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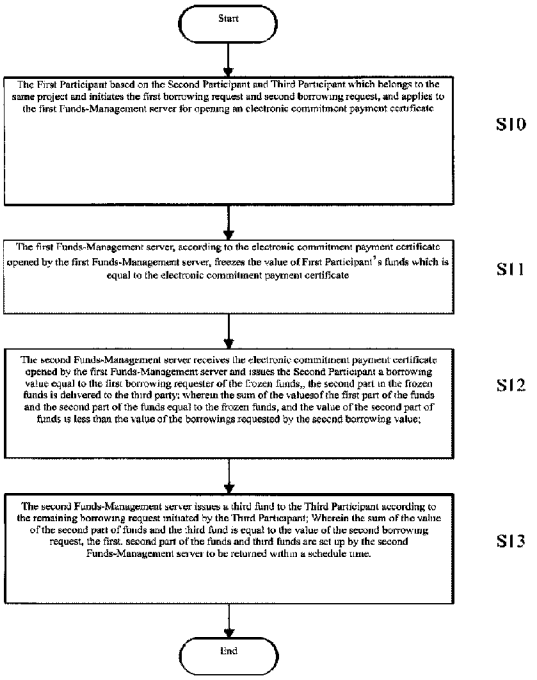

(57) Abrégé/Abstract:
Disclosed are a lending method, and a data interaction processing method, device and system. The lending method comprises: according to second borrowing requests respectively initiated by a second participant and a third participant and belonging to a same project, a first participant applies to a first funds management server to open an electronic commitment payment certificate, the value of the electronic commitment payment certificate being less than a borrowing total; according to the electronic commitment payment certificate, the first funds management server freezes funds of the first participant which are equal to the value of the electronic commitment payment certificate; a second funds management server respectively grants funds to first and second borrowers according to the electronic commitment payment certificate, the granted funds being set by the first funds management server to be returned within a preset time. The present invention reduces the lending risk for a lender.

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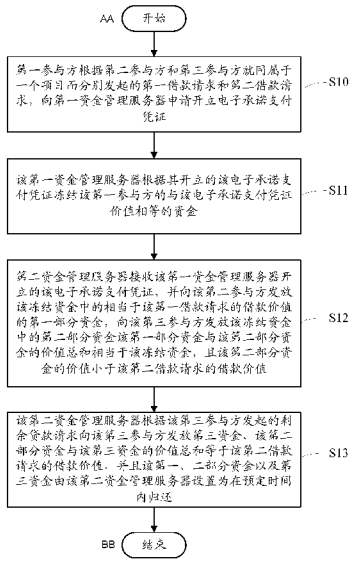

图 1

S10 ACCORDING TO FIRST BORROWING REQUEST AND SECOND BORROWING REQUEST INITIATED BY SECOND PARTICIPANT AND THIRD PARTICIPANT AND BELONGING TO SAME PROJECT, FIRST PARTICIPANT APPLIES TO FIRST FUNDS MANAGEMENT SERVER TO OPEN ELECTRONIC COMMITMENT PAYMENT CERTIFICATE

S11 ACCORDING TO ELECTRONIC COMMITMENT PAYMENT CERTIFICATE OPENED BY FIRST FUNDS MANAGEMENT SERVER, SAID SERVER FREEZES FUNDS OF FIRST PARTICIPANT WHICH ARE EQUAL TO VALUE OF ELECTRONIC COMMITMENT PAYMENT CERTIFICATE

S12 SECOND FUNDS MANAGEMENT SERVER RECEIVES ELECTRONIC COMMITMENT PAYMENT CERTIFICATE OPENED BY FIRST FUNDS MANAGEMENT SERVER, AND GRANTS FIRST PORTION OF FUNDS WITHIN FROZEN FUNDS TO SECOND PARTICIPANT, FIRST PORTION OF FUNDS BEING EQUIVALENT TO BORROWING VALUE OF FIRST BORROWING REQUEST, AND SECOND PORTION OF FUNDS WITHIN FROZEN FUNDS TO THIRD PARTICIPANT, TOTAL VALUE OF FIRST PORTION OF FUNDS AND SECOND PORTION OF FUNDS BEING EQUIVALENT TO FROZEN FUNDS, VALUE OF SECOND PORTION OF FUNDS BEING LESS THAN BORROWING VALUE OF SECOND BORROWING REQUEST

S13 SECOND FUNDS MANAGEMENT SERVER GRANTS THIRD FUNDS TO THIRD PARTICIPANT ACCORDING TO REMAINDER LOAN REQUEST INITIATED BY THIRD PARTICIPANT, TOTAL VALUE OF SECOND PORTION OF FUNDS AND THIRD FUNDS BEING EQUAL TO BORROWING VALUE OF SECOND BORROWING REQUEST, FIRST AND SECOND PORTIONS OF FUNDS AND THIRD FUNDS BEING SET BY SECOND FUNDS MANAGEMENT SERVER TO BE RETURNED WITHIN PRESET TIME

AA START

BB END

(57) Abstract: Disclosed are a lending method, and a data interaction processing method, device and system. The lending method comprises: according to second borrowing requests respectively initiated by a second participant and a third participant and belonging to a same project, a first participant applies to a first funds management server to open an electronic commitment payment certificate, the value of the electronic commitment payment certificate being less than a borrowing total; according to the electronic commitment payment certificate, the first funds management server freezes funds of the first participant which are equal to the value of the electronic commitment payment certificate; a second funds management server respectively grants funds to first and second borrowers according to the electronic commitment payment certificate, the granted funds being set by the first funds management server to be returned within a preset time. The present invention reduces the lending risk for a lender.

(57) 摘要:

[见续页]

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本发明公开了一种借贷方法、数据交互处理方法、装置及系统，其中，该方法包括：第一参与方根据第二参与方和第三参与方就同属于一个项目而分别发起的第二借款请求向第一资金管理服务器申请开立的电子承诺支付凭证，且电子承诺支付凭证的价值小于借款总和，该第一资金管理服务器根据电子承诺支付凭证冻结该第一参与方的与该电子承诺支付凭证价值相等的资金，第二资金管理服务器根据该电子承诺支付凭证向该第一、二借款方分别发放资金；其中，该发放的资金由该第一资金管理服务器设置为在预定时间内归还。通过上述方式，本发明能够降低贷款方的借贷风险。

LENDING METHOD, AND DATA INTERACTION PROCESSING METHOD, DEVICE AND SYSTEM

Technical Field

[0001] The present invention relates to the field of credit, and in particular, to a borrowing method, data interaction processing method, device and system.

Background

[0002] With the 2G / 3G and even the 4G era is coming, as well as the widespread of WiFi hotspot, it marks the advent of the era of big data today. All the user's daily behaviour can theoretically achieve processing a variety of data by means of the network constructed by mobile data network provided by major operators, wireless local area networks such as WiFi and Internet technology. Therefore, the network environment has advantages over the offline in the real world in terms of user-friendliness, but how to use the network to guarantee data interaction and reduce risks, there is no effective solution.

[0003] Take a user processing the data in his daily life as an example, when a user applies for a loan, a loan may be directly borrowed between an individual and individual or an individual borrows from a bank. However, the borrowing activity between individuals and individuals is usually agreed by the borrower and the lender through the oral or written agreement. After the borrower provides the borrower's assets, due to the lack of financial guarantee and regulatory mechanism, it have brought great risk to the lender. And the problems of the loan activity between individuals and banks are complex process of collecting individual information, more manual intervention and banks also need to bear the financial risk. Therefore, it is need to provide a new borrowing method and data interaction processing mechanism to meet users' needs for online borrowing.

Summary

[0004] The main technical problem of the invention is to provide a borrowing method, a data interaction processing method, an apparatus and a system, which can reduce the risk of data interaction (loan).

[0005] In order to solve the above technical problem, a technical solution adopted by the

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present invention is to provide a lending method which includes: in order to solve the above technical problem, one technical solution adopted by the present invention is to provide a lending method, which includes: the First Participant based on the Second Participant and Third Participant belongs to the same project initiates the first borrowing request and second borrowing request, and applies to the first Funds-Management server for opening an electronic commitment payment certificate; wherein a borrowing value of the first borrowing request is less than a borrowing value of the second borrowing request, a value of the electronic commitment payment certificate is between a first borrowing value and the second borrowing request; The electronic commitment payment certificate applied to the first Funds-Management server based on the account funds or the credit limit thereof as a guarantee of the First Participant and opened by the first Funds-Management server; The first Funds-Management server, according to the electronic commitment payment certificate opened by the first Funds-Management server, froze the funds of the First Participant which value equal to the electronic commitment payment certificate; The second Funds-Management server receives the electronic commitment payment certificate opened by the first Funds-Management server and issues the first part of the funds of the borrowing value in the first borrowing request which equal to the frozen funds delivered by the Second Participate, and delivers the funds of the second part in the frozen funds delivered by the Third Participant; wherein, the total value of funds in the first part and the second part is equal to the frozen funds, and the funds value in the second part is less than the borrowing value of the second borrowing request; and the second Funds-Management sever based on the remaining loan request initiated by the Third Participant delivered the third funds to the Third Participant; wherein, the total value of the funds in the second and third part is equal to borrowing value of the second borrowing request, and the funds in the first, second and third part is returned by the second Funds-Management sever within the scheduled time.

[0006] In order to solve the above technical problem, another technical solution adopted by the present invention is to provide a borrowing method, including: The first fund management server receives the First Participant's application according to the first borrowing request and the second borrowing request initiated by the Second Participant and the Third Participant respectively and opens the electronic commitment payment certificate. The borrowing value of the first borrowing request is less than the loan value of the second borrowing request, and the value of the electronic commitment payment document is between the loan value of the first borrowing request

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and the borrowing value of the second borrowing request; The electronic promise payment certificate is that the First Participant applies to the first Funds-Management server with its account fund or credit line as a guarantee and is opened by the first Funds-Management server; according to the electronic commitment payment certificate, the First Participant's funds equal to the value of the electronic commitment payment certificate are frozen. Delivered the electronic payment commitments to second Funds-Management server, making the second Funds-Management server issues the first part of the loan value of the frozen funds equal to the first borrowing request in the frozen fund to the Second Participant, and issues the second part of the funds in the frozen fund to the Third Participant. The total value of the first part of the funds and the second part of the funds is equal to the freezing funds, and the second part of the funds value is less than the second borrowing request loan value; wherein, the first, second part of the funds is set up by the second Fund-Management server to be returned within the scheduled time.

[0007] In order to solve the above technical problem, another technical solution adopted by the present invention is to provide a lending method, wherein the method includes: the second Funds-Management server received the electronic commitment payment certificate opened by the request of the First Participant; wherein the application is issued by the First Participant to the first Funds-Management server according to the first borrowing request and the second borrowing request initiated by the Second Participant and the Third Participant respectively in the same project, wherein a borrowing value of the first borrowing request is less than a borrowing value of the second borrowing request, a value of the electronic commitment payment certificate is between a first borrowing value and the second borrowing request; The electronic commitment payment certificate applied to the first Funds-Management server based on the account funds or the credit limit thereof as a guarantee of the First Participant and opened by the first Funds-Management server; the first Funds-Management server, according to the electronic commitment payment certificate, and issues the first part of the funds of the borrowing value in the first borrowing request which equal to the frozen funds delivered by the Second Participate, and delivers the funds of the second part in the frozen funds delivered by the Third Participant; wherein, the total value of funds in the first part and the second part is equal to the frozen funds, and the funds value in the second part is less than the borrowing value of the second borrowing request; and based on the remaining loan request initiated by the Third Participant delivered the third funds to the Third Participant; wherein, the total value of the funds in the second and third part is equal to borrowing value of the

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second borrowing request, and the funds in the first, second and third part is returned by the second Funds-Management sever within the scheduled time.

[0008] In order to solve the above technical problem, another technical solution adopted by the present invention is to provide a data interaction processing method, where the method including: The data initiator separately applies to the First Service Party according to the first data requester and the second data requester respectively initiated by the first data requester and the second data requester regarding obtaining the same target data. Wherein the data value of the first data is less than the data value of the second data, the data value represented by the data certificate is between the data of the first data value and the data of the second data value; the data certificate is a quantitative tool for the pre-established data association relationship between the data initiator and the service party. The first service party, according to the data certificate issued by the first party, locks the data in the data unit of the data initiator and the data value of the data represented by the data certificate. The second server receives the data certificate issued by the first server and adds a first part data value of the data value in the first data which equal to the data unit in the first data requester unit and add the second part of the data value to the second data unit data unit; wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data and the second part data value is less than the data value of the second data; and the Second Service Party increases the data value equal to the data size of the third part according to the data requester initiated by the second data requester to increase the data value equal to the data size of the third part of the data requester, and increases the data value to the second data requester party data unit; wherein a sum of data values of the first, second, and third part data is the first data value and is set by the second server to be returned within a scheduled time.

[0009] In order to solve the technical problem, another technical solution adopted by the present invention is to provide a data interaction processing system, including: a first data requesting terminal is used to initiate a first data requester to its data unit to increase the value of the first data of the first data requester; The second data requesting terminal is used to initiate a second data requester that needs to add a second data value to its data unit; wherein, the first data value and the second data value belongs to the same target data; The data initiating terminal is used for the application of the data certificate in accordance with the first data requester and the second data requester; First Service Party is used for issuing data certificate based on the data initiating terminal. According to the data certificate issued by the data unit, the data value of the data is equal

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to the sum of the data value represented by the data certificate. Wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data, and the second part data value is less than the data value of the second data; and the first, second and third part data. The sum of the data values of the first, second, and third part data is the first data value and is set by the Second Service Party to be returned within a schedule time.

[0010] In order to solve the above technical problem, another technical solution adopted by the present invention is to provide a data interaction processing method, where the method including: The First Service Party based on the received by data initiator that the first data requesting initiates to the data unit to add the first data requester of first data and the second data requester initiates the request to the data unit to add the second data requester of the second data value and opens the data certificate; wherein the data value of the first and second data belongs to the same target data; wherein the data value of the first data is less than the data value of the second data, the data value represented by the data certificate is between the data of the first data value and the data of the second data value; the data certificate is a quantitative tool for the pre-established data association relationship between the data initiator and the service party. According to the data certificate issued by the first party, locks the data in the data unit of the data initiator and the data value of the data represented by the data certificate; and delivers the data certificate to the Second Service Party, making the Second Service Party adds a first part data value of the data value in the first data which equal to the data unit in the first data requester unit and add the second part of the data value to the second data unit data unit; wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data and the second part data value is less than the data value of the second data.

[0011] In order to solve the above technical problem, another technical solution adopted by the present invention is to provide a data interaction processing device, where the device including: The data initiator opening module is used to base on the data initiator receive the first data requester and initiates the request to add the first data requester of the first data value to its data unit and the second data requester initiates the request to the data unit to add the second data requester of the second data value to its data unit and opens the data certificate; wherein, the first data value and the second data value belongs to the same target data; the data value of the first data is less than the data value of the second data, the data value represented by the data certificate is between the data of the first data value and the data of the second data value; the data certificate is a quantitative

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tool for the pre-established data association relationship between the data initiator and the service party. The process module, according to the data certificate issued by the first party, locks the data in the data unit of data requester which equal to sum of the data value requested by the data certificate; and the delivery module is used to deliver the data certificate to the Second Service Party, making the Second Service Party adds a first part data value of the data value in the first data which equal to the data unit in the first data requester unit and add the second part of the data value to the second data unit data unit; wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data and the second part data value is less than the data value of the second data.

[0012] In order to solve the above technical problem, another technical solution adopted by the present invention is to provide a data interaction processing method, where the method including: The Second Service Party receives the First Service Party to open the data certificate based on the application of the data initiator. Wherein, the request is the data initiator respectively receives the first initiator initiates the request to its data unit to add the first data value of the first data requester and the second data requester initiates the request to its data unit to add the second data vale of the second data requester, the first data value and the second data value belongs to the same data; wherein the data value of the first data is less than the data value of the second data, the data value represented by the data certificate is between the data of the first data value and the data of the second data value; the data certificate is a quantitative tool for the pre-established data association relationship between the data initiator and the service party. Adds a first part data value of the data value in the first data which equal to the data unit in the first data requester unit and add the second part of the data value to the second data unit data unit; wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data and the second part data value is less than the data value of the second data; and increases the data value equal to the data size of the third part according to the data requester initiated by the second data requester to increase the data value equal to the data size of the third part of the data requester, and increases the data value to the second data requester party data unit; wherein a sum of data values of the first, second, and third part data is the first data value and is set by the second server to be returned within a scheduled time.

[0013] In order to solve the technical problem, another technical solution adopted by the present invention is to provide a data interaction processing device, including: receiving module

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is used to receive the First Service Party based on the request of the data initiator and opens he data certificate; wherein, the request is the data initiator respectively receive the request of first data requester to add the first data value of the first data requester to its data unit and the second data initiator initiates the request to its data unit to add the second data value of the second data requester. The first data value and the second data value belongs to the same target data; wherein the data value of the first data is less than the data value of the second data, the data value represented by the data certificate is between the data of the first data value and the data of the second data value; the data certificate is a quantitative tool for the pre-established data association relationship between the data initiator and the service party. The delivery module adds a first part data value of the data value in the first data which equal to the data unit in the first data requester unit and add the second part of the data value to the second data unit data unit; wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data and the second part data value is less than the data value of the second data; and increases the data value equal to the data size of the third part according to the data requester initiated by the second data requester to increase the data value equal to the data size of the third part of the data requester, and increases the data value to the second data requester party data unit; wherein a sum of data values of the first, second, and third part data is the first data value and is set by the second server to be returned within a scheduled time.

[0014] In the above scheme, during the data interaction process, since the service party is added to the data initiator (loan requester) and the data requestor (borrower), and the relationship between data initiator and the service party, the service party and the data requestor are established, it provides data monitoring and data feedback for the data interaction between the data initiator and the data requestor so as to improve data security and data exchange stability.

Brief Description of the Drawings

[0015] Figure 1 is a lending method in a first example of the present invention;

[0016] Figure 2 is a schematic flowchart of a lending method in a second example of the present invention;

[0017] Figure 3 is a schematic flowchart of a lending method in a third example of the present invention;

[0018] Figure 4 is a schematic flowchart of a lending method in a fourth example of the present

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invention;

[0019] Figure 5 is a schematic flow chart of a data interaction processing method in a first example of the present invention;

[0020] Figure 6 is a schematic flowchart of a data interaction processing in a second example of the present invention;

[0021] Figure 7 is a schematic flowchart of a data interaction processing method in a third example of the present invention;

[0022] Figure 8 is a schematic structural diagram of a data interaction processing system in an example of the present invention;

[0023] Figure 9 is a schematic structural diagram of a data interaction processing device in a first example of the present invention;

[0024] Figure 10 is a schematic structural diagram of a data interaction processing device in a second example of the present invention.

Detailed Description

[0025] The present invention will be described in detail below with reference to the accompanying drawings and examples.

[0026] Referring to Figure 1, it is a schematic flowchart of a borrowing method according to a first example of the present invention. The method flow shown in this example includes the following steps:

[0027] Step S10, the First Participant based on the Second Participant and Third Participant which belongs to the same project and initiates the first borrowing request and second borrowing request, and applies to the first Funds-Management server for opening an electronic commitment payment certificate. Wherein the borrowing value of the first borrowing request is less than the borrowing value of the second borrowing request and the value of the electronic commitment payment certificate is less than the sum of the borrowing values requested by the first and second borrowers, and between the data value of the first data and the data value of the second value. The value of the electronic commitment payment certificate is the First Participant applies to the first Funds-Management server for its account funds or credit limit as a guarantee and is opened by the first fund Funds-Management server.

[0028] In the method of the present invention, the First Participant is a loan initiator, and the

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Second and Third Participant is a borrower.

[0029] Please refer to Figure 2, further, step S10, that is, the First Participant based on the Second Participant and Third Participant which belongs to the same project and initiates the first borrowing request and second borrowing request, and applies to the first Funds-Management server for opening an electronic commitment payment certificate, the concrete steps are achieved through the following steps:

[0030] Step S10a, the Second Participant and the third Participant respectively initiate the first borrowing request and the second borrowing request under the same project through a server platform.

[0031] Wherein, the server platform can be an e-commerce platform, and the borrower may also visit the e-commerce platform through an application installed in an intelligent terminal to complete the initiation of a borrowing request.

[0032] Step S10b, the First Participant receives the borrowing request, and applies to the first Funds-Management server according to the borrowing request, and opens the electronic commitment payment certificate by the first Funds-Management server.The First Participant receives the first borrowing request and second borrowing request, and applies to the first Funds-Management server according to the first borrowing request and second borrowing request, and opens the electronic commitment payment certificate by the first Funds-Management server.

[0033] The loan initiator can also visit the server platform to find and receive the borrowing request of the borrower. Further, the loan initiator can check loan requests initiated by a several borrowers through the server platform, and select a suitable request to receive.

[0034] Step S11, the first Funds-Management server, according to the electronic commitment payment certificate opened by the first Funds-Management server, freezes the value of First Participant's funds which is equal to the electronic commitment payment certificate.

[0035] The frozen fund is a deposit of the Second Participant in the first Funds-Management server or a credit limit given by the first Funds-Management server to the Second Participant, or the Second Participant mortgage the real estate to the first Funds-Management server.

[0036] Step S12, the second Funds-Management server receives the electronic promised payment certificate opened by the first Funds-Management server and issues the first part of the funds in the frozen funds corresponding to the borrowing value of the first borrowing request to the Second Participant, the third party issues the second part of the frozen funds. Wherein the sum

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of the value of the first part of the funds and the second part of the funds corresponds to the frozen funds, and the value of the second part of the funds is less than the value of the second borrowing request.

[0037] In the present example, the first Funds-Management server is a first bank Funds-Management server, and the second Funds-Management server is a Funds-Management server of a second bank.

[0038] In other examples, the first Funds-Management server and the second Funds-Management server are the same Funds-Management server.

[0039] Step S13, the second Funds-Management server issues a third fund to the Third Participant according to the remaining loan request initiated by the third party. Wherein the sum of the value of the second part of funds and the third fund is equal to the value of the second borrowing request, the first, second part of the funds and third funds are set up by the second Funds-Management server to be returned within a schedule time.

[0040] Further, the second Funds-Management server also performs credit evaluation on the Third Participant before issuing the third fund to the Third Participant, and issues the third fund when the third fund is approved.

[0041] For example, the first borrower issues a first borrowing request of lending ¥80,000, the second borrower issues a second borrowing request of borrowing ¥100,000, and the loan initiator receives the first and second borrowing requests and applies to the first bank for opening an electronic commitment payment certificate. Wherein, the value of the electronic commitment payment certificate is equal to ¥90,000, which is less than the sum of the loans of the first borrowing request and the second borrowing request, and is greater than the borrowing requested by the first loan but less than the borrowing requested by the second loan. The first bank opens the electronic commitment payment certificate according to the application of the loan initiator and, according to the electronic promised payment certificate, freeze the funds in the first bank of the loan initiator, wherein the value of the frozen funds is equal to the value of electronic commitment payment certificate. For example, freezing ¥90,000 of the loan initiator in bank deposits as a guarantee for the loan initiator. Then, the second bank receives the electronic commitment payment certificate opened by the first bank and allocates the ¥90,000 according to the borrowing requests of the first borrower and the second borrower, for example, ¥80,000 of the ¥90,000 funds to the first borrower, the remaining ¥10,000 will be released to the second borrower, the first borrower

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succeeds in borrowing, and the second borrower requests the bank for the remaining part of the loan, and the bank gives ¥90,000 of the funds to the second borrower when the credit assessment of the second borrower is qualified.

[0042] For the loan, the deposit of ¥90,000 in the bank are not lent to the borrower by the bank, but simply frozen by the bank. The ¥90,000 deposits are still in the loan party's account and belong to the loan party. As a result, the risk is greatly reduced and the additional benefits may also be gained because the ¥90,000 deposit still belongs to himself. For the borrower, it borrows from the loaner instead of borrowing from the bank, but the actual fund comes from the bank, and the fund is still returned to the bank. Based on the bank's solid strength and counter-force, it will strengthen self-discipline to match the borrowers to complete the whole borrowing process and also further reduces the loan risk. And because the bank's strength has made it easier to borrow money, the borrower can easily borrow money. For the banks, the borrowed ¥90,000 funds borrowed by the borrower were frozen ¥90,000 as a guarantee of storage, the risk is not borne by the bank, and because of its solid strength and counter-force, and it can guarantee the smooth completion of the loan process to some extent. After the borrowing is successfully completed, it can increase potential customers and obtain more information of the customer, and gain the additional benefits due to the whole loan process.

[0043] In the above solution, when receiving the borrower's borrowing request of the Second and Third participant, the First Participant applies to the first Funds-Management server for opening an electronic commitment payment certificate less than the sum of requested borrowing value, and after first Funds-Management server opens an electronic commitment payment certificate, freezes the funds of the First Participant and the second Funds-Management server based on the electronic commitment payment certificate delivers the funds which value is equal to the borrowing value of the Second and Third Participant, and at the same time the second Funds-Management server delivers the remaining loan directly to the Third Participant. Thus, using the Funds-Management server as an intermediary platform between the Third Participant and participant, the participant guarantees to the Funds-Management server and the Funds-Management server issues the loan to the Third Participant, thereby reducing the risk of the borrowing process.

[0044] Please refer to Figure 3, it is a schematic flowchart of a borrowing method in a third example of the present invention. The method flow shown in this example includes:

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[0045] Step S20, the first Funds-Management server receives an application which the First Participant based on the Second Participant and Third Participant which belongs to the same project and initiates the first borrowing request and second borrowing request, and applies to open an electronic commitment payment certificate. Wherein the borrowing value of the first borrowing request is less than the borrowing value of the second borrowing request and the value of the electronic commitment payment certificate is less than the borrowing values requested by the first and second borrowers, and between the data value of the first data and the data value of the second value. The value of the electronic commitment payment certificate is the First Participant applies to the first Funds-Management server for its account funds or credit limit as a guarantee and is opened by the first fund Funds-Management server.

[0046] In the method of the present invention, the First Participant is a loan initiator, and the Second and Third Participant is a borrower.

[0047] Step S21, the Funds-Management server, according to its electronic commitment payment certificate, freezes the value of First Participant's funds which is equal to the electronic commitment payment certificate.

[0048] The frozen fund is respectively a deposit of the Second Participant in the first Funds-Management server or a credit limit given by the first Funds-Management server to the Second Participant, or the Second Participant mortgage the real estate to the first Funds-Management server.

[0049] Step S22, the electronic promised payment certificate delivered to the second Funds-Management server and issues the first part of the funds in the frozen funds corresponding to the borrowing value of the first borrowing request to the Second Participant, the third party issues the second part of the frozen funds. Wherein the sum of the value of the first part of the funds and the second part of the funds corresponds to the frozen funds, and the value of the second part of the funds is less than the value of the second borrowing request. Wherein the first and second part of funds is set by the second Funds-Management server to be returned within a schedule time.

[0050] In the present example, the first Funds-Management server is a first bank Funds-Management server, and the second Funds-Management server is a Funds-Management server of a second bank.

[0051] In other examples, the first Funds-Management server and the second Funds-Management server are the same Funds-Management server.

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[0052] Further, the second Funds-Management server issues a third fund to the Third Participant according to the remaining borrowing request initiated by the Third Participant. Wherein the sum of the value of the first, second and third funds is equal to the borrowing value of the borrowing request, and first, second third funds are set up by the second Funds-Management server to be returned within a schedule time.

[0053] Referring to Figure 4, it is a schematic flowchart of a borrowing method in a fourth example of the present invention. The method flow shown in this example includes:

[0054] Step S30, the second Funds-Management server receives the electronic commitment payment certificate opened by the first Funds-Management server according to the application of the First Participant. Wherein, the application is issued by the First Participant to the first Funds-Management server according to the first borrowing request and the second borrowing request initiated by the Second Participant and the Third Participant respectively, the borrowing value of the first borrowing request is less than the borrowing value of the second borrowing request and the value of the electronic commitment payment certificate is less than the sum of the borrowing values requested by the first and second borrowers, and between the data value of the first data and the data value of the second value. The value of the electronic commitment payment certificate is the First Participant applies to the first Funds-Management server for its account funds or credit limit as a guarantee and is opened by the first fund Funds-Management server.

[0055] Step S31, issues the first part of the funds in the frozen funds corresponding to the borrowing value of the first borrowing request to the Second Participant, deliver the frozen funds in the second part to the third party. Wherein the sum of the value of the first part of the funds and the second part of the funds corresponds to the frozen funds, and the value of the second part of the funds is less than the value of the second borrowing request.

[0056] Step S32, issues a third fund to the Third Participant according to the remaining loan request initiated by the third party. Wherein the sum of the value of the second part of funds and the third fund is equal to the value of the second borrowing request, the first, second part of the funds and third funds are set up by the second Funds-Management server to be returned within a schedule time.

[0057] Please refer to Figure 5, it is a schematic flowchart of a data interaction processing method according to a first example of the present invention. The method flow shown in this example includes:

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[0058] Step S40, the data initiator separately applies to the First Service Party according to the first data requester and the second data requester respectively initiated by the first data requester and the second data requester for obtaining the same target data and the First Service Party opens data certificate. Wherein the data value of the first data is less than the data value of the second data and the sum of the data valuesrepresented by the data certificate is less than the data value size of the first and second data and is between the value of the first data and the value of the second data. The data certificate is a quantitative tool of a pre-established data association relationship between the data initiator and the Service Party.

[0059] Step S41, the First Service Party locks, according to the data certificate opened by the First Server, the data in the data unit of the data initiator equal to the data value represented by the data certificate.

[0060] Specifically, the data requester initiates a data request of the first and second data through the First Server platform.

[0061] Step S42, the Second Service Party receives the data certificate opened by the First Service Party and add the first part of the data value in the data unit which equal to the first data value to the first data requester, and add the second part of the data value of the data unit in the second data requester. Wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data, and the second part data value is less than the data value of the second data.

[0062] Specifically, the first data initiator opens a data certificate that is less than the first data value to the service party through the Second Server platform.

[0063] Wherein, the First Server platform and the Second Server platform can be the same server platform or different server platforms.

[0064] Further, the First Server platform and the Second Server platform can be an e-commerce platform, and the data requestor may also access to the e-commerce platform through an application installed in the smart terminal to initiate the initiation of the data request. The data initiator responds to the data request through the e-commerce platform to open the data certificate.

[0065] In step S43, the Second Service Party based on the second data requester initiates adding the data requester which equal to the third part data value, adds the data value which equal to the third part data unit to the second data initiator. Wherein, the sum of the data values of the first, second, and third part data is the first data value, and is set by the Second Service Party to be

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returned within a schedule time.

[0066] Please refer to Figure 6, it is a data interaction processing method according to the second example of the present invention, the method and process including:

[0067] Step S50, the First Service Party initiates, according to the first data requester received by the data initiator, a first data requester that needs to add a first data value to its data unit and the second data requester initiates a data certificate that requires a second data requester to add a second data value to its data unit. Wherein the first data value and the second data value belong to a same target data; the data value of the first data is less than the data value of the second data and the sum of the data valuesrepresented by the data certificate is less than the data value of the first and second data and is between the value of the first data and the value of the second data. The data certificate is a quantitative tool of a pre-established data association relationship between the data initiator and the Service Party.

[0068] Specifically, the data requester initiates a data request of the first and second data through the First Server platform. The data initiator applies to the First Service Party through the Second Server platform for opening a data certificate.

[0069] Wherein, the First Server platform and the Second Server platform can be the same server platform or different server platforms.

[0070] Further, the First Server platform and the Second Server platform can be an e-commerce platform, and the data requesting party may also access the e-commerce platform through an application installed in the smart terminal to initiate the initiation of the data request. The data initiator responds to the data request through the e-commerce platform to open the data certificate to the First Service Party.

[0071] Step S51, according to the data certificate, locking the first part of the data unit in the first data initiator which the value is equal to the represented by data certificate.

[0072] Step S52, delivers the data certificate to the Second Service Party, making the Second Service Party adds the data value equal to the data of the first part to the data requester data unit. Wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data, and the second part data value is less than the data value of the second data.

[0073] Please refer to Figure 7, it is a data interaction processing method according to a third example of the present invention. The method and process shown in this example includes:

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[0074] Step S60, the Second Service Party receives the data certificate opened by the Service Party according to the application of the first data initiator. Wherein, the application receives the first data requester respectively for the data requester initiates the first data requester that needs to add a first data value to its data unit and the second data requester initiates the second data requester that needs to add a second data value to its data unit issued by the data requester, the first data value and the second data value belong to a same target data; the data value of the first data is less than the data value of the second data and the sum of the data valuesrepresented by the data certificate is less than the data value of the first and second data and is between the value of the first data and the value of the second data. The data certificate is a quantitative tool of a pre-established data association relationship between the data initiator and the Service Party.

[0075] Step S61, add a first part data value equal to the data value of the first data to the first data requester data unit, and add a second part data value to the second data requester data unit. Wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data, and the second part data value is less than the data value of the second data.

[0076] Step S62, based on the second data requester initiates adding the data requester which equal to the third part data value, adds the data value which equal to the third part data unit to the second data requester. Wherein, the sum of the data values of the first, second, and third part data is the first data value, and is set by the Second Service Party to be returned within a schedule time.

[0077] Please refer to Figure 8, it is a schematic diagram of a data interaction processing system according to an example of the present invention. The System 70 shown in this example includes a data requesting terminal 71, a second data initiating terminal 72, data initiating terminal 73, a first server 74, and a second server 75.

[0078] This first data requesting terminal 71 is used to initiate a first data requester that needs to add a first data value to its data unit.

[0079] This second data requesting terminal 72 is used to initiate a first data requester that needs to add a second data value to its data unit.

[0080] Wherein the first data value and the second data value belong to a same target data;

[0081] The first data requesting terminal 71 and the second data requesting terminal 72 initiate a data requester through the first server platform.

[0082] The first data initiator terminal 73 is used to submit an application for opening a data

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certificate according to the first data requester and second data requester.

[0083] Specifically, the first data initiator terminal 73 opens the data certificate to the first server 74 through the second server platform.

[0084] Wherein, the First Server platform and the Second Server platform can be the same server platform or different server platforms.

[0085] Further, the first server platform and the second server platform can be an E-commerce platform, and the first data requesting terminal 71 and second data requesting terminal 72 may also access to the E-commerce platform through an application installed in the smart terminal to initiate the initiation of the data request. The data initiator terminal 73 requests the first service provider 73 through the E-commerce platform respond to data request.

[0086] The first server 74 is used to open, according to an application of the data initiator terminal 73, a data certificate and lock the data which the value is equal to the sum of the represented data certificate in the data unit of the data initiator terminal according to the data certificate opened by the First Server. Wherein the data value of the first data is less than the data value of the second data and the sum of the data valuesrepresented by the data certificate is less than the data value size of the first and second data and is between the value of the first data and the value of the second data. The data certificate is a quantitative tool of a pre-established data association relationship between the data initiator and the Service Party.

[0087] The Second Server 75 is used to receive the data certificate opened by the First Service Party and add the first part of the data value in the data unit which equal to the first data value to the first data requester, and add the second part of the data value of the data unit in the second data requester. And based on the second data requester initiates adding the data requester which equal to the third part data value, adds the data value which equal to the third part data unit to the second data requester.

[0088] Wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data, and the second part data value is less than the data value of the second data. The sum of the data values of the first, second, and third part data is the first data value, and is set by the Second Service Party to be returned within a schedule time.

[0089] In this example, the first server 73 is a first Funds-Management server, which can be a bank. The Second Server 74 is a second Funds-Management server, which can be a bank.

[0090] In other examples, the first server 73 and the second server 74 are first Funds-

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Management server, which can be a bank.

[0091] Please refer to Figure 9, it is a data interaction processing device according to an example of the present invention. The data interaction processing Device 80 includes a data certificate opening module 81, a processing module 82 and a delivery module 83. In the present example, the Device 80 operates in a banking system.

[0092] The data certificate opening module 81 is used to according to the first data requester received by the data initiator, a first data requester that needs to add a first data value to its data unit and the second data requester initiates a data certificate that requires a second data requester to add a second data value to its data unit. Wherein the first data value and the second data value belong to a same target data; the data value of the first data is less than the data value of the second data and the sum of the data valuesrepresented by the data certificate is less than the data value of the first and second data and is between the value of the first data and the value of the second data. The data certificate is a quantitative tool of a pre-established data association relationship between the data initiator and the Service Party.

[0093] Specifically, the data certificate opening module 81 receives the data certificate opened by the first data initiator terminal through a server platform.

[0094] The processing module 82 is used to according to the data certificate, locking the first part of the data unit in the first data initiator which the value is equal to the represented by data certificate.

[0095] The issuing module 83 is used to deliver the data certificate to the Second Service Party, making the Second Service Party adds the data value equal to the data of the first part to the data requester data unit. Wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data, and the second part data value is less than the data value of the second data.

[0096] Further, for the remaining data, the Second Service Party based on the second data requesting terminal initiates adding the data requester which equal to the third part data value, adds the data value which equal to the third part data unit to the data requester. Wherein, the sum of the first, second and third data value is first data value. The Second Server is set to add data values equal to the data size of the first part in the data unit to the data unit in the Second Server within a scheduled time.

[0097] Please refer to Figure 10, it is a data interaction processing apparatus according to a

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second example of the present invention. The data interaction processing apparatus 90 shown in this example includes a receiving module 91 and an issuing module 92. In the present example, the Device 90 operates in a banking system.

[0098] The receiving module 91 is used to receive the data certificate opened by the First Service Party according to the application of the data initiator. Wherein, the application receives the first data requester respectively for the data requester initiates the first data requester that needs to add a first data value to its data unit and the second data requester initiates the second data requester that needs to add a second data value to its data unit issued by the data requester, the first data value and the second data value belong to a same target data; the data value of the first data is less than the data value of the second data and the sum of the data valuesrepresented by the data certificate is less than the data value of the first and second data and is between the value of the first data and the value of the second data. The data certificate is a quantitative tool of a pre-established data association relationship between the data initiator and the Service Party.

[0099] The issuance module 92 is used to add a first part data value equal to the data value of the first data to the first data requester data unit, and add a second part data value to the second data requester data unit. And based on the second data requester initiates adding the data requester which equal to the third part data value, adds the data value which equal to the third part data unit to the second data requester.

[0100] Wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data, and the second part data value is less than the data value of the second data. The sum of the data values of the first, second, and third part data is the first data value, and is set by the Second Service Party to be returned within a schedule time.

[0101] The present invention provides a borrowing method, a data interaction processing method, an apparatus, and a system. By pre-establish a data association relationship between a data initiator and a service party through a data certificate. When a data initiator receives a data request that the first and second data requester needs the first and second data request, it opens a data certificate which data value is less than the sum of first and second data initiator to the service party, making the service party freeze the data association relationship represented by the data certificate value and the data initiator, the Second Service Party can, according to the data certificate, add the data value to the first and second data requester data unit. During the process of data interaction, since the service provider is added to the data initiator (First Participant) and

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the data requester (Second and Third Participant), and the relationship of interaction between the data initiator and the service provider, the service provider and the data requester are established. It adds the data association, enriching the content of data interaction, making if either side of the data existing problems, it can restore the data (or data association) by means of the data interaction between the other two parties to improve data security and data interaction stability.

[0102] In the above examples, the present invention has been exemplary described only, but various modifications to the present invention can be made by those skilled in the area after reading this patent application without departing from the spirit and scope of the present invention.

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Claims:

1. An electronic lending method for electronic funds provided by a lending institution and guaranteed by a first participant, the method comprising:

the first participant receives a first loan request and a second loan request according to a project submitted by a second participant and a third participant respectively, wherein the value of the first loan request is less than the value of the second loan request, wherein the project is the same project for the second participant and the third participant;

the first participant applies to a first funds-management server for opening an electronic commitment payment certificate;

the first funds-management server generates an electronic commitment payment certificate according to a new electronic commitment payment certificate application submitted by the first participant, wherein the value of the new electronic commitment payment certificate application is between the value of the first loan request and the second loan request, wherein the electronic commitment payment certificate is a quantitative tool of a pre-established data association relationship between the first participant and the first funds-management server;

the first funds-management server freezes funds in an account or a credit limit or a mortgage of the first participant equal to the value of the electronic commitment payment certificate, wherein the frozen funds remain in the first participants account, credit limit or mortgage;

the first funds-management server delivers the electronic payment commitment certificate to a second funds-management server of the lending institution;

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the second funds-management server issues first funds to the second participant equal to the first loan request and guaranteed by the first participant to succeed in borrowing on the project and second funds to the third participant after receiving the electronic commitment payment certificate, wherein the first funds are equal to the value of the first loan request and the second funds are less than the value of the second loan request according to the electronic commitment payment certificate, wherein the first funds and the second funds are provided by the lending institution and guaranteed by the first participant through the electronic commitment payment certificate;

the third participant issues a third loan request to the second funds-management server;

the second funds-management server issues third funds to the third participant when the third funds are approved, wherein the third funds are equal to the remaining value of the second loan request according to a remaining loan request submitted by the third participant, wherein the third funds are unguaranteed funds from the lending institution and wherein the second funds management server performs a credit assessment on the third participant prior to issuing the third funds; and

the second funds-management server sets repayment times for the first funds, second funds and the third funds for monitoring repayment dates of the first participant.

2. The method of claim 1, prior to applying the new electronic commitment payment certificate application, the method further comprising:

the second participant initiates the first loan request according to a project through a server;

the third participant initiates the second loan request according to the project through the server; and

the first participant receives, from the server, the first loan request and the second loan request respectively.

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3. The method of any one of claims 1 to 2, wherein the first funds-management server is a funds-management server of a first bank.

4. The method of any one of claims 1 to 2, wherein the second funds-management server is a funds-management server of a second bank.

5. The method of any one of claims 1 to 4, wherein the first funds-management server and the second funds-management server are the same funds-management server.

6. The method of any one of claims 1 to 6, wherein the first participant is a lender of a loan.

7. The method of any one of claims 1 to 6, wherein the second participant is a borrower.

8. The method of any one of claims 1 to 7, wherein the third participant is a borrower.

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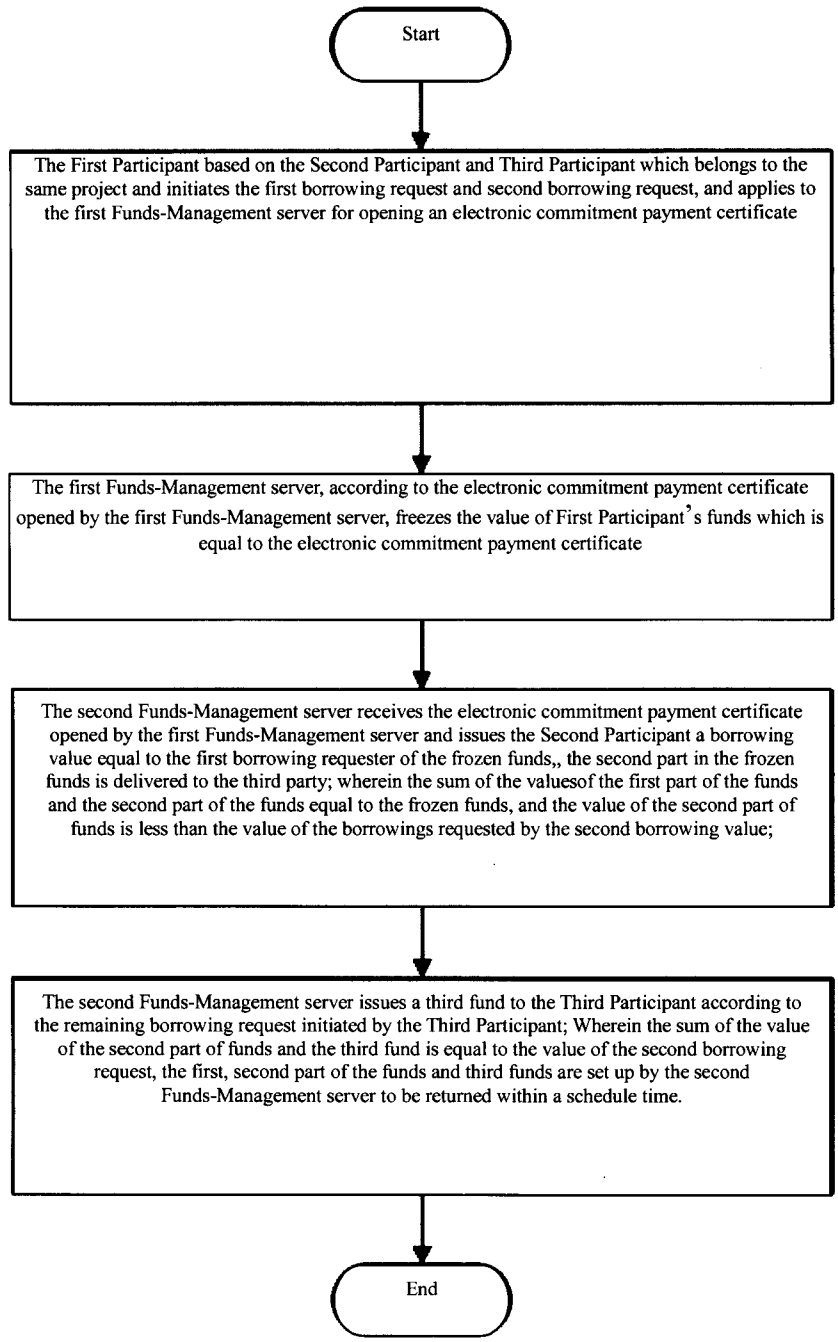

Start
The First Participant based on the Second Participant and Third Participant which belongs to the same project and initiates the first borrowing request and second borrowing request, and applies to the first Funds-Management server for opening an electronic commitment payment certificate
S10
The first Funds-Management server, according to the electronic commitment payment certificate opened by the first Funds-Management server, freezes the value of First Participant's funds which is equal to the electronic commitment payment certificate
S11
The second Funds-Management server receives the electronic commitment payment certificate opened by the first Funds-Management server and issues the Second Participant a borrowing value equal to the first borrowing requester of the frozen funds,, the second part in the frozen funds is delivered to the third party; wherein the sum of the valuesof the first part of the funds and the second part of the funds equal to the frozen funds, and the value of the second part of funds is less than the value of the borrowings requested by the second borrowing value;
S12
The second Funds-Management server issues a third fund to the Third Participant according to the remaining borrowing request initiated by the Third Participant; Wherein the sum of the value of the second part of funds and the third fund is equal to the value of the second borrowing request, the first, second part of the funds and third funds are set up by the second Funds-Management server to be returned within a schedule time.
S13
End

Figure 1

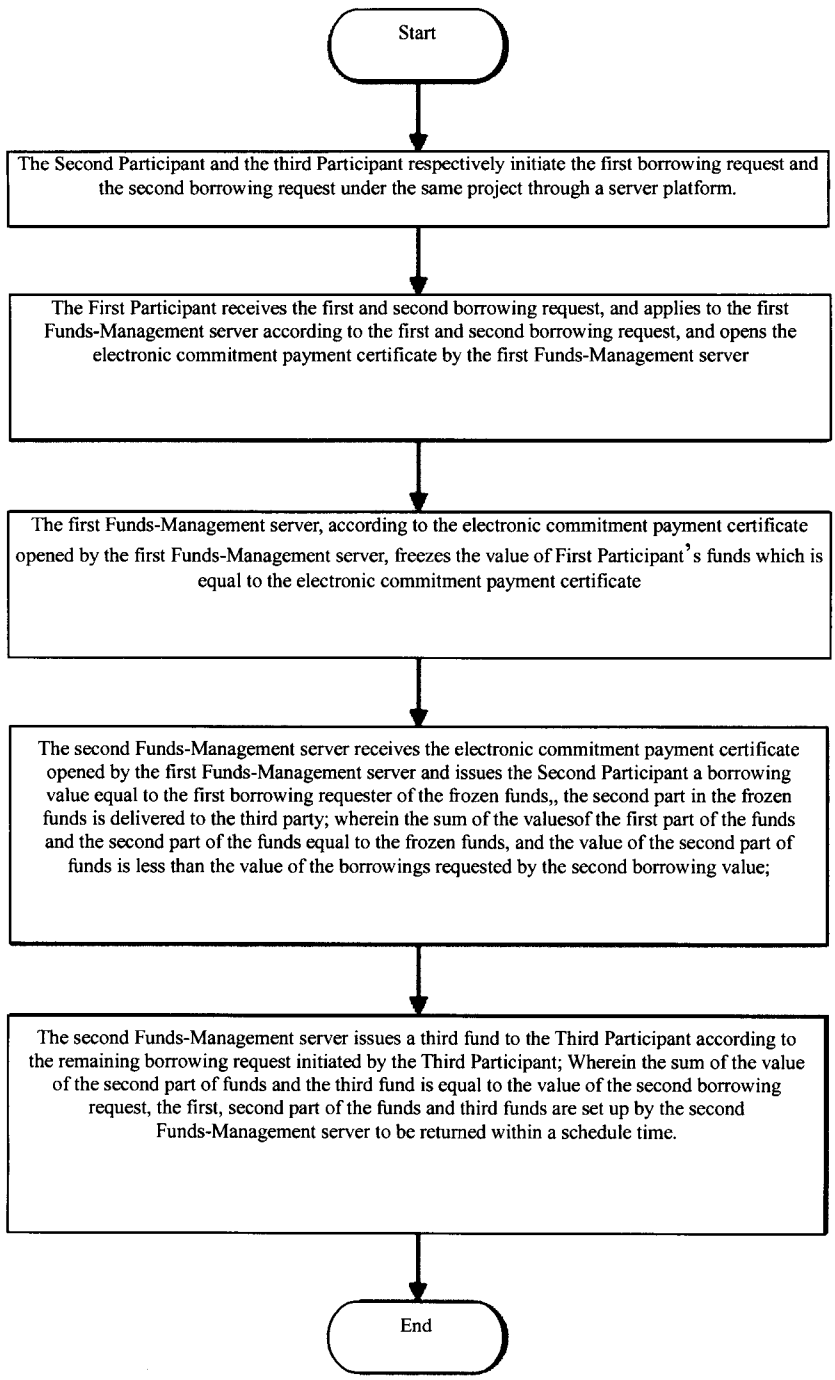

Start
The Second Participant and the third Participant respectively initiate the first borrowing request and the second borrowing request under the same project through a server platform.
S10a
The First Participant receives the first and second borrowing request, and applies to the first Funds-Management server according to the first and second borrowing request, and opens the electronic commitment payment certificate by the first Funds-Management server
S10b
The first Funds-Management server, according to the electronic commitment payment certificate opened by the first Funds-Management server, freezes the value of First Participant's funds which is equal to the electronic commitment payment certificate
S11
The second Funds-Management server receives the electronic commitment payment certificate opened by the first Funds-Management server and issues the Second Participant a borrowing value equal to the first borrowing requester of the frozen funds,, the second part in the frozen funds is delivered to the third party; wherein the sum of the valuesof the first part of the funds and the second part of the funds equal to the frozen funds, and the value of the second part of funds is less than the value of the borrowings requested by the second borrowing value;
S12
The second Funds-Management server issues a third fund to the Third Participant according to the remaining borrowing request initiated by the Third Participant; Wherein the sum of the value of the second part of funds and the third fund is equal to the value of the second borrowing request, the first, second part of the funds and third funds are set up by the second Funds-Management server to be returned within a schedule time.
S13
End

Figure 2

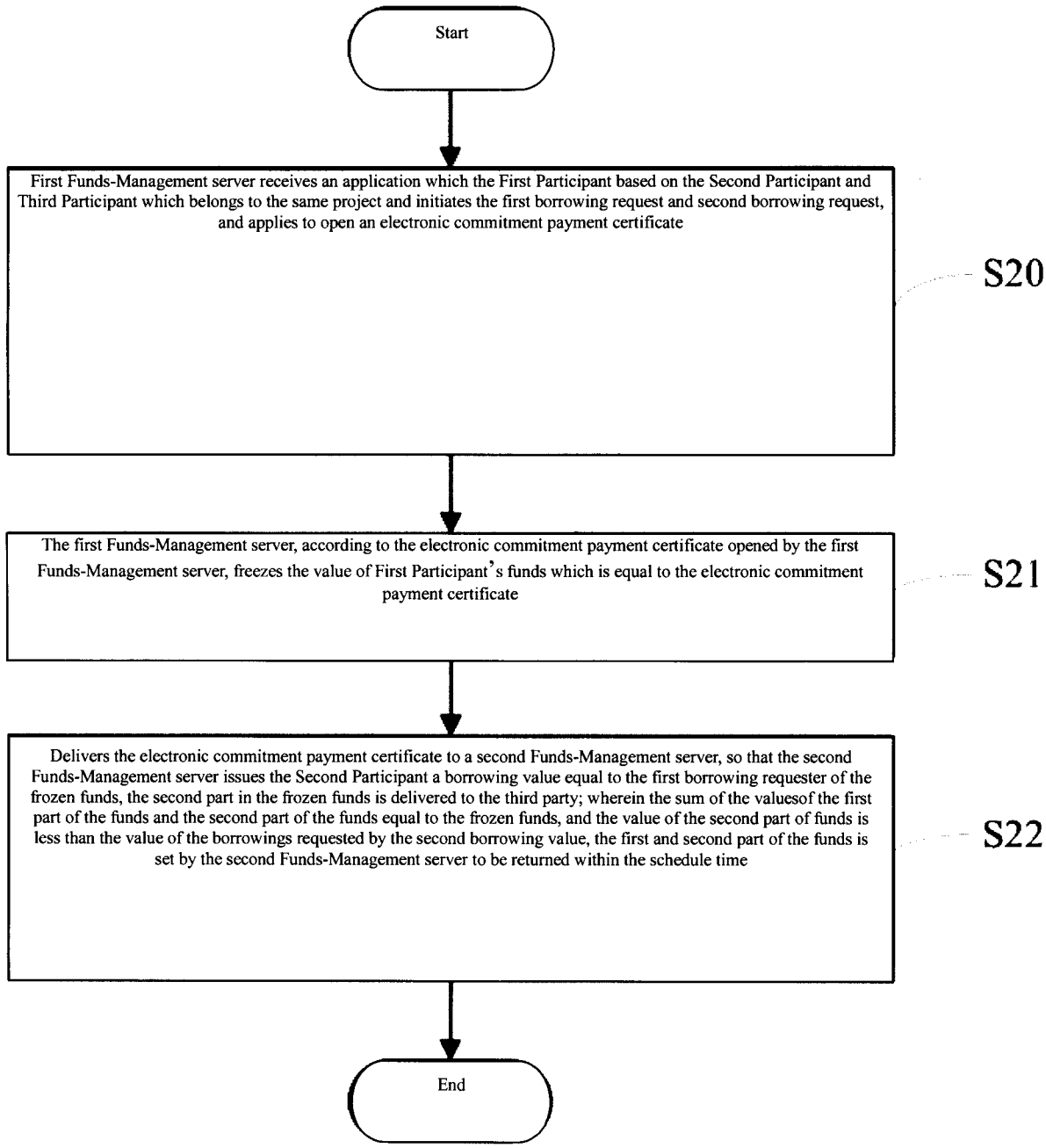

Start
First Funds-Management server receives an application which the First Participant based on the Second Participant and Third Participant which belongs to the same project and initiates the first borrowing request and second borrowing request, and applies to open an electronic commitment payment certificate
S20
The first Funds-Management server, according to the electronic commitment payment certificate opened by the first Funds-Management server, freezes the value of First Participant's funds which is equal to the electronic commitment payment certificate
S21
Delivers the electronic commitment payment certificate to a second Funds-Management server, so that the second Funds-Management server issues the Second Participant a borrowing value equal to the first borrowing requester of the frozen funds, the second part in the frozen funds is delivered to the third party; wherein the sum of the valuesof the first part of the funds and the second part of the funds equal to the frozen funds, and the value of the second part of funds is less than the value of the borrowings requested by the second borrowing value, the first and second part of the funds is set by the second Funds-Management server to be returned within the schedule time
S22
End

Figure 3

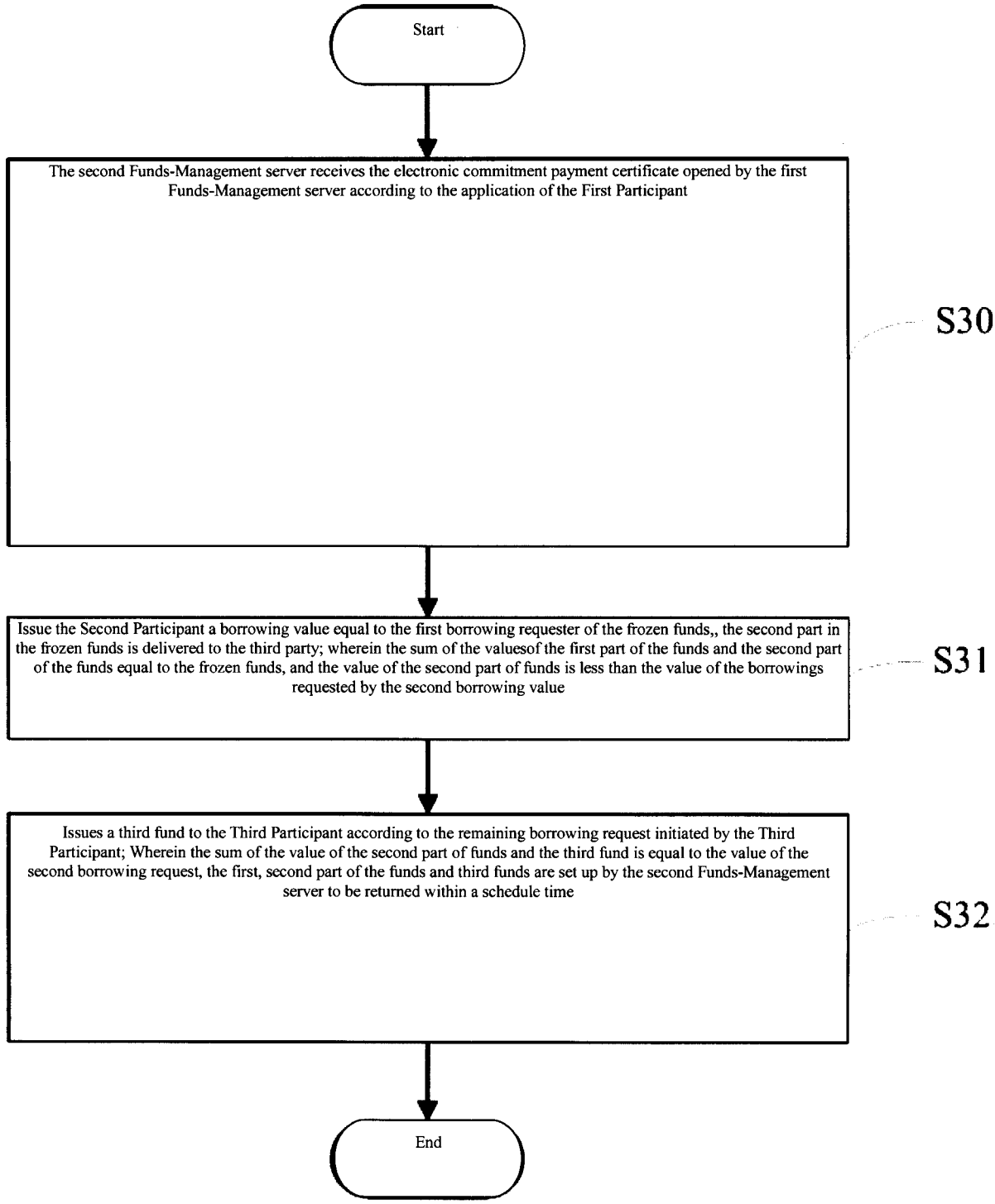

Start
The second Funds-Management server receives the electronic commitment payment certificate opened by the first Funds-Management server according to the application of the First Participant
S30
Issue the Second Participant a borrowing value equal to the first borrowing requester of the frozen funds,, the second part in the frozen funds is delivered to the third party; wherein the sum of the valuesof the first part of the funds and the second part of the funds equal to the frozen funds, and the value of the second part of funds is less than the value of the borrowings requested by the second borrowing value
S31
Issues a third fund to the Third Participant according to the remaining borrowing request initiated by the Third Participant; Wherein the sum of the value of the second part of funds and the third fund is equal to the value of the second borrowing request, the first, second part of the funds and third funds are set up by the second Funds-Management server to be returned within a schedule time
S32
End

Figure 4

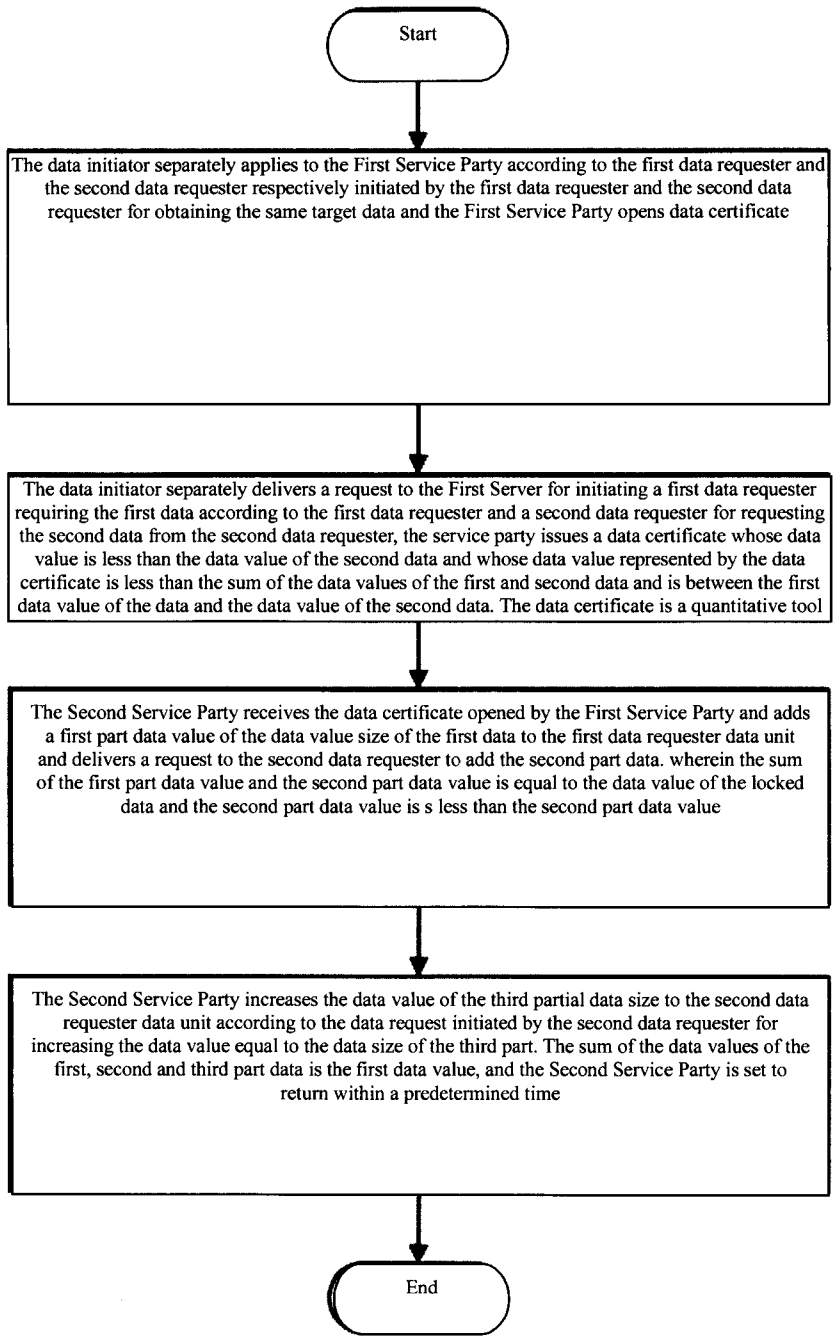

Start
The data initiator separately applies to the First Service Party according to the first data requester and the second data requester respectively initiated by the first data requester and the second data requester for obtaining the same target data and the First Service Party opens data certificate
S40
The data initiator separately delivers a request to the First Server for initiating a first data requester requiring the first data according to the first data requester and a second data requester for requesting the second data from the second data requester, the service party issues a data certificate whose data value is less than the data value of the second data and whose data value represented by the data certificate is less than the sum of the data values of the first and second data and is between the first data value of the data and the data value of the second data. The data certificate is a quantitative tool
S41
The Second Service Party receives the data certificate opened by the First Service Party and adds a first part data value of the data value size of the first data to the first data requester data unit and delivers a request to the second data requester to add the second part data. wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data and the second part data value is s less than the second part data value
S42
The Second Service Party increases the data value of the third partial data size to the second data requester data unit according to the data request initiated by the second data requester for increasing the data value equal to the data size of the third part. The sum of the data values of the first, second and third part data is the first data value, and the Second Service Party is set to return within a predetermined time
S43
End

Figure 5

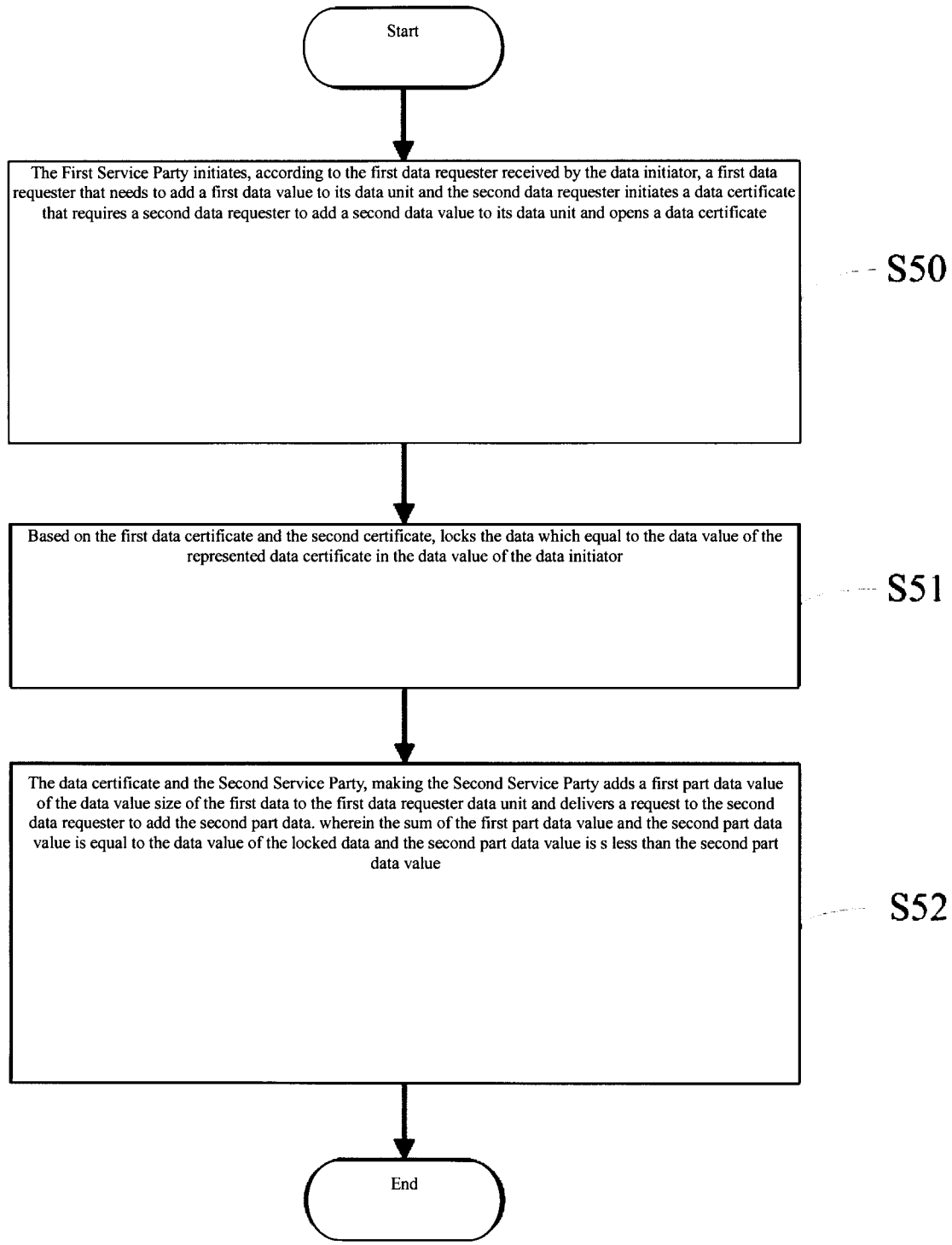

Start
The First Service Party initiates, according to the first data requester received by the data initiator, a first data requester that needs to add a first data value to its data unit and the second data requester initiates a data certificate that requires a second data requester to add a second data value to its data unit and opens a data certificate
S50
Based on the first data certificate and the second certificate, locks the data which equal to the data value of the represented data certificate in the data value of the data initiator
S51
The data certificate and the Second Service Party, making the Second Service Party adds a first part data value of the data value size of the first data to the first data requester data unit and delivers a request to the second data requester to add the second part data. wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data and the second part data value is s less than the second part data value
S52
End

Figure 6

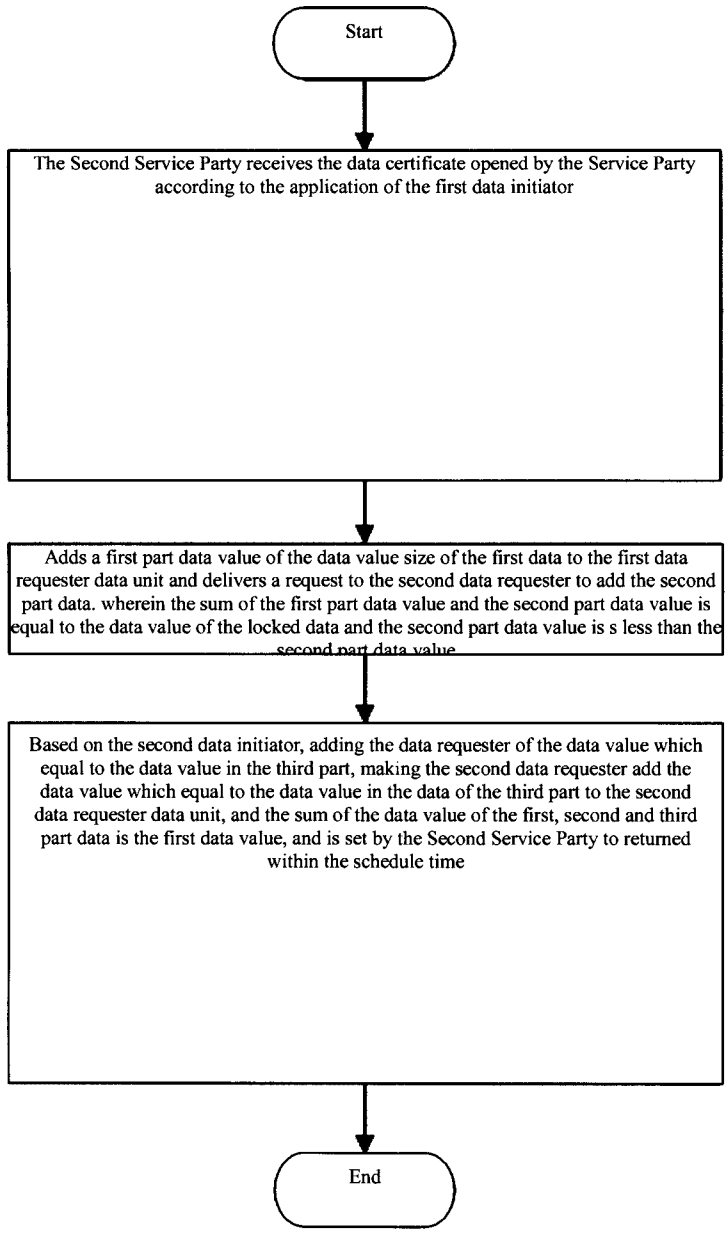

Start
The Second Service Party receives the data certificate opened by the Service Party according to the application of the first data initiator
S60
Adds a first part data value of the data value size of the first data to the first data requester data unit and delivers a request to the second data requester to add the second part data. wherein the sum of the first part data value and the second part data value is equal to the data value of the locked data and the second part data value is s less than the second part data value
S61
Based on the second data initiator, adding the data requester of the data value which equal to the data value in the third part, making the second data requester add the data value which equal to the data value in the data of the third part to the second data requester data unit, and the sum of the data value of the first, second and third part data is the first data value, and is set by the Second Service Party to returned within the schedule time
S62
End

Figure 7

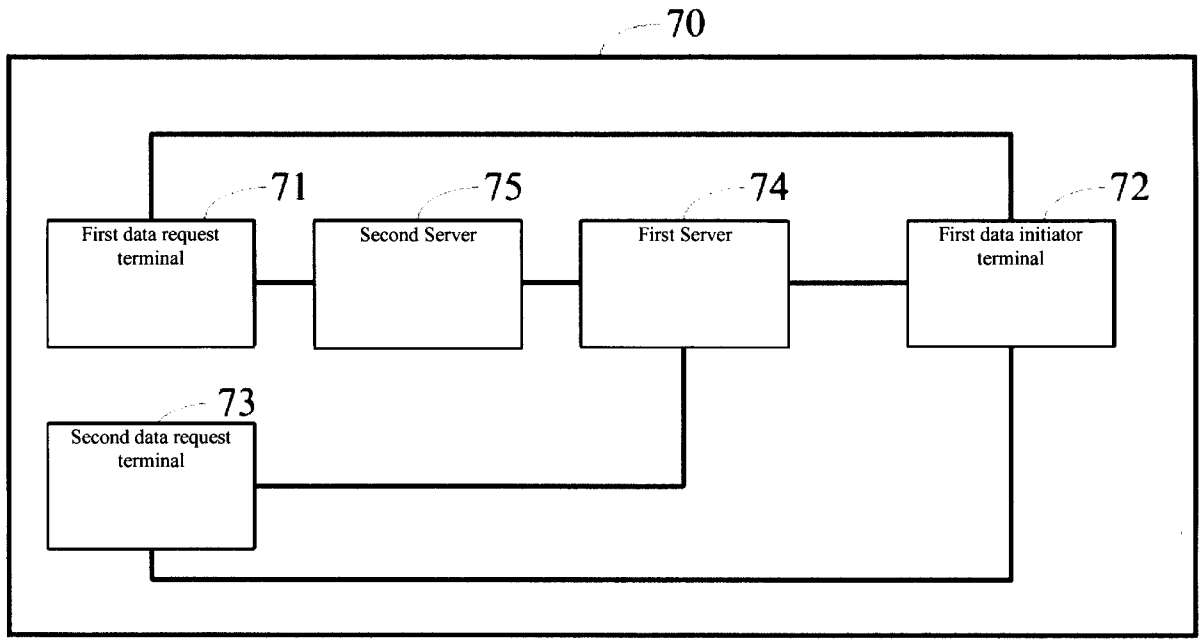


Figure 8

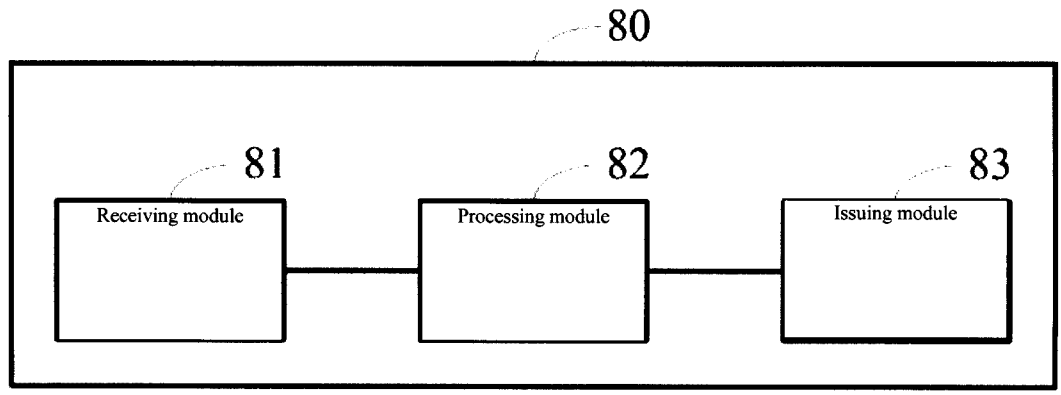


Figure 9

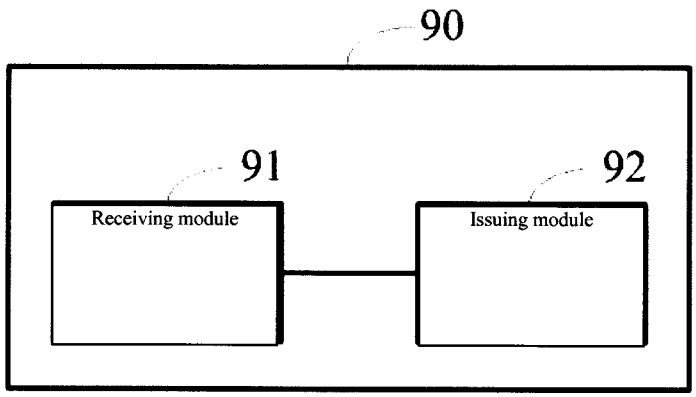
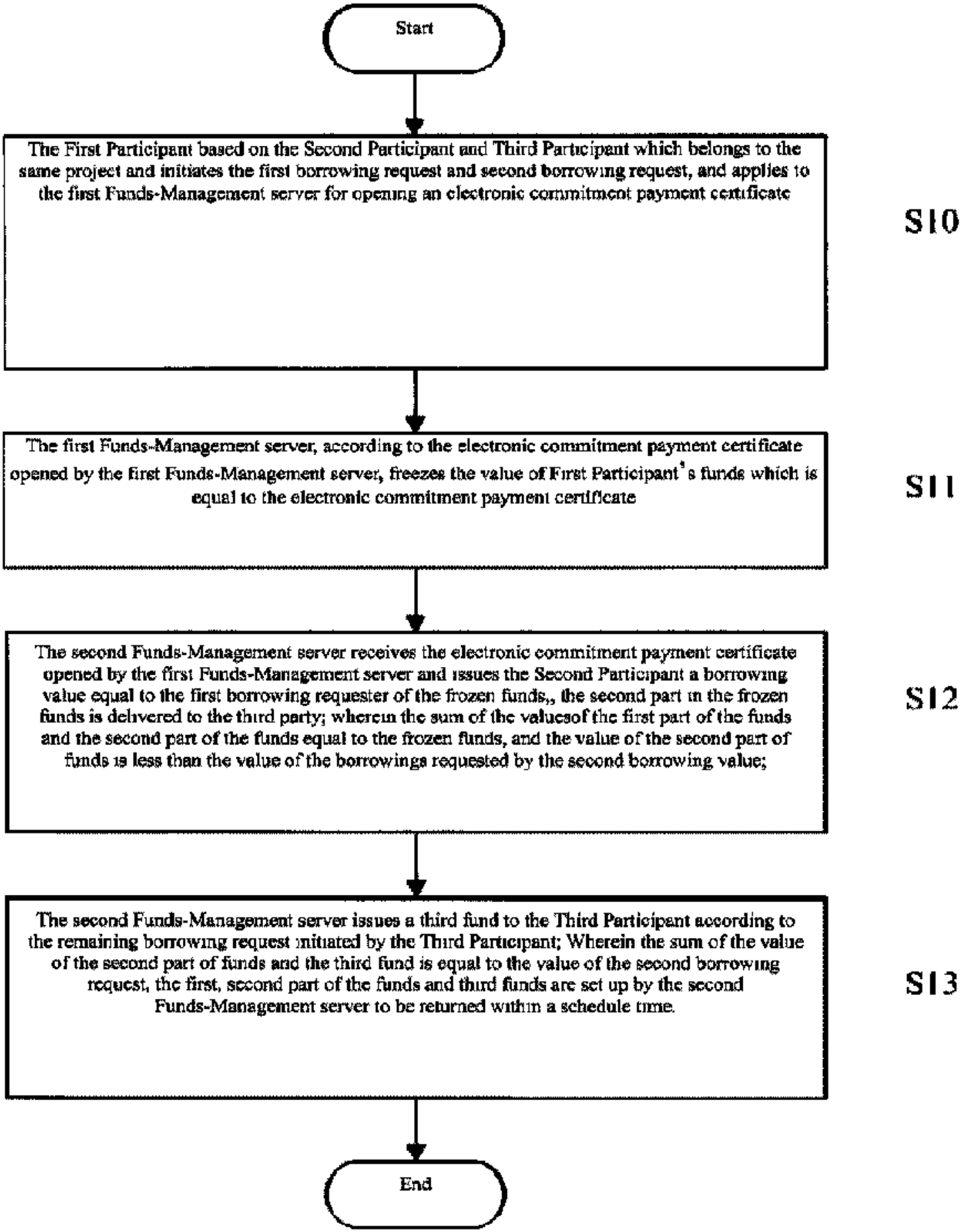


Figure 10


Start
The First Participant based on the Second Participant and Third Participant which belongs to the same project and initiates the first borrowing request and second borrowing request, and applies to the first Funds-Management server for opening an electronic commitment payment certificate
S10
The first Funds-Management server, according to the electronic commitment payment certificate opened by the first Funds-Management server, freezes the value of First Participant's funds which is equal to the electronic commitment payment certificate
S11
The second Funds-Management server receives the electronic commitment payment certificate opened by the first Funds-Management server and issues the Second Participant a borrowing value equal to the first borrowing requester of the frozen funds,, the second part in the frozen funds is delivered to the third party; wherein the sum of the valuesof the first part of the funds and the second part of the funds equal to the frozen funds, and the value of the second part of funds is less than the value of the borrowings requested by the second borrowing value;
S12
The second Funds-Management server issues a third fund to the Third Participant according to the remaining borrowing request initiated by the Third Participant; Wherein the sum of the value of the second part of funds and the third fund is equal to the value of the second borrowing request, the first, second part of the funds and third funds are set up by the second Funds-Management server to be returned within a schedule time.
S13
End