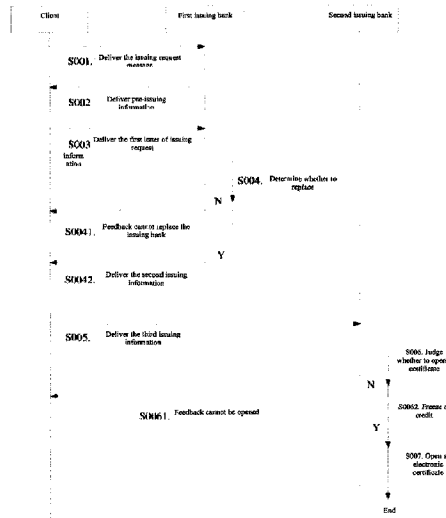




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(54) Titre : PROCÉDE ET SYSTÈME DE CHANGEMENT DE BANQUE D'ÉMISSION DE CERTIFICAT DE CERTIFICAT ÉLECTRONIQUE
 (54) Title: METHOD AND SYSTEM FOR CHANGING CERTIFICATE ISSUING BANK OF ELECTRONIC CERTIFICATE



(57) **Abrégé/Abstract:**

Disclosed in the present invention are a method and system for changing the certificate issuing bank of an electronic certificate, the method comprising the following process: receiving a first request message from a first terminal; determining whether the request of the first request message meets the conditions for changing the certificate issuing bank; if not, then feeding back to the first terminal a message that changing the certificate issuing bank is not granted; if so, then sending to the first terminal a second certificate issuing message; receiving a third request message from the first terminal; determining whether the request of the third request message meets the conditions for issuing an electronic certificate; if not, then feeding back to the first terminal a message that the issuing of the electronic certificate is not granted; if so, then implementing certificate issuing processing, issuing to the client an electronic certificate of a second certificate issuing bank. By means of the present invention, a client can change the certificate issuing bank by means of sending a first request message, and does not need to re-execute an operation to apply for an electronic certificate to be issued.

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(54) Title: METHOD AND SYSTEM FOR CHANGING CERTIFICATE ISSUING BANK OF ELECTRONIC CERTIFICATE

(54) 发明名称: 一种更换电子凭证开证行的方法及系统

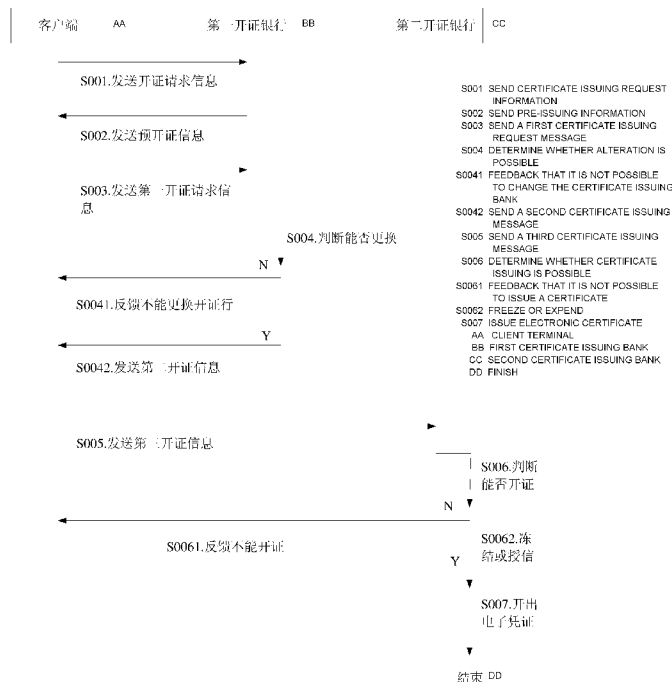


图 1

(57) Abstract: Disclosed in the present invention are a method and system for changing the certificate issuing bank of an electronic certificate, the method comprising the following process: receiving a first request message from a first terminal; determining whether the request of the first request message meets the conditions for changing the certificate issuing bank; if not, then feeding back to the first terminal a message that changing the certificate issuing bank is not granted; if so, then sending to the first terminal a second certificate issuing message; receiving a third request message from the first terminal; determining whether the request of the third request message meets the conditions for issuing an electronic certificate; if not, then feeding back to the first terminal a message that the issuing of the electronic certificate is not granted; if so, then implementing certificate issuing processing, issuing to the client an electronic certificate of a second certificate issuing bank. By means of the present invention, a client can change the certificate issuing bank by means of sending a first request message, and does not need to re-execute an operation to apply for an electronic certificate to be issued.

(57) 摘要:

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WO 2017/012010 A1

WO 2017/012010 A1

本发明公开了一种更换电子凭证开证行的方法及系统，该方法包括如下过程：接收来自第一终端的第一请求信息；判断第一请求信息的请求是否符合更换开证银行的条件；若不符合，则向第一终端反馈不予更换开证银行的信息；若符合，则向第一终端发送第二开证信息；接收来自第一终端的第三请求信息；判断第三请求信息的请求是否符合开出电子凭证的条件；若不符合，则向第一终端反馈不予开出电子凭证的信息；若符合，则进行开证处理，为客户开出第二开证银行的电子凭证。通过本发明，客户可以通过发送第一请求信息从而更换开证银行，而不必重新操作申请开立电子凭证的流程。

Method And System For Changing Certificate Issuing Bank Of Electronic Certificate

Technical Field

[0001] The present invention relates to the field of electronic commerce, in particular to a method and system for changing an electronic certificate issuing bank.

[0002]

[0003] Background Technology

[0004] 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.

[0005] However, in the current E-commerce applications, the transfer of funds is mainly accomplished through the traditional method of electronic direct transfer payment and third-party payment. The existing form of transactions is too simple, and the payment method cannot be customized in the transaction process.

[0006]

[0007] Summary of the Invention

[0008] According to a first aspect of the present invention, it is provided a system for replacing an electronic certificate issuing bank, including a receiving unit, a line break analysing unit, and a delivering unit.

[0009] The receiving unit is used to receive a first request message from the first terminal; and the first request message is used to request to replace the first issuing bank. The line break analysing unit is used to judge whether the request of the first request information meets the condition of replacing the issuing bank when the receiving unit receives the first request information. If the line break analysis unit determines that the request for the first request information does not meet the condition for replacing the issuing bank, the transmission control unit is fed back to the first terminal to break back information that the issuing bank is not to be replaced; if the line break analysis unit determines that the request for the first request information meets the condition for replacing the issuing bank is deleted, the first terminal deletes the issuance information of the electronic certificate of

WO 2017/012010

PCT/CN2015/084579

the first issuing bank, controls the delivering unit to deliver the second issuing information to the first terminal, the second issuing information is used for agreeing with the terminal to change the issuing bank's request.

- [0010] The system further includes a first card issuing unit. The receiving unit is also used to receive issuing information from the first terminal, where the issuing card information is used for requesting to open the electronic certificate of the first issuing bank. The first issuing analysing unit is used to judge whether the request for card issuing request meets the condition of opening the electronic certificate of the first issuing bank after the receiving unit receives the card issuing request message. If the first issuing analysis unit judges that the request for issuing the certification request information does not meet the condition of opening the electronic certificate of the first issuing bank, controlling the delivering unit to break back the first terminal information that the electronic certificate is not to be issued; if the first issuing analysis unit determines that the request for issuing the certification information complies with the conditions for issuing the electronic certificate of the first issuing bank, and then issues the issuing processing to open the electronic certificate of the first issuing bank for the client.
- [0011] After the receiving unit receives the request for opening the electronic certificate of the first issuing bank from the request of the first terminal, the system does not provide the first terminal with the first issuing bank's electronic certificate, the receiving unit receives the first request information from the first terminal.
- [0012] The system further includes a second card issuing unit; the receiving unit is also used to receive third request information from the first terminal, where the third request information is used for requesting to open the electronic certificate of the second issuing bank; the card analysing unit is used to judge whether the request for the third request information meets the condition for opening the electronic certificate of the second issuing bank after the receiving unit receives the third request information. If the second card issuing and analysing unit determines that the request for the third request information does not meet the condition for issuing the electronic certificate of the second issuing bank, the delivering unit controls the first terminal to break back information that the electronic certificate is not to be issued to the first terminal; if the second issuing analysis unit determines that the request for the third request information complies with the condition for issuing the electronic certificate of the second issuing bank, and then performs issuing processing to open the electronic certificate of the second issuing bank for the client.
- [0013] In an example, the second card issuing and analysing unit performs the card issuing processing in a manner that the second card issuing and analysing unit is used to freeze the

funds in the account designated by the first terminal or to use a credit.

[0014]

[0015] According to a second aspect of the present invention, it is provided a method of replacing an electronic certificate issuing bank including the following process.

[0016] Receiving a first request from the first terminal, the first request information is used for requesting replacement of the first issuing bank;

[0017] Judging whether the request for the first request information meets the conditions for replacing the issuing bank;

[0018] If the request for the first request information does not meet the conditions for replacing the issuing bank, the first terminal is fed back the information that the issuing bank is not to be replaced;

[0019] If the request for the first request information meets the condition of replacing the issuing bank, the first terminal deletes the issuance information of the electronic certificate of the first issuing bank and delivers the second issuing information to the first terminal, the second issuing information is used to agree with the first terminal's request to change the issuing bank.

[0020] The process of receiving the first request information from the first terminal occurs after receiving the first terminal request to open the opening request information of the first issuing bank's electronic certificate, and before issuing the electronic certificate to the first terminal,

[0021] In an implementation manner, after delivering the second issuing card to the first terminal, third request information from the first terminal is received, and the third request information is used for requesting to open the electronic certificate of the second issuing bank;

[0022] Judging whether the request for the third request information meets the condition for issuing the electronic certificate of the second issuing bank;

[0023] If the request for the third request information does not meet the conditions for issuing the electronic certificate of the second issuing bank, the first terminal is fed back the information that the electronic certificate is not to be issued;

[0024] If the request for the third request information meets the conditions for issuing an electronic certificate of the second issuing bank, carry out issuing and processing and issue the electronic certificate of the second issuing bank to the customer.

[0025] In an example, the issuance processing is: freezing the funds in the account designated by the first terminal or using a credit. It may be a fund or a credit for the freezing of the applicant's account, or to freeze the funds in the account of another person designated by

the applicant and to use the credit in the account specified in the first terminal.

- [0026] In one example, before the step of receiving the first request information from the first terminal, the method also includes: receiving the issuing request information from the first terminal, where the issuing request information is used to request to open the electronic certificate of the first issuing bank; after receiving the issuing request information, determine whether the request for issuing the issuing request information meets the condition for opening the electronic certificate of the first issuing bank; if the request for issuing the verification request information does not meet the condition of opening the electronic certificate of the first issuing bank, feeding back information of not issuing the electronic certificate to the first terminal; and if the issuing request for information complies with the condition of opening the electronic certificate of the first issuing bank, the issuance processing is performed, and the electronic certificate of the first issuing bank is opened for the client.
- [0027] According to the invention, when the customer needs to change the issuing bank (i.e. the first issuing bank), the line analysis unit can be judged according to the first request information received by the receiving unit, so as to determine whether the first request information meets the conditions of changing the issuing bank. If they do not match, they can even remind the customer; if they match, the customer can continue to change the issuing bank after delivering the first request information without having to re-open the application to the new bank (i.e. the second issuing bank) electronic certificate process.
- [0028]
- [0029] Brief Description
- [0030] Figure 1 is a signal flow diagram of replacing a card issuing bank according to Example one of the present inventions;
- [0031] Figure 2 is a schematic flowchart of replacing a card issuing bank according to Example one of the present invention;
- [0032] Figure 3 is a schematic view of an electronic certificate management system according to a first example of the present invention;
- [0033] Figure 4 is a schematic structural diagram of an electronic certificate management system according to a second example of the present invention.
- [0034]
- [0035] Description of the Preferred Examples
- [0036] The following specific examples of the present invention will be described in further detail with reference to the accompanying drawings.
- [0037] For ease of understanding, the terms mentioned in this application are explained as follows:

- [0038] 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.
- [0039] Electronic certificate can also be understood as a by the issuing bank in accordance with the issuer's issuing request issued by the issuing applicant's funds or credit as a reserve and bear the issuing bank credit to digitize the form of storage, change the information, realize the electronic transfer of funds.
- The basic business process of electronic certificate: the issuing bank, according to the application of the opening witness, freeze the required amount of funds to open the electronic certificate, when the agreed condition for the settlement are reached, the issuing bank will settle the funds for payment and settlement.
- [0041] Of course, the actual use of the electronic certificate usually goes through the following process:
- [0042] After the order is formed by both parties, the issuing bank apply for the opening of the certificate. Of course, the issuer can apply for issuing a certificate when forming a specific transaction order, or the issuer can voluntarily apply for issuing a certificate when the transaction order is not formed.
- [0043] After the issuing bank accepts, the electronic certificate is opened and the amount of the electronic certificate recorded in the issuer's account will be treated accordingly. It is generally understood as freezing the funds or supporting credit. It should be noted that the freezing credit, divided into two situations: one is from the beginning of the freeze credit, the bank began to calculate interest, which is the issuer using a credit card limit; the other is from the receiver to receive credit line corresponding amount, the bank began to calculate the interest, that is, from the issuer to freeze the credit to the receiving bank to receive funds during the period, that the issuer "did not call the bank to give credit limit."
- [0044] The bank will receive the certificate after verifying the information. The deadline for the collector to apply for collection is the collection period, and the electronic certificate lapses if the collection is not completed within the time limit. After receiving the certificate, the electronic certificate will enter into the compliance period.
- [0045] The collector submits the compliance information (such as delivery information) within the time limit of the compliance period, and fails to submit the electronic certificate within the deadline. After the recipient submits the compliance information, the electronic certificate enters the receipt period.
- [0046] The collector applies for payment within the time limit of the signing period, the electronic

WO 2017/012010

PCT/CN2015/084579

certificate shall be invalid if the application is not submitted for payment information (such as the receipt information). After receiving the certificate, the electronic certificate will enter the payment period.

[0047] The collector complete the transaction of the electronic certificate according to the payment terms of electronic certificate, and entrust the receiving bank to apply for the payment of the issuing bank.

[0048] The issuing bank will transfer the funds to the receiving bank, the receiving bank will transfer funds to the receiving banker's account.

[0049]

[0050] Example 1:

[0051] This example can be applied to the following scenario, the user went to the first opening bank to request the opening of electronic certificate and submit the request. The first issuing bank has accepted the application but has not yet issued electronic certificate. For various reasons, users may need to change the issuing bank of electronic certificate. If the user re-operates the whole application process once in a while, he often needs to go to the bank for handling or operate on the terminal, which takes time and lobar. According to the method for replacing the issuing bank according to the present invention, the user only needs to change the issuing certificate at the first terminal bank.

[0052] Figure 3 is a schematic diagram of the electronic certificate management system of the present example. The system includes a receiving unit 20, a card issuing unit 10, a line break analysing unit 11, and a delivering unit 30. The card issuing and analysing unit 10 includes a first card issuing and analysing unit 101, a second card issuing and analysing unit 102, and more card issuing and analysing units. The first card issuing analysis unit 101 is used to process a request for opening an electronic certificate of a first issuing bank, and the second card issuing analysis unit 102 is used to process a request for requesting issuance of an electronic certificate of a second issuing bank. The management of the system usually involves multiple banks. Therefore, the Nth issuing unit for issuing a card is used for processing a request for opening an electronic certificate of an Nth issuing bank, where N is an integer greater than 1.

[0053] Please refer to Figure 1, Figure 2 and Figure 3, the process of issuing and replacing the electronic certificate by the user will be described in detail as follows.

[0054] S001: the user (i.e., the buyer) generates the issuing request information through the first terminal 40, where the first terminal 40 is a client of a certain user. Correspondingly, the client corresponding to another buyer is the second terminal, third terminal and so on. Specifically, the issuing request information is used for requesting to open the electronic

WO 2017/012010

PCT/CN2015/084579

certificate of the first issuing bank, which includes the issuer's identity information and payment account information. It can also include the information of the designated collector, such as the name of the receiver, cell phone, email, ID card, micro-signal, QQ number and other information corresponding to the receiver and the receiver's account (deposit account). It can be understood that department of the collector, the actual e-commerce transaction is the seller. By specifying the collector's information, it is convenient for the collector to receive electronic certificate in time. Of course, the buyer may not designate a certificate collector, that is, open an electronic certificate to an unspecified group, so that anyone who obtains the electronic certificate can receive the electronic certificate, thereby enriching the usage of the electronic certificate.

- [0055] S002: the receiving unit 20 receives the issuing request information and transmits it to the first issuing analysis unit 101 corresponding to the first issuing bank, and the first issuing analysis unit 101 obtains the information in the issuing request information to generate the pre-generated issuing information, and controls the delivering unit 30 to deliver the pre-issuing information to the first terminal 40. In a more detailed example, the first card issuing unit 101 checks the issuer's identity information in advance. 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, real-name certification, it does not require the issuer in the issuing bank must have an account; the third verification refers to determine whether the applicant has a bad credit record. Is it a white list or a blacklist user? The first card issuing analysis unit 101 feeds back the pre-issuing information to the verified issuing request information.
- [0056] In other examples of the present invention, processes S001 and S002 may not be required. The user may directly replace the issuing bank by directly starting from step S003.
- [0057] S003: the first terminal 40 receives the pre-issuing information but for some reason needs to change the issuing bank of the electronic certificate (i.e., changes the first issuing bank). At this time, the first issuing unit 101 also has not yet issued the electronic certificate of the first issuing bank to the first terminal 40. The first terminal 40 generates first request information for changing the issuing bank and delivers the first request information to the receiving unit 20, where the first request information is used for requesting to replace the first issuing bank.
- [0058] S004: the receiving unit 20 receives the first request information and transmits the first request information to the line break analysis unit 11, and the line break analysis unit 11 determines whether the issuing bank information can be changed or not. If not, step S0041

is executed, otherwise, S0042 is executed.

- [0059] S0041. If not, the line break analysis unit 11 feeds back the result of not being able to replace the issuing bank to the first terminal 40 through the delivering unit 30, requesting to reapply to change the issuing bank information.
- [0060] S0042. If yes, the line break analysis unit 11 deletes the current issuing bank information of the first terminal, generates the second issuing information, and delivers the second issuing information to the first terminal 40 through the delivering unit 30. The second card issuing information is used to prompt the first terminal 40 that the system agrees with the first terminal 40 for replacing the issuing bank's request.
- [0061] S005: the first terminal 40 receives the second issuing information, and at the same time attaches a change instruction for setting the issuing bank as the second issuing bank to generate third issuing request information and deliver the third issuing information to the receiving unit 10. In this example, the user wishes to replace the original issuing bank, with the first issuing bank as the second issuing bank, so that the user generates the third issuing request message at the client and delivers it to the receiving unit 10. The third issuing information is used to request the opening of the second issuing bank's electronic certificate.
- [0062] S006: the receiving unit 10 receives the third issuing request information and transmits it to the second issuing analysis unit 102 corresponding to the second issuing bank, and the second issuing analysis unit 102 determines whether the issuing requirement is met. If not, step S0061 is executed, otherwise, S0062 is executed.
- [0063] S0061, if not meet the issuing requirements, the second card issuing unit 102 will not issue the result of electronic certificate to the first terminal through delivering unit 30, and the process ends.
- [0064] S0062. If yes, the second card issuing and analysing unit 102 may freeze the funds or credit in the account of the issuing party, or freeze the funds or credit in other's accounts designated by the applicant.
- [0065] S007: After the second card issuing unit 102 finishes freezing funds (debit card) or uses credit (credit card), the electronic certificate of the second issuing bank is opened, that is, the change of the issuing bank is completed.
- [0066] In the scenario of this example, that is, when the user goes to the bank and requests to open the electronic certificate, after submitting the request, the issuing bank of the electronic certificate may need to be changed due to various reasons. If no technical scheme is supported, an electronic certificate must be reopened, so the process is tedious, repetitive work, low efficiency, and poor user experience. The invention provides a method and

WO 2017/012010

PCT/CN2015/084579

system for changing the electronic certificate issuing bank by designing a flexible mechanism for modifying the issuing bank of the electronic certificate so as to improve user experience, improve efficiency and speed up E-commerce activities.

[0067] The present invention can change the issuing bank in a timely manner, without the need to re-open the electronic certificate of the technical program, making the issuing procedures more flexible and enriched the application of financial instruments to provide a useful tool to boost the mature development of E-commerce.

[0068]

[0069] Example 2:

[0070] Figure 4 is a schematic structural diagram of the electronic certificate management system in this example. The receiving unit 20, the first card issuer analysing unit 101, the line break analysing unit 11, and the delivering unit 30 are shown in Figure. The first card issuing analysis unit 101 is used to process a request for requesting issuance of the electronic certificate of the first issuing bank. The difference from the first example lies in that the management of the system only involves one issuing bank, namely, the first issuing bank.

[0071] The following describes in detail the process of issuing and replacing an electronic certificate by a user.

[0072] St001: the user (i.e., the buyer) generates the issuing request information through the first terminal 40. Specifically, the issuing request information is used for requesting to open the electronic certificate of the first issuing bank, which includes the issuer's identity information and payment account information. It can also include the information of the designated collector, such as the name of the receiver, cell phone, email, ID card, micro-signal, QQ number and other information corresponding to the receiver and the receiver's account (deposit account). It can be understood that department of the collector, the actual e-commerce transaction is the seller. By specifying the collector's information, it is convenient for the collector to receive electronic certificate in time. Of course, the buyer may not designate a certificate collector, that is, open an electronic certificate to an unspecified group, so that anyone who obtains the electronic certificate can receive the electronic certificate, thereby enriching the usage of the electronic certificate.

[0073] St002: the receiving unit 20 receives the issuing request information and transmits it to the first card issuing analysis unit 101. The first card issuing analysis unit 101 obtains the information in the issuing request information, generates pre-issuing information, and controls the delivering unit 30 to deliver the pre-permit information to the first terminal 40. In a more detailed example, the first card issuing unit 101 checks the issuer's identity

information in advance. 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, real-name certification, it does not require the issuer in the issuing bank must have an account; the third verification refers to determine whether the applicant has a bad credit record. Is it a white list or a blacklist user? The first card issuing analysis unit 101 feeds back the pre-issuing information to the verified issuing request information.

[0074] In other examples of the present invention, St001 and St002 processes may not be needed. The user may directly replace the issuing bank by directly starting from step S003.

[0075] St003: the first terminal 40 receives the pre-issuing information, but for some reason, it is necessary to replace the first issuing bank. At this time, the first opening analysis unit 101 has not yet opened the electronic certificate of the first opening bank for the first terminal 40. The first terminal 40 generates first request information for changing the issuing bank and delivers the first request information to the receiving unit 20, where the first request information is used for requesting to replace the first issuing bank.

[0076] St004: the receiving unit 20 receives the first request information and transmits the first request information to the line break analysis unit 11, and the line break analysis unit 11 determines whether the issuing bank information can be changed or not. If not, step St0041 is executed; otherwise, St0042 is executed.

[0077] St0041. If not, the line break analysis unit 11 feeds back the result of not being able to replace the issuing bank to the first terminal 40 through the delivering unit 30, requesting to reapply to change the issuing bank information.

[0078] St0042. If yes, the line break analysis unit 11 deletes the current issuing bank information of the first terminal, generates the second issuing information, and delivers the second issuing information to the first terminal 40 through the delivering unit 30. The second card issuing information is used to prompt the first terminal 40 that the system agrees with the request of the first terminal 40 for replacing the first card issuing unit 101.

[0079] 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.

[0080] The above is a detailed description of the present invention with specific examples, the specific implementation of the present invention cannot be considered limited to these

descriptions. For ordinary technicians in the technical field of the invention, a number of simple extrapolation or replacement can be made without leaving the concept of the invention.

Claims:

1. A computer implemented system for changing an issuing bank of an electronic certificate in an electronic transaction, the system comprising:

a receiving unit configured to receive a first request for changing a first issuing bank of the electronic certificate from a first terminal for customizing payment method and payment account, wherein the electronic certificate is issued by the first issuing bank in accordance with an issuing application and a required amount of funds frozen by the first issuing bank, wherein the required amount of funds is unfrozen to transfer for payment and settlement when an agreed condition for the settlement is reached;

an analyzing unit configured to determine whether the first request meets requirements of replacing an issuing bank; and

where if the first request fails to meet requirements of replacing an issuing bank, the analyzing unit is configured to deliver feedback information for refusing to change the first issuing bank to a delivering unit;

where if the first request meets requirements of replacing an issuing bank, the analyzing unit is configured to:

delete a first issuing information of the electronic certificate, wherein the first issuing information is issued by the first issuing bank according to an application for issuing the electronic certificate by the first terminal, and

deliver a second issuing information of the electronic certificate to the delivering unit, wherein the second issuing information is issued for approving the first request for changing the first issuing bank;

the delivering unit configured to:

deliver feedback information for refusing to change the first issuing bank to a first terminal when receiving the feedback information for refusing to change the first issuing bank sent by the analyzing unit; and

deliver the second issuing information of the electronic certificate to the first terminal, when receiving the second issuing information of the electronic certificate sent by the analyzing unit.

2. The system of claim 1 further includes a first analyzing unit.

3. The system of claim 1 further includes:

the receiving unit further configured to receive the request for issuing the electronic certificate from a first terminal, wherein the request for issuing the electronic certificate is request for issuing the electronic certificate by the first issuing bank;

the first analyzing unit configured to determine whether the request for issuing the electronic certificate meets requirements of issuing the electronic certificate by the first issuing bank; and

where if the request for issuing the electronic certificate fails to meet requirements of issuing the electronic certificate by the first issuing bank, the first analyzing unit configured to deliver feedback information for refusing to issue the electronic certificate by the first issuing bank to the delivering unit;

where if the request for issuing the electronic certificate meets requirements of issuing the electronic certificate by the first issuing bank, the first analyzing unit configured to enable the first issuing bank to issue the corresponding electronic certificate.

4. The system of claim 3, wherein the receiving unit is further configured to receive the first request for changing the first issuing bank from a first terminal.

5. The system of claim 1 further includes a second analyzing unit.

6. The system of claim 1 further includes:

the receiving unit configured to receiving a third request from the first terminal, wherein the third request is request for issuing the second issuing information of the electronic certificate;

the second analyzing unit configured to determine whether the third request for issuing the electronic certificate meets requirements of issuing the electronic certificate by a second issuing bank;

where if the third request for issuing the electronic certificate fails to meet requirements of issuing the electronic certificate by the second issuing bank, the second analyzing unit configured to deliver feedback information for refusing to issue the electronic certificate by the second issuing bank to the delivering unit; and

where if the third request for issuing the electronic certificate meets requirements of issuing the electronic certificate by the second issuing bank, the second analyzing unit configured to enable the second issuing bank to issue the corresponding electronic certificate.

7. The system of claim 6, wherein the second analyzing unit is further configured to freeze balance amount or a credit limit in an account of the first terminal.

8. The system of any one of claims 1 to 7, wherein the electronic certificate is issued by a bank server based on the balance amount or a credit loan limit as a margin in the first terminal's financial account.

9. The system of any one of claims 1 to 8, wherein the first request for changing the first issuing bank includes identification information of an applicant.
10. The system of any one of claims 1 to 9, wherein the first request for changing the first issuing bank includes payment account information of the applicant.
11. The system of any one of claims 1 to 10, wherein the first request for changing the first issuing bank includes identification information of a designated receiver.
12. The system of any one of claims 1 to 11, wherein the first request for changing the first issuing bank includes identification information of a non-designated receiver.
13. The system of claim 2, wherein the first analyzing unit is further configured to generate a pre-issuing information when receiving the request for issuing the electronic certificate.
14. The system of any one of claims 1 to 13, wherein the first analyzing unit is further configured to verify the identification information of the applicant.
15. The system of claim 14, wherein verifying the identification information of the applicant includes whether the applicant has the issuing information in the issuing bank.
16. The system of claim 14, wherein verifying the identification information of the applicant includes whether the applicant is valid.
17. The system of claim 14, wherein verifying the identification information of the applicant includes whether the applicant has a negative credit history.
18. A computer implemented method for changing an issuing bank of an electronic certificate in an electronic transaction, the method comprising:

receiving a first request for changing a first issuing bank of the electronic certificate from a first terminal for customizing payment method and payment account, wherein the electronic certificate is issued by the first issuing bank in accordance with an issuing application and a required amount of funds frozen by the first issuing bank, wherein the required amount of funds is unfrozen to transfer for payment and settlement when an agreed condition for the settlement is reached;

determining whether the first request meets requirements of replacing an issuing bank;
and

where if the first request fails to meet requirements of replacing an issuing bank, delivering feedback information for refusing to change the first issuing bank to a delivering unit;

where if the first request meets requirements of replacing an issuing bank, deleting a first issuing information of the electronic certificate, wherein the first issuing information is issued by the first issuing bank according to an application for issuing the electronic certificate by the first terminal, and

delivering a second issuing information of the electronic certificate to the first terminal, wherein the second issuing information is issued for approving the first request for changing the first issuing bank.

19. The method of claim 18 further includes:

receiving a request for issuing the electronic certificate from a first terminal, wherein the request for issuing the electronic certificate is request for issuing the electronic certificate by the first issuing bank;

determining whether the request for issuing the electronic certificate meets requirements of issuing the electronic certificate by the first issuing bank; and

where if the request for issuing the electronic certificate fails to meet requirements of issuing the electronic certificate by the first issuing bank, delivering feedback information for refusing to issue the electronic certificate by the first issuing bank to the delivering unit;

where if the request for issuing the electronic certificate meets requirements of issuing the electronic certificate by the first issuing bank, enabling the first issuing bank to issue the corresponding electronic certificate.

20. The method of claim 18 further includes receiving the first request for changing the first issuing bank from a first terminal.

21. The method of claim 18 further includes:

receiving a third request from the first terminal, wherein the third request is request for issuing the second issuing information of the electronic certificate;

determining whether the third request for issuing the electronic certificate meets requirements of issuing the electronic certificate by a second issuing bank;

where if the third request for issuing the electronic certificate fails to meet requirements of issuing the electronic certificate by the second issuing bank, delivering feedback information for refusing to issue the electronic certificate by the second issuing bank to the delivering unit; and

where if the third request for issuing the electronic certificate meets requirements of issuing the electronic certificate by the second issuing bank, enabling the second issuing bank to issue the corresponding electronic certificate.

22. The method of claim 21 further includes freezing balance amount or a credit limit in an account of the first terminal.
23. The method of any one of claims 18 to 22, wherein the electronic certificate is issued by a bank server based on the balance amount or a credit loan limit as a margin in the first terminal's financial account.
24. The method of any one of claims 18 to 23, wherein the first request for changing the first issuing bank includes identification information of an applicant.
25. The method of any one of claims 18 to 24, wherein the first request for changing the first issuing bank includes payment account information of the applicant.
26. The method of any one of claims 18 to 25, wherein the first request for changing the first issuing bank includes identification information of a designated receiver.
27. The method of any one of claims 18 to 26, wherein the first request for changing the first issuing bank includes identification information of a non-designated receiver.
28. The method of claim 19 further includes generating a pre-issuing information when receiving the request for issuing the electronic certificate.
29. The method of claim 19 further includes verifying the identification information of the applicant.
30. The method of claim 29, wherein verifying the identification information of the applicant includes whether the applicant has the issuing information in the issuing bank.
31. The method of claim 29, wherein verifying the identification information of the applicant includes whether the applicant is valid.

32. The method of claim 29, wherein verifying the identification information of the applicant includes whether the applicant has a negative credit history.

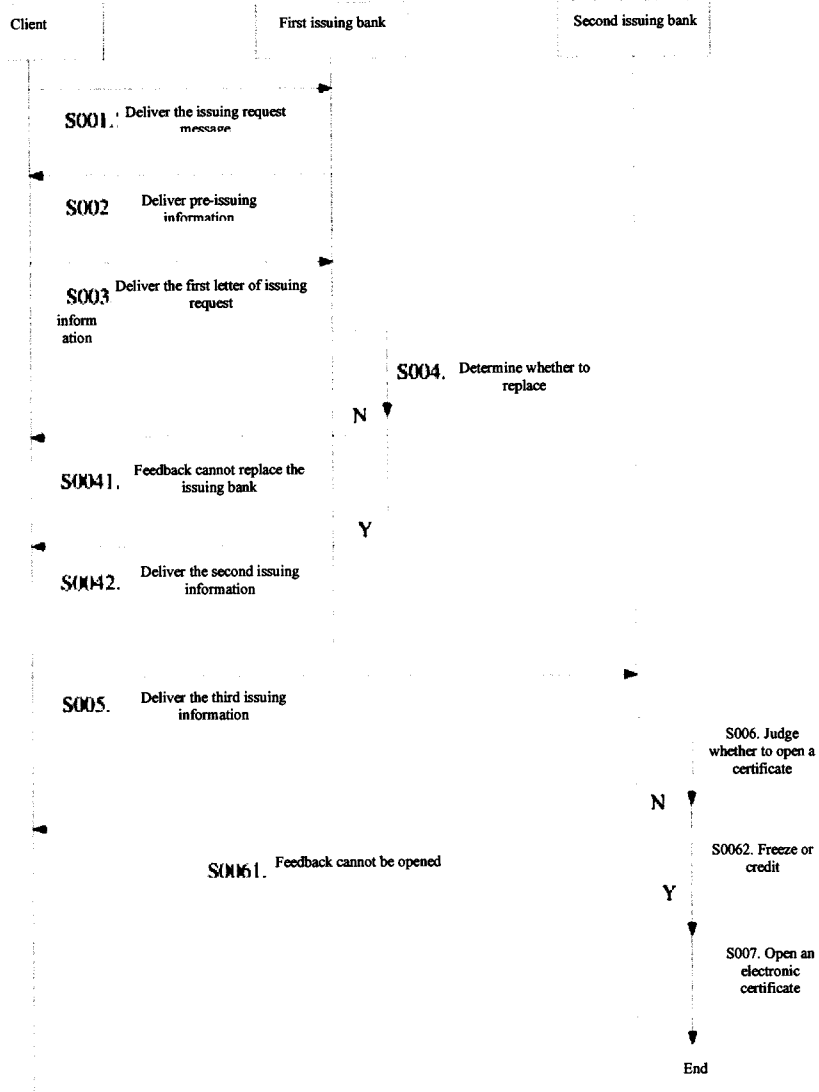


Figure 1

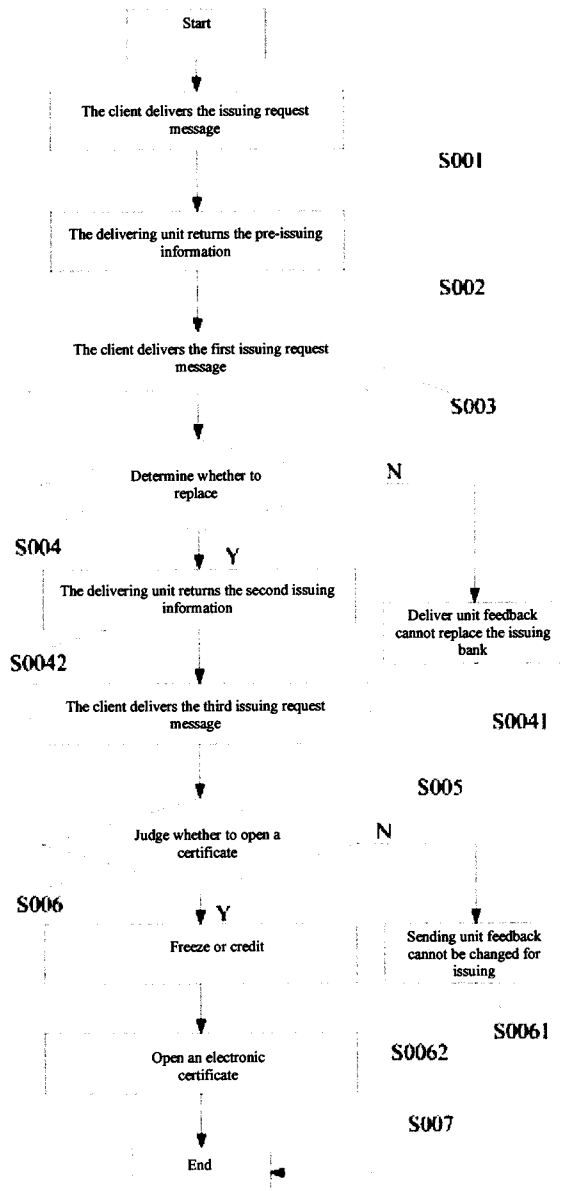


Figure 2

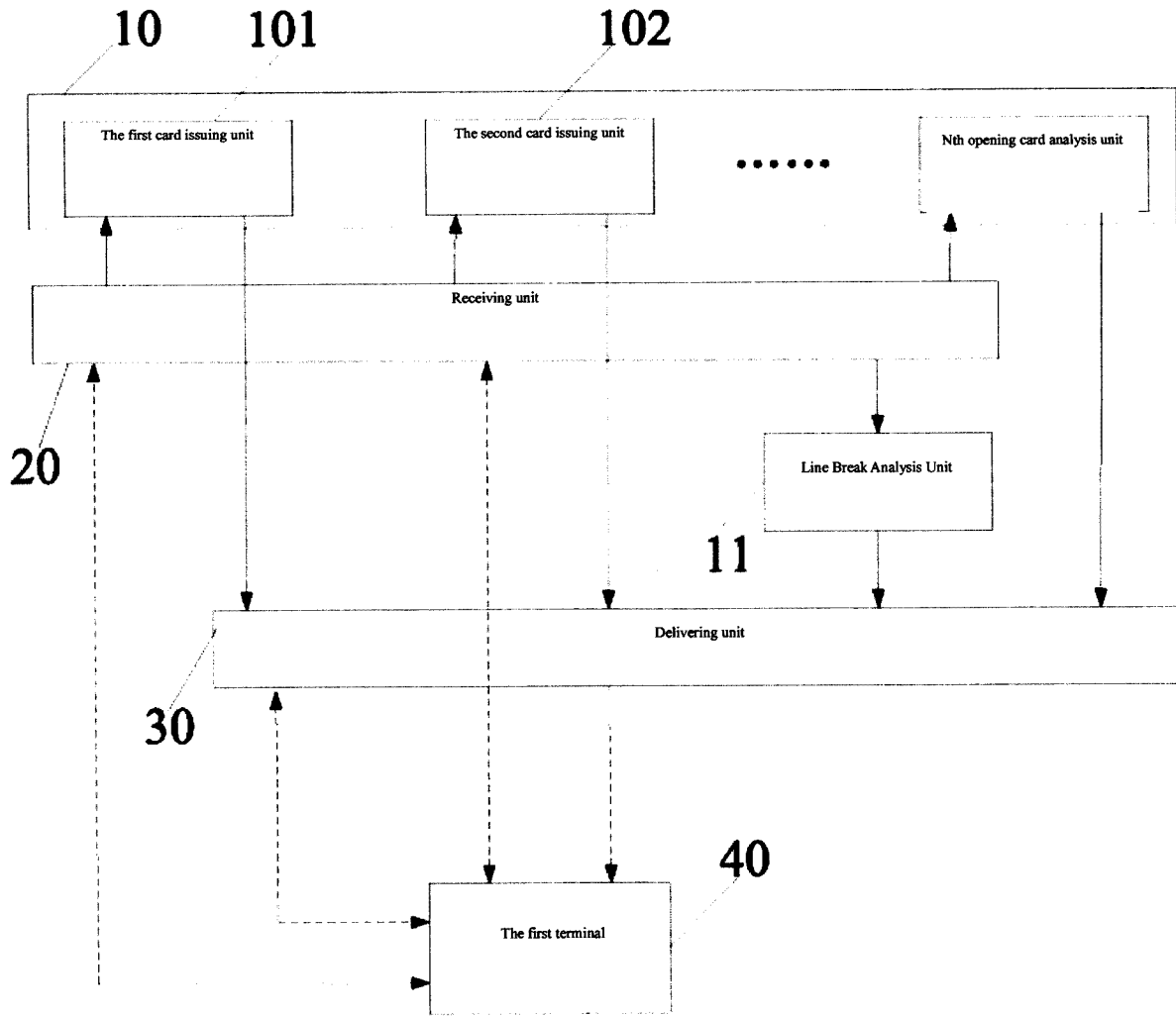


Figure 3

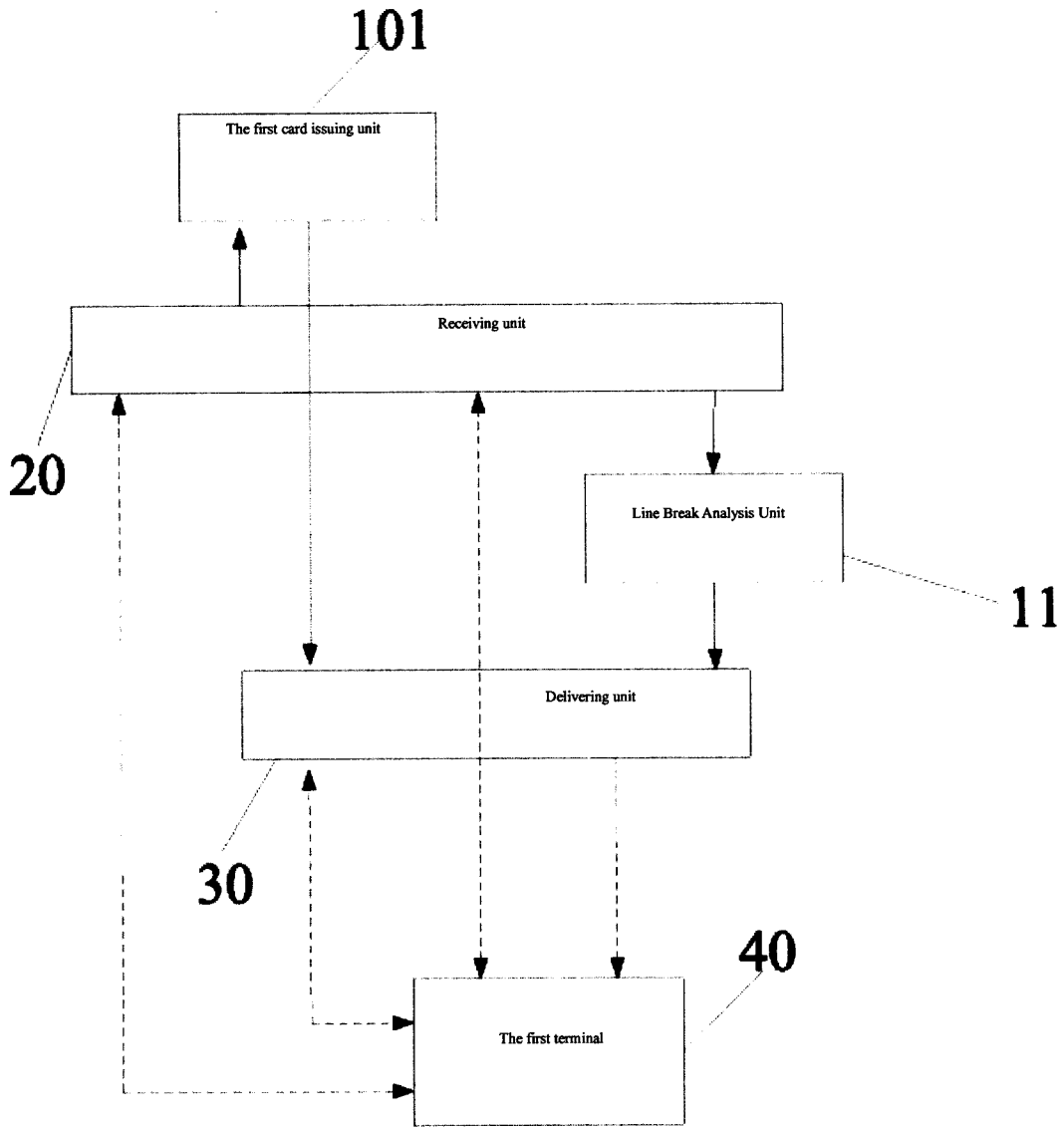


Figure 4

Client

First issuing bank

Second issuing bank

S001. Deliver the issuing request message

S002. Deliver pre-issuing information

S003. Deliver the first letter of issuing information

S004. Determine whether to replace

S004.1. Feedback cannot replace the issuing bank

S004.2. Deliver the second issuing information

S005. Deliver the third issuing information

S005. Judge whether to open a certificate

S006.2. Freeze or credit

S007. Open an electronic certificate

End

S006.1. Feedback cannot be opened

N

Y

N

Y