
32. The method of any one of claims 29 to 31, wherein the pre-opening certificate information is delivered by the second terminal to the first server via the second server.
33. The method of claim 32, wherein the pre-opening certificate information is delivered by the first server to the first terminal for confirmation.
34. The method of claim 33, wherein the first terminal delivers a request for the pre-opening certificate information to the first server after confirmation.
35. The method of any one of claims 30 to 34 further includes the first server determines that the electronic certificate is invalid, when the server fails to receive collection information submitted by a collecting party within a limitation period of collection.
36. The method of any one of claims 30 to 34, wherein the first server needs to receive collection information submitted by a collecting party within a limitation period of collection.
37. The method of any one of claims 29 to 36, wherein the request for issuing electronic certificate includes the collection information.
38. The method of claim 37, wherein the collection information is configured to be verified collection certification request information issued by the collecting party.

39. The method of any one of claims 29 to 38, wherein the request for issuing electronic certificate includes identity information of a client.
40. The method of any one of claims 29 to 39, wherein the request for issuing electronic certificate includes payment account information.
41. The method of any one of claims 29 to 40, wherein the request for issuing electronic certificate includes collector's information.
42. The method of any one of claims 29 to 41, wherein the time limitation setting information for collecting electronic certificate includes an absolute expiration date.
43. The method of claim 42, wherein the absolute expiration date includes an expiration date of the electronic certificate collection period.
44. The method of any one of claims 29 to 43, wherein the time limitation setting information for collecting electronic certificate includes a relative expiration date.
45. The method of claim 44, wherein the relative expiration date includes time required for the electronic certificate collection to be valid within a time period after the introduction of the commodity.

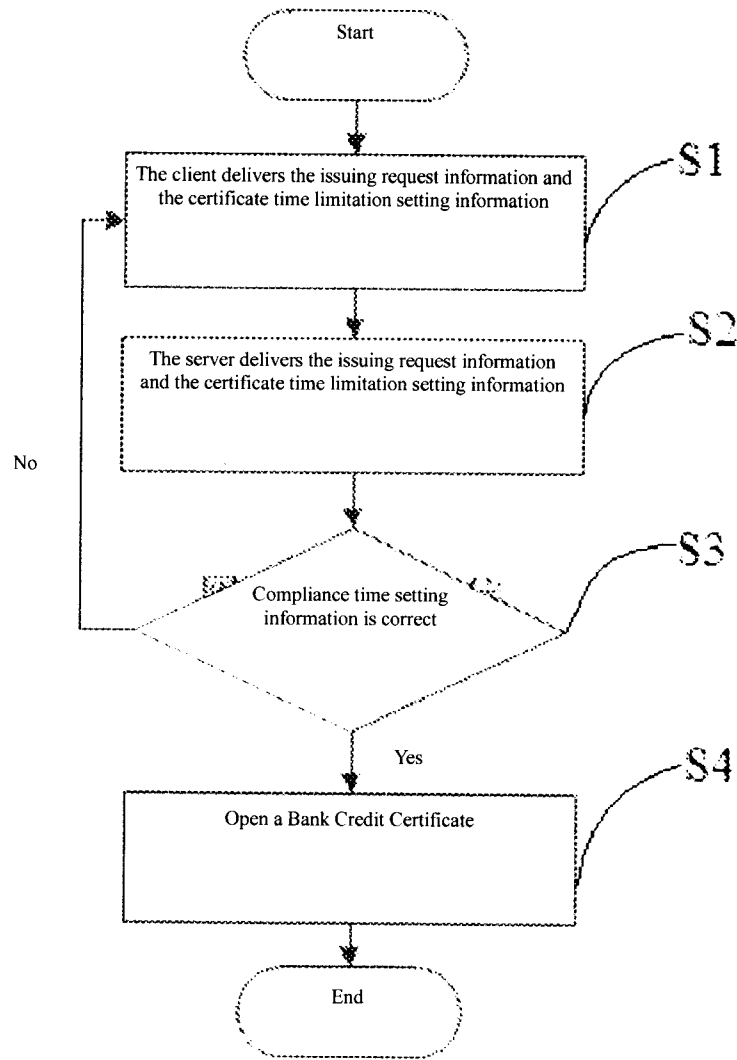


Figure 1

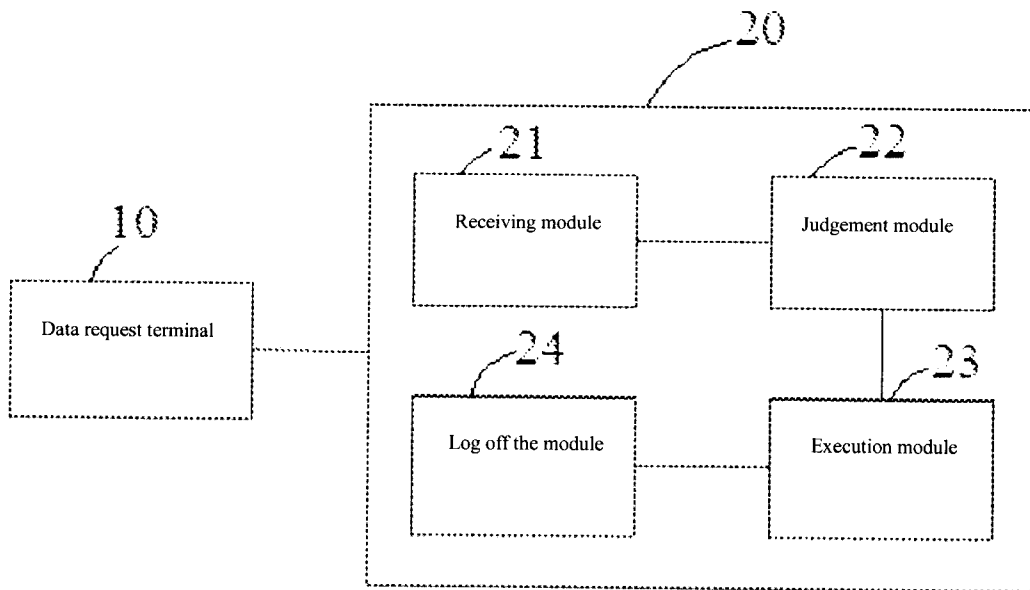


Figure 2

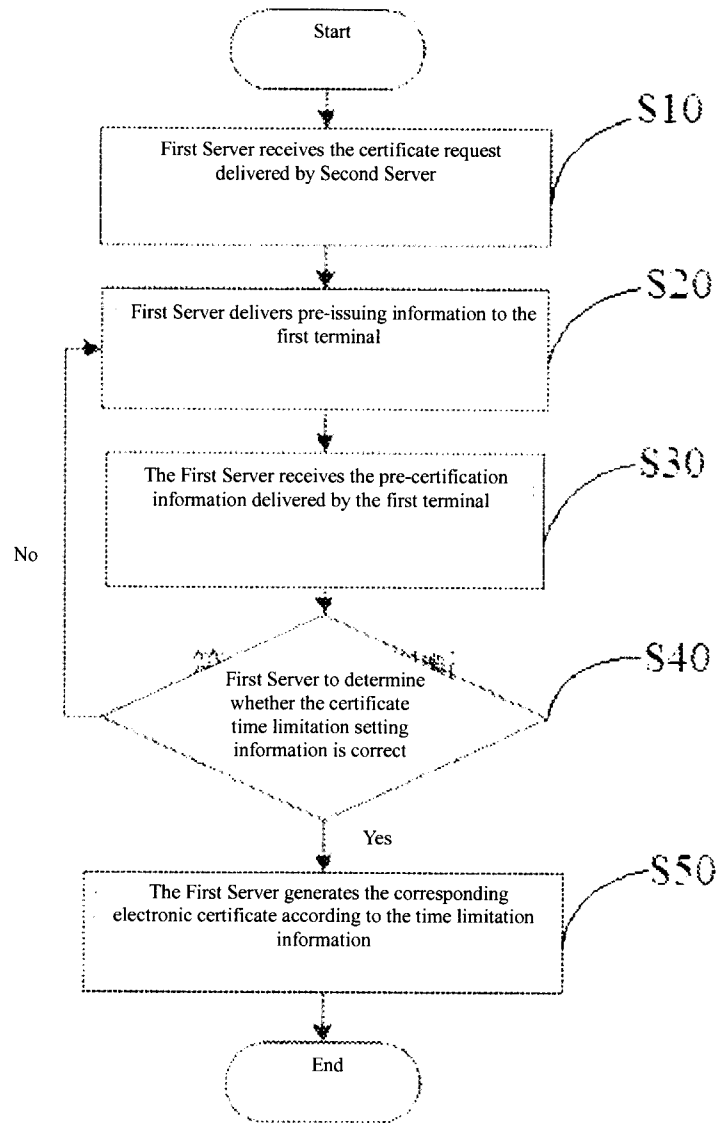


Figure 3

