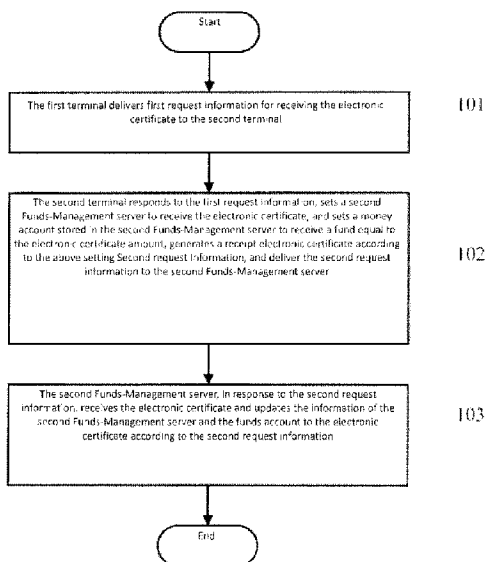




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(54) Titre : PROCÉDE, SYSTÈME ET APPAREIL POUR CONFIGURER DES CERTIFICATS ÉLECTRONIQUES ET TRAITER UN ÉCHANGE DE DONNÉES
 (54) Title: METHOD, SYSTEM, AND APPARATUS FOR SETTING UP ELECTRONIC CERTIFICATES AND PROCESSING DATA EXCHANGE



(57) **Abrégé/Abstract:**

Disclosed are methods, systems, and devices for setting up electronic certificates and processing data exchange. A first terminal delivers first request information for receiving an electronic certificate to a second terminal. In response, the second terminal sets a second Funds-Management server to receive the electronic certificate and set up a funds account to receive the funds equal to the amount of the electronic certificate, generates second request information, and delivers the second request information to the second Funds-Management server. The second Funds- Management server receives the electronic certificate, and updates the second Funds-Management server and the funds account to the electronic certificate according to the second request information. The above method, enables the second terminal user to arbitrarily set a server for receiving an electronic certificate and an account for receiving funds, so as to diversify the forms of collection of receipts and increase the interaction efficiency between the two parties.

Abstract

Disclosed are methods, systems, and devices for setting up electronic certificates and processing data exchange. A first terminal delivers first request information for receiving an electronic certificate to a second terminal. In response, the second terminal sets a second Funds-Management server to receive the electronic certificate and set up a funds account to receive the funds equal to the amount of the electronic certificate, generates second request information, and delivers the second request information to the second Funds-Management server. The second Funds-Management server receives the electronic certificate, and updates the second Funds-Management server and the funds account to the electronic certificate according to the second request information. The above method, enables the second terminal user to arbitrarily set a server for receiving an electronic certificate and an account for receiving funds, so as to diversify the forms of collection of receipts and increase the interaction efficiency between the two parties.

Method, System, And Apparatus For Setting Up Electronic Certificates And Processing Data Exchange

- [1] [Technical Field]
- [2] The present invention relates to the field of electronic commerce, and in particular, to a method, system and device for setting an electronic certificate and processing data interaction.
- [3] [Background Technology]
- [4] E-commerce has become increasingly widely used in a variety of commercial trade activities, the so-called E-commerce is a business operation model that based on the browser and server applications helps consumer realize online shopping, online transactions between merchants and online electronic payments, as well as a variety of business activities, trading activities, financial activities and related integrated service activities in the commercial trade, and in the Internet open network environment.
- [5] The current online electronic payment or online payment methods mainly include bank online banking payment (including credit card payment) and third-party payment. However, the credit bottleneck in the settlement process of on-line electronic payment (network payment) is always an obstacle in the development process of E-commerce.
- [6] In the current on-line electronic payment method, it is less risky to guarantee the company with a third party payment company. However, in the form of guarantee by a third-party payment company, when the payer completes the payment operation, the payee will not be able to change the payee bank until the payee receives the funds, and the payee bank cannot be able to change the receivable bank, and cannot provide the way to deal with the change of the receivable bank because of the abnormal situation.
- [7] In addition, with the development of Internet technology, especially mobile Internet technology, users can use the 2G, 3G, 4G or WiFi mobile devices to transmit data and interact with each other. In the process of data interaction, a similar situation is also encountered.
- [8] [Summary of the Invention]
- [9] The main object of the present invention is to provide a method, system and device for electronic certificate setting and data interaction processing, enabling a fund or data receiver to set a server for receiving electronic certificate or data certificate and an account for receiving funds or data, and improves the efficiency of data interaction.
- [10] One technical solution adopted in the present invention is to provide a method for setting

an electronic certificate, which includes: the first terminal delivers the first request information to the second terminal receiving electronic certificate; where the electronic certificate is an electronic commitment payment certificate that the first terminal with his / her account funds or credit limit as the guarantee; electronic certificate, and setting a fund account stored in the second Funds-Management server to receive funds equal to the amount of the electronic certificate, generating second request information for receiving the electronic certificate according to the settings, and delivering the second request message to the second Funds-Management server request information; the second Funds-Management server receives the electronic certificate in response to the second request message, and updates the information of the second Funds-Management server and the funds account to the electronic certificate according to the second request message.

[11] Another technical solution adopted by the present invention is: an electronic certificate setting method applied to a second terminal, where the method includes: the second terminal receives the first request information delivered by the first terminal receiving electronic certificate; wherein, where the electronic certificate is an electronic commitment payment certificate that the first terminal with his / her account funds or credit limit as the guarantee; electronic certificate, and setting a fund account stored in the second Funds-Management server to receive funds equal to the amount of the electronic certificate, generating second request information for receiving the electronic certificate according to the settings, and delivering the second request message to the second Funds-Management server request information.

[12] Another technical solution adopted by the present invention is to provide an electronic certificate setting system, which includes a first terminal, a second terminal, a first Funds-Management server, and the first terminal delivers the first request information to the second terminal receiving electronic certificate; where the electronic certificate is an electronic commitment payment certificate that the first terminal with his / her account funds or credit limit as the guarantee; electronic certificate, and setting a fund account stored in the second Funds-Management server to receive funds equal to the amount of the electronic certificate, generating second request information for receiving the electronic certificate according to the settings, and delivering the second request message to the second Funds-Management server request information; the second Funds-Management server receives the electronic certificate in response to the second request message, and updates the information of the second Funds-Management server and the funds account to the electronic certificate according to the second request message.

[13] Another technical solution adopted by the present invention is: an electronic certificate

setting device, applied to a second terminal, including a receiving module, a setting module, a generating module and a delivering module; the receiving module is used to receive the first request information of receiving electronic certificate sent by the first terminal; wherein, electronic certificate is the first terminal user to apply to the first Funds-Management server and the electronic commitment payment certificate generated by the first Funds-Management server; the setting module is used to respond to the first request information, set the second Funds-Management server to receive electronic certificate, and set up the fund account stored in the second Funds-Management server to receive the same amount of Funds as the electronic certificate amount; the generating module is used to generate the second request information for receiving electronic certificate according to the above settings; the delivering module is used to deliver a second request message to the second Funds-Management server.

[14] Another technical solution adopted by the present invention is to provide a data interaction processing method, where the method includes: the first terminal delivers the first request information of receiving data certificate to the second terminal; wherein, data certificate is the quantitative tool of the first terminal as a pre-established data association relationship between data initiator and First Server; The second terminal responds to the first request message, sets the Second Server to receive the data certificate, and sets the data account stored in Second Server to receive data corresponding to the data certificate. The Second request information is set up to receive data certificate, and Second request information is delivered to Second Server; Second Server responds to the second request information, receives the data certificate, and updates the Second Server and data account information to the data certificate according to the Second request information.

[15] Another technical solution adopted by the present invention is to provide a data interaction processing method applied to a second terminal, where the method includes: the first terminal delivers the first request information of receiving data certificate to the second terminal; wherein, data certificate is the quantitative tool of the first terminal as a pre-established data association relationship between data initiator and First Server; The second terminal responds to the first request message, sets the Second Server to receive the data certificate, and sets the data account stored in Second Server to receive data corresponding to the data certificate. The Second request information is set up to receive data certificate, and Second request information is delivered to Second Server; Second Server responds to the first request information, set the Second Server to receive the data certificate, set the data account stored in the Second Server to receive the data corresponding to the data certificate, receiving the second request information of the data

certificate according to the above configuration, and delivering the second request information to the Second Server.

- [16] Another technical solution adopted by the present invention is to provide a data interaction processing system, which includes a first terminal, a second terminal, a First Server and a Second Server. The first terminal is used to deliver and receive data to the second terminal certificate, wherein the data certificate is a quantitative tool used by the first terminal as a data association pre-established between the data initiator and the First Server; the second terminal is used to respond to the first request information and set a Second Server to receive data certificate, and setting a data account stored in the Second Server to receive data corresponding to the data certificate, and according to the second request information set as above to receive the data certificate, and delivering second request information to the Second Server; and the Second Server is used to respond to the second request information, receive data certificate, and updates the information of the Second Server and the data account to the data certificate according to the second request message.
- [17] Another technical solution adopted by the present invention is to provide a data interaction processing device applied to a second terminal, where the device includes a receiving module, a setting module, a generating module, and a delivering module. The receiving module is used to receive the first terminal. Wherein the data certificate is a quantitative tool used by the first terminal as a data association relationship established between the data initiator and the First Server in advance; and the setting module is used to, in response to the first request message, set a Second Server to receive the data certificate, and to set the data account stored in the Second Server to receive the data corresponding to the data certificate; a generating module is used to receive second request information of the data certificate according to the above; and a delivering module is used to deliver second request information to Second Server.
- [18] Different from the existing technology, in the present invention, a first terminal delivers first request information for receiving an electronic certificate to a second terminal. In response to the first request information, the second terminal sets a second Funds-Management server to receive electronic certificate and set up a funds account stored in the second Funds-Management server to receive the funds equal to the amount of the electronic certificate, generate second request information for receiving the electronic certificate according to the settings, and deliver a second request to the second Funds-Management server information; the second Funds-Management server receives the electronic certificate, and updates the information of the second Funds-Management server and the funds account to the electronic certificate according to the second request

information. Through the above method, the present invention enables the second terminal user to arbitrarily set a server for receiving an electronic certificate and an account for receiving funds, so as to diversify the forms of collection of receipts and increase the interaction efficiency between the two parties. In the meantime, in the present invention, the first terminal delivers the first request information for receiving the data certificate to the second terminal. The second terminal responds to the first request message, sets the Second Server to receive the data certificate, and sets the data account stored in Second Server to receive data corresponding to the data certificate. The Second request information is set up to receive data certificate, and Second request information is delivered to Second Server; Second Server receives the data certificate, and updates the Second Server and data account information to the data certificate according to the Second request information. Through the above method, the present invention enables the second terminal to arbitrarily set a server that receives the data certificate and an account that receives the data, so as to diversify the form of collection of receipts and increase the interaction efficiency between the two parties.

- [19] [Brief Description]
- [20] Figure 1 is a flowchart of a first example of an electronic certificate setting method according to the present invention;
- [21] Figure 2 is a schematic diagram of a relationship between a first example of an electronic certificate setting method according to the present invention;
- [22] Figure 3 is a flow chart of a second example of an electronic certificate setting method according to the present invention;
- [23] Figure 4 is a schematic structural view of an example of the electronic certificate setting system according to the present invention;
- [24] Figure 5 is a schematic structural diagram of a first example of an electronic certificate setting device according to the present invention;
- [25] Figure 6 is a flowchart of a first example of a data interaction processing method according to the present invention;
- [26] Figure 7 is a flowchart of a second example of a data interaction processing method according to the present invention;
- [27] Figure 8 is a schematic structural diagram of a data interaction processing system in an example of the present invention.
- [28] Figure 9 is a schematic structural diagram of a first example of a data interaction processing device according to the present invention. Figure
- [29] [Description of the Preferred Examples]

- [30] In order to explain on the technical content, construction characteristics, the purpose and effect of the invention, the following combination of the attached drawings and the embodiment of the invention are explained in detail.
- [31] Please refer to Figure 1, a flowchart of a first example of an electronic certificate setting method according to the present invention is shown. Please refer to Figure 2, a schematic diagram of a relationship of a first example of an electronic certificate setting method according to the present invention is shown. The method includes:
- [32] Step 101: the first terminal delivers first request information for receiving the electronic certificate to the second terminal.
- [33] Wherein, the electronic certificate is an electronic commitment payment certificate that the first terminal user applies to the first Funds-Management server and generates the first Funds-Management server with his / her account fund or credit limit as the guarantee.
- [34] Specifically, the electronic certificate refers to that the first Funds-Management server generates the funds in the name of the first Funds-Management server according to the request of the first terminal user to freeze funds or credit limit, and commits to settle according to the agreed conditions payment certificate of electronic credit commitment. The basic business process of the electronic certificate is as follows: the first Funds-Management server freezes the required amount of funds according to the application of the first terminal user to open the electronic certificate. When the agreed settlement conditions are reached, the Funds-Management server will release the funds to handle payment and settlement.
- [35] In this implementation manner, the first terminal is first request information for receiving an electronic certificate delivered to a second terminal, wherein the first request information includes at least identification information of the electronic certificate and a request for receiving the electronic information from a second terminal user certificate request. Wherein, the identification information of the electronic certificate may be an electronic certificate number, a name or QR code information representing a specific electronic certificate, and so on.
- [36] In other examples, after the first terminal applies to the first Funds-Management server and the electronic certificate is generated by the first Funds-Management server, the request message may also be delivered by the first Funds-Management server to the second terminal.
- [37] Wherein, the manner in which the first terminal or the first Funds-Management server delivers the first request information to the second terminal. For example, the second terminal user uses the second terminal to scan the QR code generated on the first terminal.

For example, the second terminal user can use the second terminal to scan the QR code generated on the first terminal.

- [38] Step 102: the second terminal responds to the first request message, sets a second Funds-Management server to receive the electronic certificate, and sets a fund account stored in the second Funds-Management server to receive funds equivalent to the amount of the electronic certificate, generate second request information for receiving the electronic certificate according to the above setting, and deliver the second request information to the second Funds-Management server.
- [39] In the present example, the second Funds-Management server receives the electronic certificate, and sets up the funds account stored in the second Funds-Management server to receive the same Funds as the electronic certificate quota. it can be set up by second terminal users through second terminals, or it can be stored in the second terminal of the electronic certificate server information and receive electronic certificate amount equal to the amount of funds account information, when the first request information is received, the same Funds-Management server (the second Funds-Management server in the implementation mode) is delivered to the second request information automatically. In addition, the setting process of the second terminal is only used to generate the second request information, and the information in the electronic certificate is not changed. The subsequent updating of the information of the electronic certificate needs to be completed by the second Funds-Management server in the next step.
- [40] Specifically, the server information for receiving the electronic certificate set by the second terminal and the receiving server for delivering the second request information by the second terminal are the same Funds-Management server, that is, they are all second Funds-Management servers; therefore, in another example, the second request information may not include the server information for receiving the electronic certificate. When the second terminal delivers the second request information to the second Funds-Management server, the second Funds-Management server is designated as the receiving server of electronic certificate.
- [41] After step 102, the method may further include the following step: the second Funds-Management server verifies the second request information, and when the verification passes, step 103 is performed.
- [42] The verification of the second request information may include: verifying whether the second terminal user is valid, whether the account information of the second terminal user is correct, or whether the account is stored in the second Funds-Management server.
- [43] Step 103: the second Funds-Management server receives the electronic certificate in

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response to the second request message, and updates the information of the second Funds-Management server and the funds account to the electronic certificate according to the second request message.

- [44] Wherein, the second request information includes at least the identification information of the electronic certificate, so that the second Funds-Management server searches for the electronic certificate according to the identification information. The searching method can be searching in the database of each other Funds-Management server or collecting and searching the electronic certificate information held by each Funds-Management server.
- [45] In step 103, after receiving the electronic certificate, the second Funds-Management server may further verify the status of the electronic certificate. After verification is passed, the second Funds-Management server and funds account information will be updated to electronic certificate according to the second request information.
- [46] Wherein, the status of the electronic certificate is electronic certificate information, and the electronic certificate information may include the information of the first terminal and the first Funds-Management server. Of course, the electronic certificate information may further include the credit information of the electronic certificate, the clearing information, and of course, the issuing time and the validity period can also be directly replaced by the expiration time.
- [47] The status of the verification electronic certificate is specifically as follows: the second Funds-Management server determines whether the electronic certificate has expired based on the issuing time and expiration date of the electronic certificate.
- [48] After step 103, the method may further include the step of the second Funds-Management server delivers feedback information to the second terminal receiving electronic certificate and updating electronic certificate information.
- [49] After all the above steps are completed, if the second Funds-Management server receives the funds equal to the value of the electronic certificate issued by the first Funds-Management server, the funds are allocated to the account set by the second terminal in step 102.
- [50] In a specific example, the first Funds-Management server is the first bank's Funds-Management server, and the second Funds-Management server is the second bank's Funds-Management server. The first terminal is terminal A, the first terminal user is User A, the second terminal is terminal B, and the second terminal user is User B. Here's an example:
- [51] When User A needs to transfer ¥100,000 to User B, User A does not know the account of User B and it is too troublesome to ask user B's account information by phone or text. User

A directly delivers the issuing application to the first bank through terminal A and the electronic certificate is generated by the first bank. After completing the issuing of the certificate, User A delivers a request to terminal B to terminal B through terminal A for requesting user B to receive the funds equal to the value of the electronic certificate A request for information.

- [52] When the terminal B receives the first request information, the User B sets the certificate collecting behaviour second bank through the terminal B, the receiving account is the account B, and delivers the second request information to the second bank, including the issuing bank information and the account information.
- [53] The second bank issues a receipt based on the second request message, changes the receipt of the electronic certificate to the second bank after receiving the electronic certificate, and the account that receives the funds equal to the electronic certificate amount is changed to the account B.
- [54] When the second bank receives the funds issued by the first bank, it is allocated to the User B's account B.
- [55] In the above solution, the first terminal delivers the first request information to the second terminal receiving electronic certificate; where the electronic certificate is an electronic commitment payment certificate that the first terminal with his / her account funds or credit limit as the guarantee; electronic certificate, and setting a fund account stored in the second Funds-Management server to receive funds equal to the amount of the electronic certificate, generating second request information for receiving the electronic certificate according to the settings, and delivering the second request message to the second Funds-Management server request information; the second Funds-Management server receives the electronic certificate, and updates the information of the second Funds-Management server and the funds account to the electronic certificate according to the second request message. In this way, when the first terminal needs to deliver an electronic certificate to the second terminal, so that the second terminal user obtains the funds equal to the value of the electronic certificate, the second terminal user can arbitrarily set a server that receives the electronic certificate and receiving the funds account of the fund, it avoids the cumbersome program of the first terminal setting account, and also guarantees that the funds will not be delivered to the abnormal accounts wrongly, making the certificate more flexible. It is beneficial for the second terminal users to choose the most convenient way to receive the funds and improve the efficiency of funds interaction.
- [56] Please refer to Figure 3, a flowchart of a second example of an electronic certificate setting method according to the present invention is applied to a second terminal. The method

includes:

- [57] Step 301: the second terminal receives the first request message for receiving the electronic certificate delivered by the first terminal.
- [58] Wherein, the electronic certificate is an electronic commitment payment certificate that the first terminal user applies to the first Funds-Management server and generates the first Funds-Management server with his / her account fund or credit limit as the guarantee.
- [59] Specifically, the electronic certificate refers to that the first Funds-Management server generates the funds in the name of the first Funds-Management server according to the request of the first terminal user to freeze funds or credit limit, and commits to settle according to the agreed conditions payment certificate of electronic credit commitment. The basic business process of the electronic certificate is as follows: the first Funds-Management server freezes the required amount of funds according to the application of the first terminal user to open the electronic certificate. When the agreed settlement conditions are reached, the Funds-Management server will release the funds to handle payment and settlement.
- [60] Step 302: the second terminal responds to the first request message, sets a second Funds-Management server to receive the electronic certificate, and sets a fund account stored in the second Funds-Management server to receive funds equivalent to the amount of the electronic certificate, generate second request information for receiving the electronic certificate according to the above setting, and deliver the second request information to the second Funds-Management server.
- [61] This example is based on the implementation manner of the second terminal in the first example of the method for setting an electronic certificate mentioned above, and the implementation manner is similar, and details are not described herein again.
- [62] Figure 4, an electronic certificate setting system according to an example of the present invention is structurally illustrated. The system 400 includes a first terminal 401, a second terminal 402, a first Funds-Management server 403, and a second Funds-Management server 404.
- [63] The first terminal 401 is used to deliver first request information for receiving an electronic certificate to the second terminal 402, wherein the electronic certificate is an electronic commitment payment certificate that is applied to the first Funds-Management server 403 by the user of the first terminal 401 and used by the first Funds-Management server 403 for the account funds or the credit limit of the first terminal 401.
- [64] Specifically, the electronic certificate refers to that the first Funds-Management server 403 generates, on behalf of the first Funds-Management server 403 according to the application

frozen funds or credit limit of the user of the first terminal 401 and commits to make the payment certificate of electronic credit commitment in accordance with the agreed terms. The basic business process of the electronic certificate is as follows: the first Funds-Management server 403, according to the application of the first terminal user 401, freezes the required amount of funds to open the electronic certificate. When the agreed settlement conditions are reached, the Funds-Management server 403 will release the funds. Handle payment and settlement.

- [65] The second terminal 402 is used to set up the second Funds-Management server 404 to receive the electronic certificate in response to the first request information, and set a fund account stored in the second Funds-Management server 404 to receive the funds equal to the amount of the electronic certificate, generates second request information for receiving the electronic certificate according to the above setting, and delivers the second request information to the second Funds-Management server 404.
- [66] The second Funds-Management server 404 is used to receive the electronic certificate in response to the second request message, and update the information of the second Funds-Management server 404 and the funds account to the electronic certificate according to the second request message.
- [67] This example is based on the system of the first example of the method for setting an electronic certificate mentioned above, and the implementation manner is similar, and details are not described herein again.
- [68] Please refer to Figure 5, a schematic structural diagram of an example of a device 500 for setting an electronic certificate of the present invention, which is a second terminal. includes a receiving module 501, a setting module 502, a generating module 504, and a delivering module 503.
- [69] The receiving module 501 is used to receive first request information for receiving an electronic certificate delivered by a first terminal.
- [70] Wherein, the electronic certificate is an electronic commitment payment certificate that the first terminal user applies to the first Funds-Management server and generates the first Funds-Management server with his / her account fund or credit limit as the guarantee.
- [71] Specifically, the electronic certificate refers to that the first Funds-Management server generates the funds in the name of the first Funds-Management server according to the request of the first terminal user to freeze funds or credit limit, and commits to settle according to the agreed conditions payment certificate of electronic credit commitment. The basic business process of the electronic certificate is as follows: the first Funds-Management server freezes the required amount of funds according to the

application of the first terminal user to open the electronic certificate. When the agreed settlement conditions are reached, the Funds-Management server will release the funds to handle payment and settlement.

- [72] The setting module 502 is used to set a module for setting a second Funds-Management server to receive the electronic certificate in response to the first request information, and setting a fund account stored in the second Funds-Management server to receive Funds equal to the electronic certificate amount.
- [73] The generating module 503 is used to generate second request information for receiving the electronic certificate according to the above setting.
- [74] The delivering module 504 is used to deliver the second request information to the second Funds-Management server.
- [75] Please refer g to Figure 6, a flowchart of a first example of a data interaction processing method according to the present invention includes:
- [76] Step 601: the first terminal delivers first request information for receiving the data certificate to the second terminal.
- [77] Wherein, data certificate is a quantitative tool used by the first terminal as the pre-established data association between the data initiator and the First Server.
- [78] Step 602: In response to the first request information, the second terminal sets the Second Server to receive the data certificate, and sets the data account stored in the Second Server to receive the data corresponding to the data certificate. According to the second request information configured to receive the data certificate, and deliver the second request information to the Second Server.
- [79] Step 603: Second Server responds to the second request message, receives the data certificate, and updates the information of the Second Server and the data account to the data certificate according to the second request message.
- [80] Specifically, the data interaction processing method in the example of the present invention is illustrated below.
- [81] For example, User A can log in to the system at terminal 1 by password and have the management authority of the system. Wherein, the password may be continuous characters, codes, graphics and so on, and the password is unique. For example, when the User A delivers the password to the User B, the User A no longer owns the password. Specifically, when the User A needs to transfer the management authority to the User B, the user needs to deliver the password to the User B. However, the User B does not know that the account such as the password is received by the User B can be performed in the following manner:
- [82] The User A applies for the password certificate based on the password to the server 1

through the terminal 1, and delivers the first request message for receiving the password certificate to the terminal 2 of the User B. After the User B receives the first request message through the terminal 2, The server 2 is set by the terminal 2 to receive the password certificate, and the password of the account 2 is set, and the second request information is generated according to the setting content and delivered to the server 2.

- [83] The server 2 receives the second request information, receives the password certificate according to the second request, and updates the password certificate according to the second request information. The updated password certificate includes at least the receiving terminal requiring the password certificate as server 2 and the password receiving account as account 2.
- [84] After the server 1 delivers the password to the server 2, the server delivers the password to the account 2 of the User B according to the password certificate. The User B can log in to the system by using the password and has the system management authority. Meanwhile, the User A lost the system management authority.
- [85] In the above solution, in the present invention, the first terminal delivers the first request information for receiving the data certificate to the second terminal; the second terminal sets the Second Server to receive the data certificate in response to the first request message. According to the second request information configured to receive the data certificate and deliver the second request information to the Second Server; the Second Server receives the data certificate, and according to the second request information, the information of Second Server and data account is updated to data certificate. In the above manner, the present invention enables the second terminal to set up the server that receives the data certificate and the account of receiving data arbitrarily, prevents the receiving account of the data from being abnormal account, makes the collection form more diversified, and improves the interaction efficiency of the data interactive party.
- [86] Please refer to Figure 7, a flowchart of a second example of a data interaction processing method according to the present invention is applied to a second terminal. The method includes:
- [87] Step 701: the second terminal receives first request information that is delivered by the first terminal and receives the data certificate.
- [88] Where data certificate is the data certificate applied to First Server and generated by First Server by the first terminal user with his account fund or credit line as a guarantee.
- [89] Step 702: In response to the first request information, the second terminal sets the Second Server to receive the data certificate, and sets the data account stored in the Second Server to receive the data corresponding to the data certificate. According to the second request

- information configured to receive the data certificate, and deliver the second request information to the Second Server.
- [90] This example is based on the implementation manner of the second terminal in the first example of the data interaction processing method, and its implementation is similar, and details are not described herein again.
- [91] Please refer to Figure 8, a schematic structural diagram of an example of a data interaction processing system according to the present invention includes a first terminal 801, a second terminal 802, a First Server 803, and a Second Server 804.
- [92] The first terminal 801 is used to deliver first request information for receiving the data certificate to the second terminal 802.
- [93] Wherein, data certificate is a quantitative tool used by the first terminal 801 as the pre-established data association between the data initiator and the First Server 803.
- [94] The second terminal 802 is used to: in response to the first request information, the second terminal 802 sets the Second Server 804 to receive the data certificate, and sets the data account stored in the Second Server 804 to receive the data corresponding to the data certificate. According to the second request information configured to receive the data certificate, and deliver the second request information to the Second Server 804.
- [95] Second Server 804 is used to receive the data certificate in response to the second request message, and update the information of Second Server 804 and the data account to data certificate according to the second request message.
- [96] This example is a system based on the first example of the data interaction processing method. The implementation is similar, and details are not described herein again.
- [97] Please refer to Figure 9, a schematic structural diagram of an example of a data interaction processing device according to the present invention is applied to a second terminal. The device includes a receiving module 901, a setting module 902, a generating module 903, and a delivering module 904.
- [98] The receiving module 901 is used to receive first request information delivered by the first terminal and used for receiving the data certificate.
- [99] Where data certificate is the data certificate applied to First Server and generated by First Server by the first terminal user with his account fund or credit limit as a guarantee.
- [100] The setting module 902 is used to set up the Second Server to receive the data certificate in response to the first request message, and set the data account stored in the Second Server to receive the data corresponding to the data certificate.
- [101] The generating module 903 is used to receive the second request information of data certificate according to the above.

- [102] The delivering module 904 is used to deliver second request information to the Second Server.
- [103] This example is based on the implementation manner of the second terminal device in the first example of the data interaction processing method, and its implementation is similar, and details are not described herein again.
- [104] The above is only an example of the present invention and is not intended to limit the scope of the invention as a matter of limitation, either by way of equivalent construction or equivalent process transformation using the present specification and the accompanying drawings, directly or indirectly used in other related technical fields, which are included in the scope of the patent protection of the present invention.

Claims:

1. A computer implemented system for setting an electronic certificate in an electronic transaction, the system comprising:

a first terminal configured to deliver a first request for receiving an electronic certificate for the electronic transaction to a second terminal directly via financial institutions of two parties when the first terminal does not know a fund account of the second terminal, wherein the first request includes the identification information of the electronic certificate at least, wherein the electronic certificate is issued by a first Funds-Management server based on the balance amount or a credit loan limit as a margin in the first terminal's financial account;

the second terminal configured to:

configure a second Funds-Management server for receiving the electronic certificate in response to the first request when receiving the first request from the first terminal;

configure the fund account in the second Funds-Management server for receiving an amount of funds equal to the corresponding amount of the funds in the electronic certificate; and

generate and deliver a second request for receiving the electronic certificate based on the above setting to the second Funds-Management server for increasing flexibility of changing a receiving server and a receiving fund account by a receiver to improve the efficiency of funds transfer in the electronic transaction between the first terminal and the receiving server, wherein the second request includes the identification information of the electronic certificate at least;

the second Funds-Management server configured to:

receive the electronic certificate in response to the second request; and

update the configuration information of the second Funds-Management server and the fund account to the electronic certificate according to the second request.

2. The system of claim 1, wherein the second Funds-Management server is further configured to deliver the received electronic certificate and the feedback information for updating the electronic certificate to the second terminal.
3. The system of claim 1, wherein the first Funds-Management server is configured a server in a first bank.
4. The system of claim 1, wherein the second Funds-Management server is configured a server in a second bank.
5. The system of claim 1, wherein the identification information of the electronic certificate includes a serial number of the electronic certificate.
6. The system of any one of claims 1 and 5, wherein the identification information of the electronic certificate includes QR code information representing the specific electronic certificate.
7. The system of any one of claims 1 to 6, wherein the identification information of the electronic certificate is configured to be searched out the corresponding electronic certificate by the second Funds-Management server in a database.
8. The system of any one of claims 1 to 7, wherein the electronic certificate further includes information of the first terminal.

9. The system of any one of claims 1 to 8, wherein the electronic certificate further includes information of the first Funds-Management server.
10. The system of any one of claims 1 to 9, wherein the electronic certificate further includes credit limit information of the electronic certificate.
11. The system of any one of claims 1 to 10, wherein the electronic certificate further includes the clearing information.
12. A computer implemented method for setting an electronic certificate in an electronic transaction, the method comprising:

a first terminal delivers a first request for receiving an electronic certificate to a second terminal for the electronic transaction to the second terminal directly via financial institution of two parties when the first terminal does not know a fund account of the second terminal, wherein the first request includes the identification information of the electronic certificate at least, wherein the electronic certificate is issued by a first Funds-Management server based on the balance amount or a credit loan limit as a margin in the first terminal's financial account;

the second terminal configures a second Funds-Management server for receiving the electronic certificate in response to the first request when receiving the first request from the first terminal;

the second terminal configures the fund account in the second Funds-Management server for receiving an amount of funds equal to the corresponding amount of the funds in the electronic certificate;

the second terminal generates and delivers a second request for receiving the electronic certificate based on the above setting to the second Funds-Management server for increasing flexibility of changing a receiving server and a receiving fund account by a receiver to improve the efficiency of funds transfer in the electronic transaction between the first terminal and the receiving server, wherein the second request includes the identification information of the electronic certificate at least; and

the second Funds-Management server receives the electronic certificate in response to the second request and updates the configuration information of the second Funds-Management server and the fund account to the electronic certificate according to the second request.

13. The method of claim 12, wherein the second Funds-Management server is further configured to deliver the received electronic certificate and the feedback information for updating the electronic certificate to the second terminal.
14. The method of claim 12, wherein the first Funds-Management server is configured a server in a first bank.
15. The method of claim 12, wherein the second Funds-Management server is configured a server in a second bank.
16. The method of claim 12, wherein the identification information of the electronic certificate includes a serial number of the electronic certificate.
17. The method of any one of claims 12 and 16, wherein the identification information of the electronic certificate includes QR code information representing the specific electronic certificate.

18. The method of any one of claims 12 to 17, wherein the identification information of the electronic certificate is configured to be searched out the corresponding electronic certificate by the second Funds-Management server in a database.
19. The method of any one of claims 12 to 18, wherein the electronic certificate further includes information of the first terminal.
20. The method of any one of claims 12 to 19, wherein the electronic certificate further includes information of the first Funds-Management server.
21. The method of any one of claims 12 to 20, wherein the electronic certificate further includes credit limit information of the electronic certificate.
22. The method of any one of claims 12 to 21, wherein the electronic certificate further includes the clearing information.
23. A computer implemented method for setting an electronic certificate in an electronic transaction, applied in a second terminal, the method comprising:

receiving a first request for receiving an electronic certificate from a first terminal for the electronic transaction to the second terminal directly via financial institution of two parties when the first terminal does not know a fund account of the second terminal, wherein the first request includes the identification information of the electronic certificate at least, wherein the electronic certificate is issued by a first Funds-Management server based on the balance amount or a credit loan limit as a margin in the first terminal's financial account;

configuring a second Funds-Management server for receiving the electronic certificate in response to the first request;

configuring the fund account in the second Funds-Management server for receiving an amount of funds equal to the corresponding amount of the funds in the electronic certificate; and

generating and delivering a second request for receiving the electronic certificate based on the above setting to the second Funds-Management server for increasing flexibility of changing a receiving server and a receiving fund account by a receiver to improve the efficiency of funds transfer in the electronic transaction between the first terminal and the receiving server, wherein the second request includes the identification information of the electronic certificate at least.

24. The method of claim 23, wherein the second Funds-Management server is further configured to deliver the received electronic certificate and the feedback information for updating the electronic certificate to the second terminal.
25. The method of claim 23, wherein the first Funds-Management server is configured a server in a first bank.
26. The method of claim 23, wherein the second Funds-Management server is configured a server in a second bank.
27. The method of claim 23, wherein the identification information of the electronic certificate includes a serial number of the electronic certificate.
28. The method of any one of claims 23 and 27, wherein the identification information of the electronic certificate includes QR code information representing the specific electronic certificate.
29. The method of any one of claims 23 to 28, wherein the identification information of the electronic certificate is configured to be searched out the corresponding electronic certificate by the second Funds-Management server in a database.

30. The method of any one of claims 23 to 29, wherein the electronic certificate further includes information of the first terminal.

31. The method of any one of claims 23 to 30, wherein the electronic certificate further includes information of the first Funds-Management server.

32. The method of any one of claims 23 to 31, wherein the electronic certificate further includes credit limit information of the electronic certificate.

33. The method of any one of claims 23 to 32, wherein the electronic certificate further includes the clearing information.

34. A computer device for setting an electronic certificate in an electronic transaction, the device comprising:

a receiving module configured to receive a first request for receiving an electronic certificate from a first terminal for the electronic transaction to the second terminal directly via financial institution of two parties when the first terminal does not know a fund account of the second terminal, wherein the first request includes the identification information of the electronic certificate at least, wherein the electronic certificate is issued by a first Funds-Management server based on the balance amount or a credit loan limit as a margin in the first terminal's financial account;

a setting module configured to:

configure a second Funds-Management server for receiving the electronic certificate in response to the first request;

configure the fund account in the second Funds-Management server for receiving an amount of funds equal to the corresponding amount of the funds in the electronic certificate;

a generating module configured to generate a second request for receiving the electronic certificate based on the above setting, wherein the second request includes the identification information of the electronic certificate at least; and

a sending module configured to deliver the second request to the second Funds-Management server for increasing flexibility of changing a receiving server and a receiving fund account by a receiver, to improve the efficiency of funds transfer in the electronic transaction between the first terminal and the receiving server.

35. The device of claim 34, wherein the second Funds-Management server is further configured to deliver the received electronic certificate and the feedback information for updating the electronic certificate to the second terminal.
36. The device of claim 34, wherein the first Funds-Management server is configured a server in a first bank.
37. The device of claim 34, wherein the second Funds-Management server is configured a server in a second bank.
38. The device of claim 34, wherein the identification information of the electronic certificate includes a serial number of the electronic certificate.
39. The device of any one of claims 34 and 38, wherein the identification information of the electronic certificate includes QR code information representing the specific electronic certificate.

40. The device of any one of claims 34 to 39, wherein the identification information of the electronic certificate is configured to be searched out the corresponding electronic certificate by the second Funds-Management server in a database.
41. The device of any one of claims 34 to 40, wherein the electronic certificate further includes information of the first terminal.
42. The device of any one of claims 34 to 41, wherein the electronic certificate further includes information of the first Funds-Management server.
43. The device of any one of claims 34 to 42, wherein the electronic certificate further includes credit limit information of the electronic certificate.
44. The device of any one of claims 34 to 43, wherein the electronic certificate further includes the clearing information.
45. A data interaction processing system of computers for an electronic transaction, the system comprising:
 - a first terminal configured to deliver a first request for receiving a data certificate to a second terminal for the data transaction to the second terminal directly via servers of two parties when the first terminal does not know a fund data unit of the second terminal, wherein the first request includes the identification information of the data certificate at least, wherein the data certificate is issued by a first server based on the data value as a margin in the first terminal's data unit;
 - a second terminal configured to:
 - configure a second server for receiving the data certificate in response to the first request when receiving the first request from the first terminal;

configure the fund data unit in the second server for receiving data value equal to the corresponding data value in the data certificate; and

generate and deliver a second request for receiving the data certificate based on the above setting to the second server for increasing flexibility of changing a receiving server and a receiving data unit by a receiver to improve the efficiency of data interaction in the electronic transaction between the first terminal and the receiving server, wherein the second request includes the identification information of the data certificate at least;

the second server configured to:

receive the data certificate in response to the second request; and

update the configuration information of the second server and the fund data unit to the data certificate according to the second request, .

46. The system of claim 45, wherein the second server is further configured to deliver the received data certificate and the feedback information for updating the data certificate to the second terminal.
47. The system of claim 45, wherein the first server is configured a server in a first bank.
48. The system of claim 45, wherein the second server is configured a server in a second bank.
49. The system of claim 45, wherein the identification information of the data certificate includes a serial number of the data certificate.
50. The system of any one of claims 45 and 49, wherein the identification information of the data certificate includes QR code information representing the specific data certificate.

51. The system of any one of claims 45 to 50, wherein the identification information of the data certificate is configured to be searched out the corresponding data certificate by the second server in a database.

52. The system of any one of claims 45 to 51, wherein the data certificate further includes information of the first terminal.

53. The system of any one of claims 45 to 52, wherein the data certificate further includes information of the first server.

54. A data interaction processing method in an electronic transaction, the method comprising:

a first terminal delivers a first request for receiving a data certificate to a second terminal for the data transaction to the second terminal directly via servers of two parties when the first terminal does not know a fund data unit of the second terminal, wherein the first request includes the identification information of the data certificate at least, wherein the data certificate is issued by a first server based on the data value as a margin in the first terminal's data unit;

the second terminal configures a second server for receiving the data certificate in response to the first request when receiving the first request from the first terminal;

the second terminal configures the fund data unit in the second server for receiving data value equal to the corresponding data value in the data certificate; and

the second terminal generates and delivers a second request for receiving the data certificate based on the above setting to the second server for increasing flexibility of changing a receiving server and a receiving data unit by a receiver to improve the efficiency of data interaction in the electronic transaction between the first terminal and the receiving server, wherein the second request includes the identification information of the data certificate at least; and

the second server receives the data certificate in response to the second request and updates the configuration information of the second server and the fund data unit to the data certificate according to the second request.

55. The method of claim 54, wherein the second server is further configured to deliver the received data certificate and the feedback information for updating the data certificate to the second terminal.
56. The method of claim 54, wherein the first server is configured a server in a first bank.
57. The method of claim 54, wherein the second server is configured a server in a second bank.
58. The method of claim 54, wherein the identification information of the data certificate includes a serial number of the data certificate.
59. The method of any one of claims 54 and 58, wherein the identification information of the data certificate includes QR code information representing the specific data certificate.
60. The method of any one of claims 54 to 59, wherein the identification information of the data certificate is configured to be searched out the corresponding data certificate by the second server in a database.
61. The method of any one of claims 54 to 60, wherein the data certificate further includes information of the first terminal.
62. The method of any one of claims 54 to 61, wherein the data certificate further includes information of the first server.
63. A data interaction processing method in an electronic transaction, applied in a second terminal, the method comprising:

receiving a first request for receiving a data certificate to a second terminal for the data transaction to the second terminal directly via servers of two parties when a first terminal does not know a fund data unit of the second terminal, wherein the first request includes the identification information of the data certificate at least, wherein the data certificate is issued by a first server based on the data value as a margin in the first terminal's data unit;

configuring a second server for receiving the data certificate in response to the first request;

configuring the fund data unit in the second server for receiving data value equal to the corresponding data value in the data certificate; and

generating and delivering a second request for receiving the data certificate based on the above setting to the second server for increasing flexibility of changing a receiving server and a receiving fund account by a receiver to improve the efficiency of data interaction in the electronic transaction between the first terminal and the receiving server, wherein the second request includes the identification information of the data certificate at least.

64. The method of claim 63, wherein the second server is further configured to deliver the received data certificate and the feedback information for updating the data certificate to the second terminal.

65. The method of claim 63, wherein the first server is configured a server in a first bank.

66. The method of claim 63, wherein the second server is configured a server in a second bank.

67. The method of claim 63, wherein the identification information of the data certificate includes a serial number of the data certificate.

68. The method of any one of claims 63 and 67, wherein the identification information of the data certificate includes QR code information representing the specific data certificate.
69. The method of any one of claims 63 to 68, wherein the identification information of the data certificate is configured to be searched out the corresponding data certificate by the second server in a database.
70. The method of any one of claims 63 to 69, wherein the data certificate further includes information of the first terminal.
71. The method of any one of claims 63 to 70, wherein the data certificate further includes information of the first server.
72. A computer device for data interaction processing in an electronic transaction, the device comprising:
- a receiving module configured to receive a first request for receiving a data certificate from a first terminal for the data transaction to the second terminal directly via financial institution of two parties when the first terminal does not know a fund account of the second terminal, wherein the first request includes the identification information of the electronic certificate at least, wherein the electronic certificate is issued by a first Funds-Management server based on the balance amount or a credit loan limit as a margin in the first terminal's financial account;
 - a setting module configured to:
 - configure a second server for receiving the data certificate in response to the first request;
 - configure the fund data unit in the second server for receiving data value equal to the corresponding data value in the data certificate;

a generating module configured to generate a second request for receiving the data certificate based on the above setting, wherein the second request includes the identification information of the data certificate at least; and

a sending module configured to deliver the second request to the second server for increasing flexibility and efficiency of changing a receiving server and a receiving fund data unit by a receiver to improve the efficiency of data interaction in the electronic transaction between the first terminal and the receiving server.

73. The device of claim 72, wherein the second server is further configured to deliver the received data certificate and the feedback information for updating the data certificate to the second terminal.
74. The device of claim 72, wherein the first server is configured a server in a first bank.
75. The device of claim 72, wherein the second server is configured a server in a second bank.
76. The device of claim 72, wherein the identification information of the data certificate includes a serial number of the data certificate.
77. The device of any one of claims 72 and 76, wherein the identification information of the data certificate includes QR code information representing the specific data certificate.
78. The device of any one of claims 72 to 77, wherein the identification information of the data certificate is configured to be searched out the corresponding data certificate by the second server in a database.
79. The device of any one of claims 72 to 78, wherein the data certificate further includes information of the first terminal.

80. The device of any one of claims 72 to 79, wherein the data certificate further includes information of the first server.

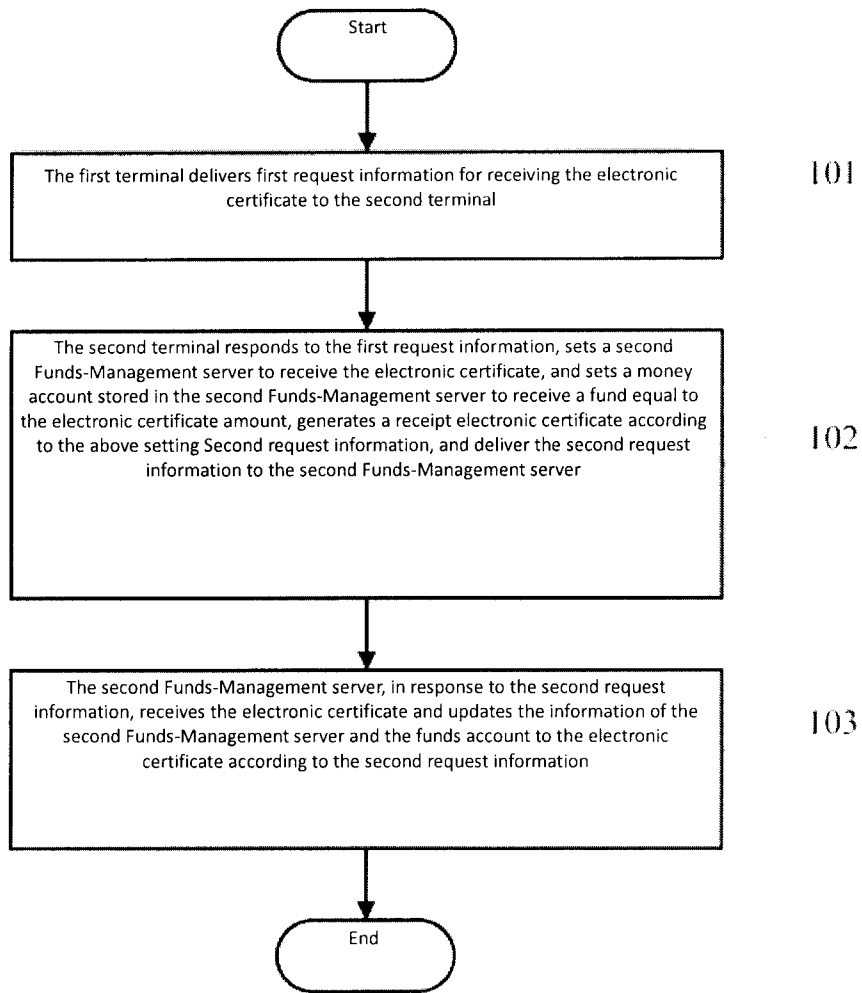


Figure 1

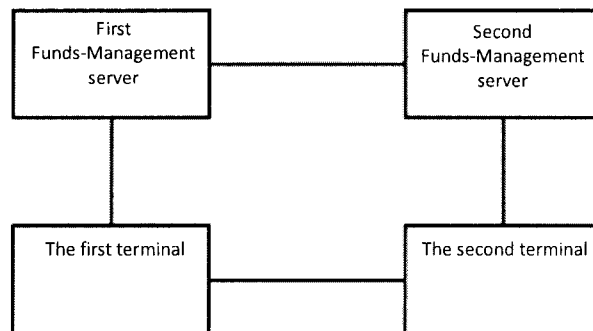


Figure 2

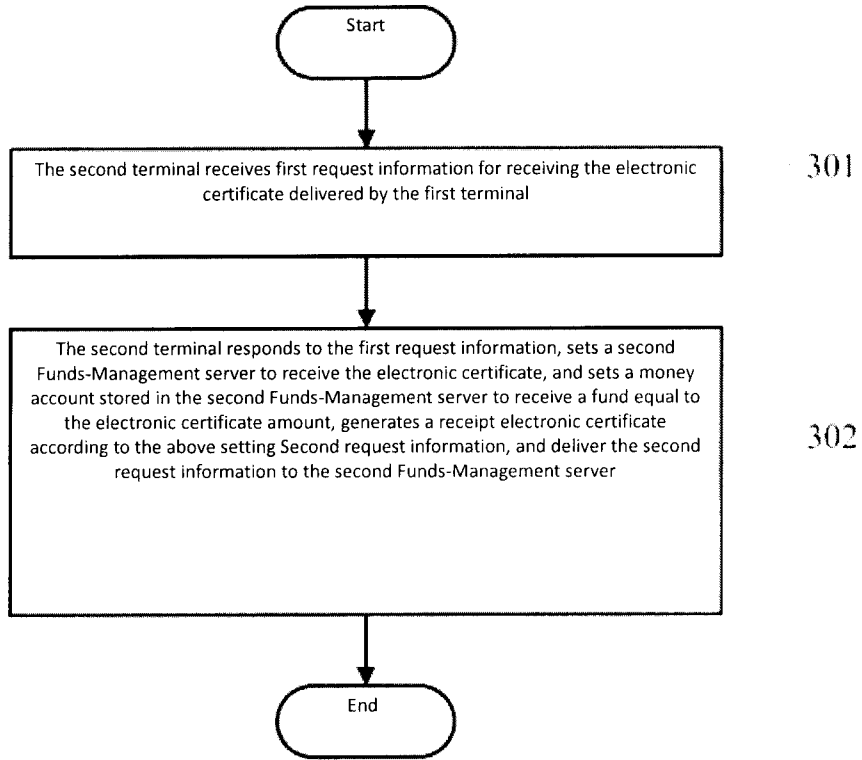


Figure 3

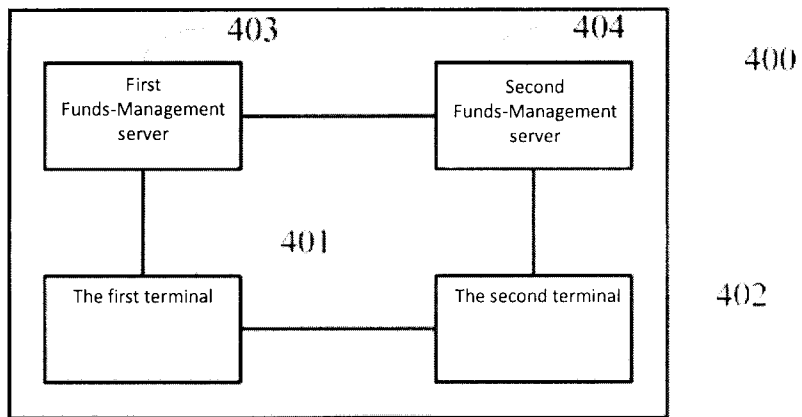


Figure 4

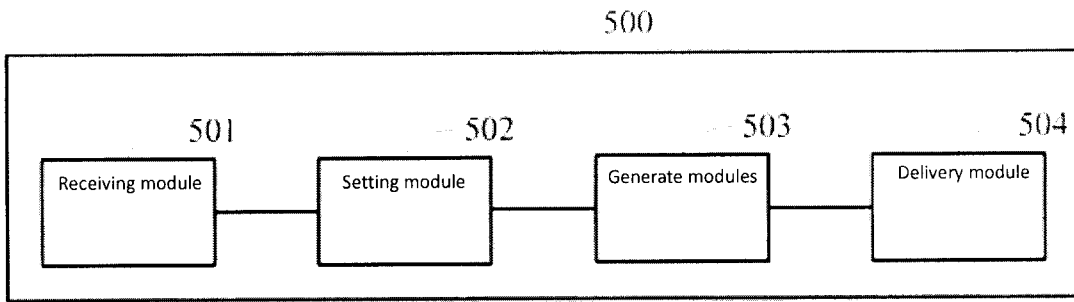


Figure 5

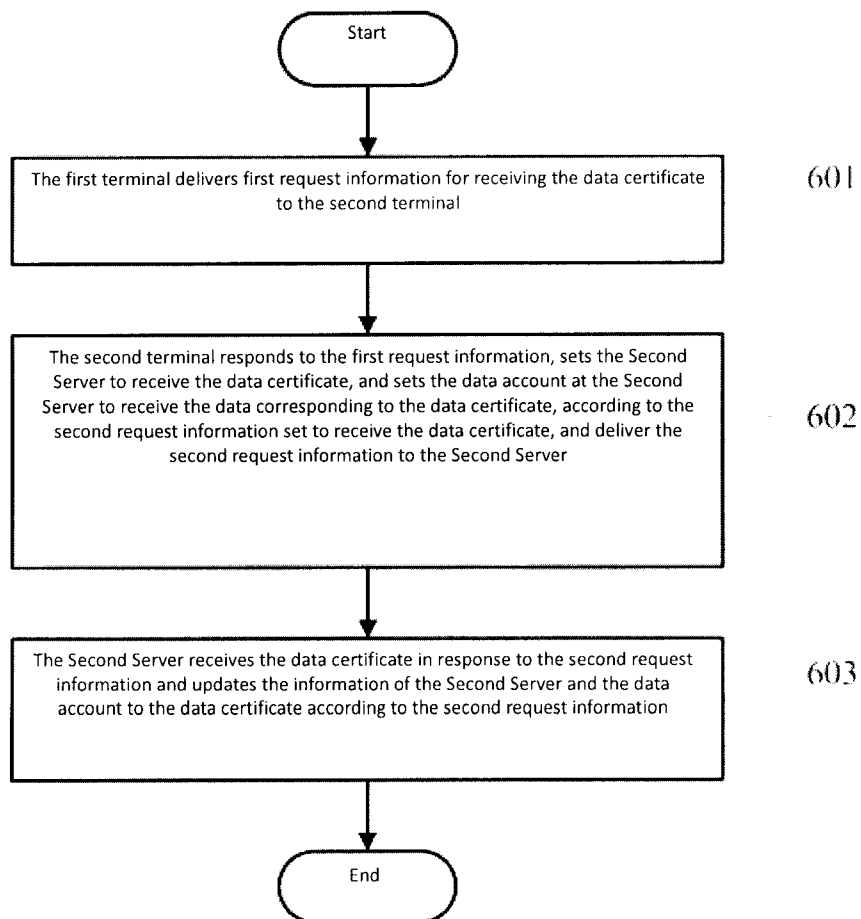


Figure 6

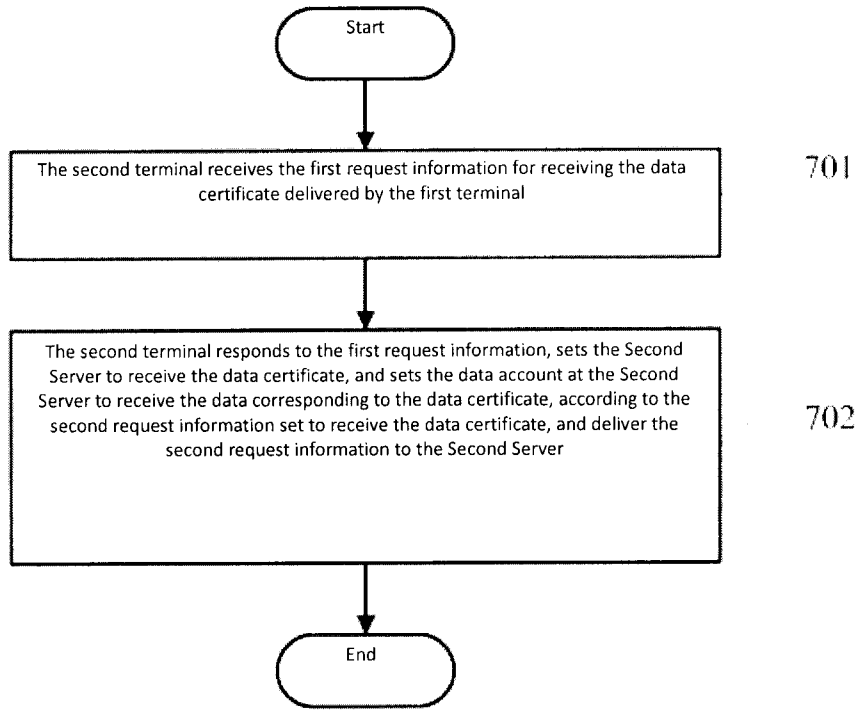


Figure 7

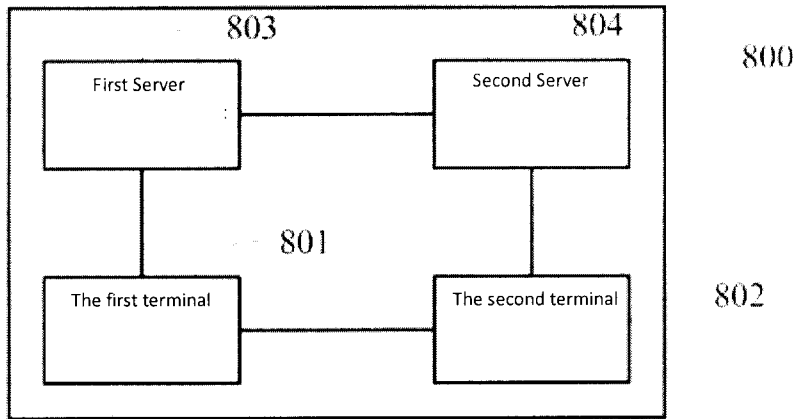


Figure 8

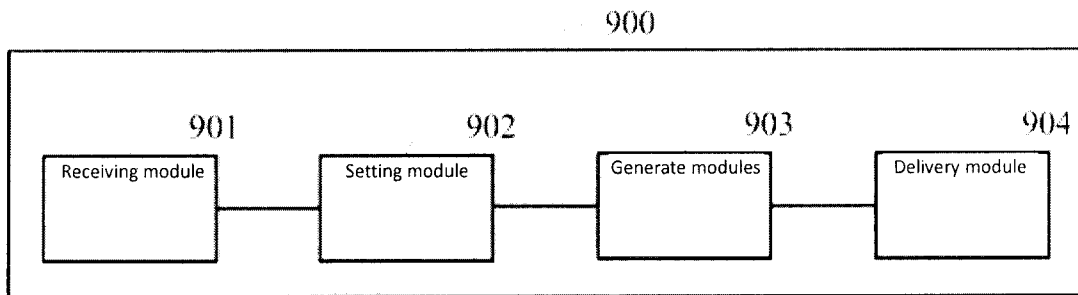


Figure 9

Start

The first terminal delivers first request information for receiving the electronic certificate to the second terminal

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The second terminal responds to the first request information, sets a second Funds-Management server to receive the electronic certificate, and sets a money account stored in the second Funds-Management server to receive a fund equal to the electronic certificate amount, generates a receipt electronic certificate according to the above setting Second request information, and deliver the second request information to the second Funds-Management server

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The second Funds-Management server, in response to the second request information, receives the electronic certificate and updates the information of the second Funds-Management server and the funds account to the electronic certificate according to the second request information

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End