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(54) Titre : PROCÉDE, DISPOSITIF ET SYSTEME DE RECEPTION DE CERTIFICAT  
(54) Title: METHOD, DEVICE, AND SYSTEM FOR RECEIVING CERTIFICATE

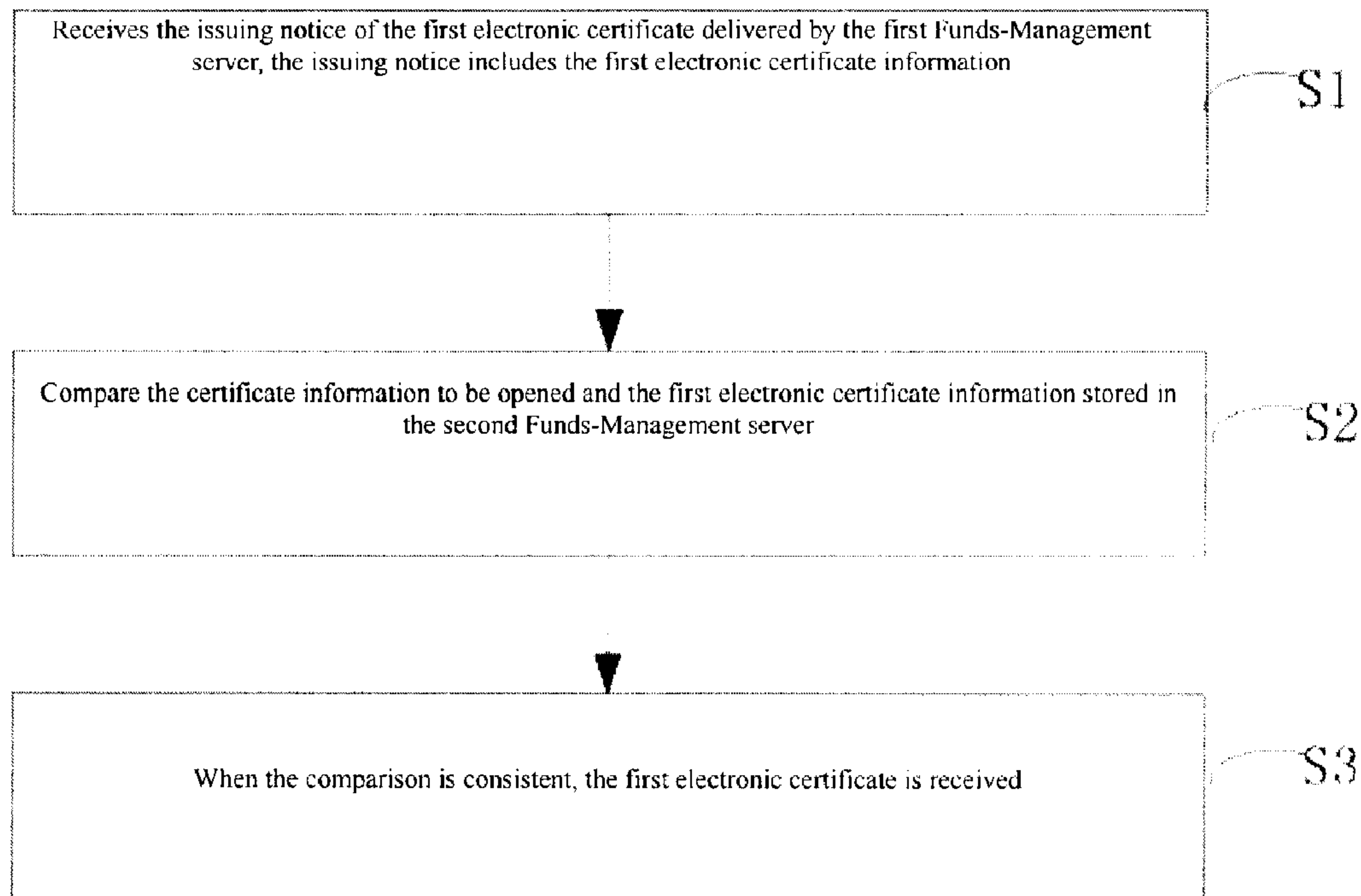


Figure 1

(57) **Abrégé/Abstract:**

A method, device, and system for receiving a certificate, applicable in the technical field of online payment. The method comprises the following steps: receiving a certificate issued notification for a first electronic certificate transmitted by a first fund management server, where the certificate issued notification comprises first electronic certificate information (S1); comparing to be issued electronic certificate information stored by a second fund management server with the first electronic certificate information (S2); and when both are identical, receiving the first electronic certificate (S3). The method, device, and system for receiving a certificate obviates the need for confirmation by a certificate recipient before the certificate can be received, thus increasing efficiency and at the same time reducing the error rate of online payment.

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(54) Title: METHOD, DEVICE, AND SYSTEM FOR RECEIVING CERTIFICATE

(54) 发明名称: 收证方法、装置及系统

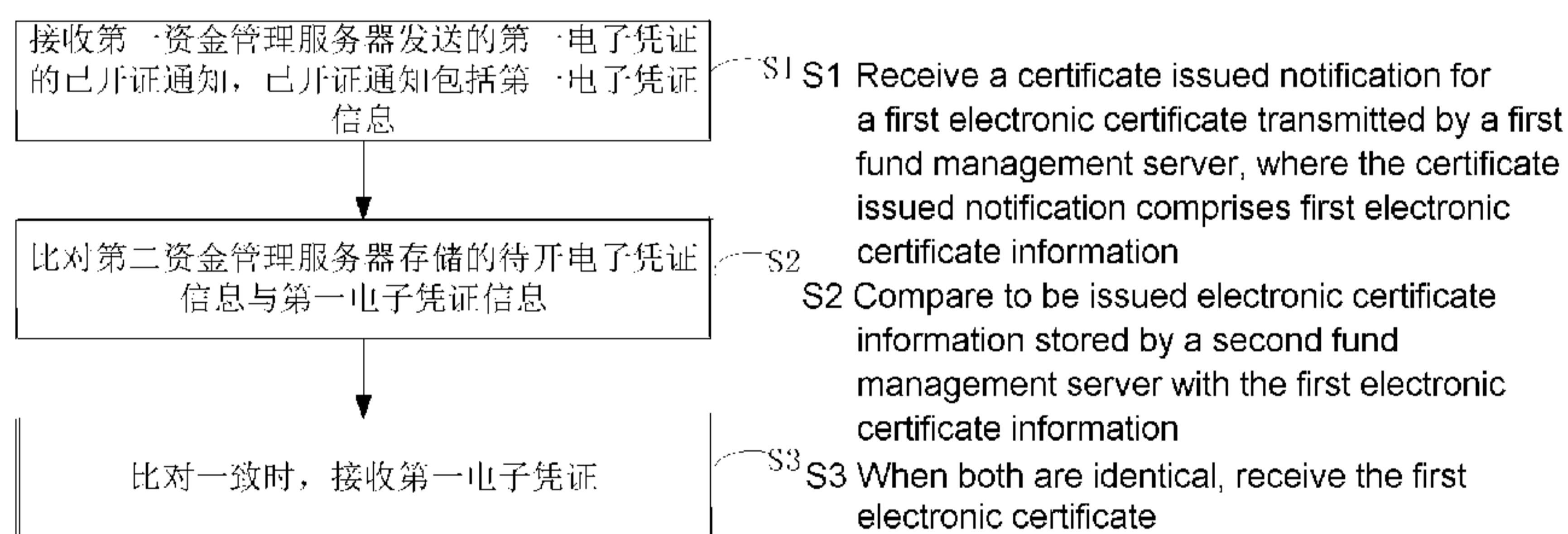


图 1

(57) Abstract: A method, device, and system for receiving a certificate, applicable in the technical field of online payment. The method comprises the following steps: receiving a certificate issued notification for a first electronic certificate transmitted by a first fund management server, where the certificate issued notification comprises first electronic certificate information (S1); comparing to be issued electronic certificate information stored by a second fund management server with the first electronic certificate information (S2); and when both are identical, receiving the first electronic certificate (S3). The method, device, and system for receiving a certificate obviates the need for confirmation by a certificate recipient before the certificate can be received, thus increasing efficiency and at the same time reducing the error rate of online payment.

(57) 摘要: 一种收证方法、装置及系统, 适用于网络支付技术领域, 所述方法包括如下步骤: 接收第一基金管理服务器发送的第一电子凭证的已开证通知, 所述已开证通知包括第一电子凭证信息(S1); 比对所述第二基金管理服务器存储的待开电子凭证信息与所述第一电子凭证信息(S2); 比对一致时, 接收所述第一电子凭证(S3)。所述收证方法、装置及系统无须收证人确认即可收证, 提高效率的同时可降低网络支付的错误率。

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## Title: Method, Device, And System For Receiving Certificate

### Technical Field

[0001] The present invention belongs to the field of network payment technology, and in particular, to a collection method, device, and system.

### Background Technology

[0002] The traditional online payment tools, such as online banking, third-party payment, issued by the payment to the bank or payment agency transfer payment instructions, payment from the payer's account to the payer's account specified by the payer, they do not have the collection process of the receiving party, the payee bank or payment agency is credited to the payee account only after receiving the payment from the payment agency.

[0003] In the above payment instrument, the payment is initiated by the payer, and the payer must obtain the complete and accurate account information of the payer to make the payment, and once the payer has mistaken the payment object or the amount, the fund will be irreparably payable to wrong accounts, the cost of retrieving or recovering funds is prohibitively expensive, while also causing problems for the payee who returns unjust enrichment. For payees, it can only collect the money, and cannot refuse the payment of the money or the payment.

### Technical problem

[0004] An example of the present invention aims to provide a method, device and system for receiving a certificate, which aims to solve the problem of inefficiency caused by the payment user needing to confirm the complete account of the receiver.

### Problem solving solution

### Technical solutions

[0005] The example of the present invention is implemented, a certificate collection method Generates a notification of receipt of a certificate of acceptance and delivers it to the corresponding seller terminal for confirmation by the seller of the receipt card; is used for second Funds-Management server, and the method includes the following steps:

[0006] Receives the issuing notice of the first electronic certificate delivered by the first Funds-Management server, the issuing notice includes the first electronic certificate information;

[0007] Compare the electronic certificate information with the first electronic certificate which is stored in the second Funds-Management server;

- [0008] When the comparison is consistent, the first electronic certificate is received.
- [0009] Further, the receiving the first electronic certificate specifically includes:
- [0010] The second client information corresponding to the open electronic certificate and the first electronic certificate are referred to in the association;
- [0011] The status of the first electronic certificate is updated.
- [0012] Further, after the receiving the first electronic certificate, the method further includes:
- [0013] Deliver the received certificate notification to the first Funds-Management server.
- [0014] Further, before receiving the first electronic certificate delivered by the first Funds-Management server, the issuing certificate further includes:
- [0015] Receiving the second client's receiving request and opening the electronic certificate information;
- [0016] Generating a certificate issuing request according to the certificate;
- [0017] Delivers the issuing request and pending electronic certificate information to the first Funds-Management server for the first Funds-Management server to open the first electronic certificate.
- [0018] Further, after performing the receiving the certificate collection request and the certificate information to be opened on the second client, the method further includes:
- [0019] Save the certificate to be opened electronic certificate delivered by the second client.
- [0020] The present invention also provides a certificate collection device for a second Funds-Management server, including:
- [0021] A first receiving module is used to receive the issuing notice of the first electronic certificate delivered by the first Funds-Management server, the certificate issued by the first electronic certificate information;
- [0022] A comparison module is used to compare the opened electronic certificate information and the first electronic certificate information stored in the second Funds-Management server.
- [0023] Receiving module is used for receiving the first electronic certificate when the comparison is consistent.
- [0024] Further, the collection module includes:
- [0025] An association unit is used to associate the second client information with a first electronic certificate;
- [0026] An updating unit is used to update the status of the first electronic certificate to a received certificate.
- [0027] Further, further including:
- [0028] A first delivering module is used to deliver a received card notification to the first Funds-Management server.

[0029] Further, the device also includes:

[0030] A second receiving module is used to receive the receipt request from the second client and to open the electronic certificate information;

[0031] The issuing application module is used for generating a certificate issuing request according to the certificate;

[0032] A second delivering module is used to deliver the issuing request and the electronic certificate information to the first Funds-Management server for the first Funds-Management server to open the first electronic certificate.

[0033] Further, further including:

[0034] The saving module is used to save the certificate information to be opened delivered by the second client.

[0035] The present invention also provides a collection system, including a first Funds-Management server and a second Funds-Management server,

[0036] The first Funds-Management server is used to deliver the noticed notification of the first electronic certificate to the second Funds-Management server;

[0037] The second Funds-Management server is used to receive an opened certificate of the first electronic certificate delivered by the first Funds-Management server, where the opened certificate includes the first electronic certificate information and compares the second electronic certificate and the first electronic certificate information to be opened, which is stored by the second Funds-Management server, and the first electronic certificate is received when the comparison is matched.

The beneficial effect of the invention

Beneficial effect

[0038] The method, device and system for receiving a certificate for an electronic certificate according to the examples of the present invention are applied to an electronic certificate payment activity. The collection bank compares the electronic certificate information from the seller and the first electronic certificate information from the buyer, the certificate is not accepted until after the issuing. It can reduce the transaction risk of buyers and sellers, and there is no need to confirm the second client in the process of collection. Only electronic certificate information is more consistent than the same, it can collect the certificate and improve the efficiency of payment.

A brief description of the drawings

Brief Description

[0039] Figure 1 is a flowchart of a collection method provided by the first example of the present invention;

- [0040] Figure 2 is a second example of the present invention provides a collection device structure diagram;
- [0041] Picture 3 is another structural diagram of a collection device provided in a second example of the present invention;
- [0042] Figure 4 is the invention claims a second example of the receiving device in the receiving module the structure of;
- [0043] Figure 5 is a structural diagram of a collection system of the present invention.

#### Examples of the Invention

#### Implementation pattern of the present invention

- [0044] In order to make the purpose, the technical solution and advantages of the invention more clearly understood, the following explanations further explain the invention according to the attached drawings and examples. It should be understood that the specific example described herein are merely to illustrative the invention and is not intend to limit the invention.
- [0045] The electronic certificate involved in the present invention refers to the issuer (first client) with its bank account funds or credit lines as a guarantee opened, the bank (the first Funds-Management server) committed to pay in accordance with the conditions of payment settlement of electronic credit certificate. The electronic certificate is mainly for buyer's commodity. The sellers (second client) download the checkout interface, and the buyer finishes the electronic certificate issuance. The seller completes the receipt and performance, applies for the solution, and the bank decides to fulfil the settlement conditions after the implementation of the solution to pay. The electronic certificate can be purchased not only for commodities, but also for collateral. For example, an individual may issue a letter of credit to a bank as a guarantee for the loan to others.
- [0046] In this example of the present invention, the basic business process of the electronic certificate is: Funds management institution establish electronic certificate in accordance with the amount of funds required to freeze the applicant's application, when agreed to meet the conditions for the settlement, the fund management institution will be paid to settle payment settlement. Details as follows:
- [0047] 1. After the transaction body to form an order, the issuer (such as the buyer) applies for issuing the certificate to the issuing institution (i.e., the fund management institution that opens an electronic certificate, such as an issuing bank). (Of course, the issuer can apply for issuing a certificate when forming a specific transaction order, or the issuer can voluntarily apply for issuing a certificate when the transaction order is not formed.)
- [0048] 2. After the issuing agency accepts, open electronic certificate and freeze the corresponding

amount of funds or credit line.

- [0049] 3. The recipient (such as the seller) apply to the receiving authority (such as the receiving bank) for a certificate.
- [0050] 4. After the certification body to verify the information to be certified, electronic certificate enters into the compliance period, and the certificate collector performs the performance (for example, the merchant delivers the commodity and can be regarded as performing the contract).
- [0051] 5. After receiving the certificate of compliance, the electronic certificate to obtain compliance information, change the status of the Bank Credit Certificate, electronic certificate into the receipt period, waiting for the delivery of commodity, and receive the commodity.
- [0052] 6. When the issuer to sign the commodity, that is the after receiving the transaction conditions of electronic certificate according to the payment terms of electronic certificate, the receiving issuing apply to the issuing agency for payment.
- [0053] 7. Issuing agency discharges the funds from the opening of the account, transfer the funds to the collection agencies, collection agencies will transfer funds to the collector's account.
- [0054] The invention relates to the first client (the issuer, pointing to the bank to apply for the opening of an electronic certificate end); the second client (recipient refers to the funds terminal of the electronic certificate specified by the applicant); the first Funds --Management server (issuing bank), to accept the issuer (first client) request, according to the information provided and confirmed the opening of an electronic certificate; the second Funds-Management server(receiving bank) accepts the request of the receipt and receives the electronic certificate according to the information provided and confirmed.
- [0055] Example 1
- [0056] As shown in Figure 1, a method for certificate collection provided in the first example of the present invention is used for a second Funds-Management server, including the following steps:
- [0057] S1, receiving the issuing notice of the first electronic certificate delivered by the first Funds-Management server, the issuing notice includes the first electronic certificate information. Before the second Funds-Management server receives the issuing notification, both parties of the transaction form an order first. The issuer selects an issuing bank and delivers it to the second client at one terminal of the receiver. The electronic certificate is filled in by the receiver and deliver it to the second Funds-Management server. The second Funds-Management server receives the receipt request delivered by the second client and the electronic certificate information, the issuing request is generated according to the

receipt request, and the issuing request and the electronic certificate information to be opened are delivered to the first Funds-Management server to open the first electronic certificate for the first Funds-Management server. At the same time, the second Funds-Management server saves the information of the electronic certificate to be certified delivered by the second client for subsequent comparison.

- [0058] Further, the second Funds-Management server verifies the identity of the receiver after receiving the certificate collection request and the certificate of electronic certificate to be issued by the second client to verify the authenticity of the electronic certificate to be issued.
- [0059] The electronic certificate information to be opened including but not limited to payment aging, transaction object information, payout rate, the first Funds-Management server information, issuing amount, the performance period, the receipt period, the electronic certificate model, settlement mode and so on,
- [0060] After receiving the issuing request, the first Funds-Management server opens the first electronic certificate and freezes the corresponding amount of funds or credit limit, generates a notice of issuing a certificate, and according to the contact information of the receiving bank, by telephone, fax or the communication software delivers the noticed notification to the second Funds-Management server.
- [0061] S2. Compare certificate information to be opened and first electronic certificate information stored in the second Funds-Management server. After the second Funds-Management server receives the opened certificate and compares the information with the first electronic certificate, it is possible to preset a range of the comparison, and when the comparison result is within the preset comparison range, the judgement is made. If the result of the comparison is consistent, proceed to step S3.
- [0062] S3, the comparison is consistent, the second Funds-Management server receives the first electronic certificate. The process of receiving the first electronic certificate by the second Funds-Management server is actually that the second client provides the receiving account or identity to the second Funds-Management server, and notifies the second Funds-Management server that the receiving account or identity corresponds after the second Funds-Management server verifies the account or identity of the recipient of the second electronic certificate corresponding to the second client, the electronic certificate is associated with the second electronic-certificate, the second Funds-Management server updates the status of the first electronic certificate as the process of receipt.
- [0063] Further, the second Funds-Management server delivers the received certificate notification to the first Funds-Management server. At this point, the first electronic certificate into the

compliance period, collectors to perform compliance (such as merchants to deliver commodity). After receiving the certificate of compliance, the first electronic certificate to obtain compliance information, change the status of the Bank Credit Certificate, the first electronic certificate into the receipt period, (waiting for the delivery of commodity, and receive the commodity). After the issuer receives the commodity, the second Funds-Management server is entrusted to the first Funds-Management server by the second recipient for completing the transaction conditions of the first client corresponding to the first electronic certificate according to the settlement condition of the electronic certificate. First Funds-Management server lifted the funds for the opening of the issuer account, transfer funds to the second Funds-Management server, and the second Funds-Management server transfer funds to the receiving account. As the first electronic certificate can be used to allocate funds, therefore, in practice, the performance and receipt can be omitted. When the fulfilment and receipt are omitted, the first Funds-Management server receives the received notification of the second Funds-Management server, directly transfer of funds to the second Funds-Management server.

[0064] The method of the electronic certificate in the example of the present invention is applied to the electronic certificate payment activity, and the receiving bank automatically initiates the payment process after receiving the issuing certificate, and does not need to confirm the second client. Only electronic certificate information can be verified by comparison, which can effectively reduce the transaction risk of buyers and sellers.

[0065] Example 2

[0066] A second example of the present invention provides a collection device for a second Funds-Management server. As shown in Figure 2, the device according to the second example of the present invention includes:

[0067] The first receiving module 10 is used to receive the issuing notice of the first electronic certificate delivered by the first Funds-Management server, the certificate issued by the first electronic certificate information;

[0068] The comparison module 20 is used to compare the certificate information to be opened and the first electronic certificate information stored in the second Funds-Management server;

[0069] The collection module 30 is used to receive the first electronic certificate if the comparison is consistent.

[0070] As shown in Figure 3, the collection module 30 includes:

[0071] The association unit 31 is used to associate the second client information corresponding to the certificate to be opened with the first electronic certificate;

[0072] The updating unit 32 is used to update the status of the first electronic certificate to a

received certificate.

[0073] Further, as shown in Figure 4, the device in Example 2 of the present invention further includes:

[0074] The second receiving module 40 is used to receive the certificate collection request and the information of the electronic certificate to be opened for certification delivered by the second client.

[0075] The issuing application module 50 is used to generate a disclosure request according to the collection request.

[0076] The second delivering module 60 is used to deliver the issuing request and the electronic certificate information to the first Funds-Management server for issuing a certificate by the first Funds-Management server;

[0077] The saving module 70 is used to save the information of the electronic certificate to be certified delivered by the second client as the electronic certificate information of the local terminal.

[0078] The first delivering module 80 is used to deliver a receiving certificate to the first Funds-Management server.

[0079] Specifically, the first receiving module 10 receives the opened notification that is delivered by the first Funds-Management server, where the opened notification includes the information of the opened electronic certificate. Before the first receiving module 10 receives the issuing notification, both parties of the transaction form an order first. The issuer selects an issuing bank and delivers it to the second client at one terminal of the receiver. The electronic certificate is filled in by the receiver and deliver it to the second Funds-Management server. The second receiving module 40 receives the certificate collection request and the certificate to be opened for certification delivered by the second client. The certificate application module 50 generates a certificate request according to the certificate collection request and delivers the certificate request to the second delivering module 50. The information of issuing electronic certificate is delivered to the first Funds-Management server for the issuance of the first Funds-Management server. In the meantime, the saving module 70 saves the information of the electronic certificate to be certified delivered by the second client, and is ready for issuing a certificate for subsequent comparison.

[0080] Further, the second Funds-Management server may verify the identity of the receiver after receiving the certificate collection request and the electronic certificate information delivered by the second client, so as to verify the authenticity of the electronic certificate to be issued.

- [0081] The electronic certificate information to be opened including but not limited to payment aging, transaction object information, payout rate, the first Funds-Management server information, issuing amount, the performance period, the receipt period, the electronic certificate model, settlement mode and so on,
- [0082] After receiving the issuing request, the first Funds-Management server opens the first electronic certificate and freezes the corresponding amount of funds or credit limit, generates a notice of issuing a certificate, and according to the contact information of the receiving bank, by telephone, fax or the communication software delivers the noticed notification to the second Funds-Management server.
- [0083] The comparison module 20 compares the electronic certificate information to be opened and the first electronic certificate information that has been issued with the local terminal. The comparison module 20 may preset a comparison range. When the comparison result is within the preset comparison range, the comparison is consistent, and when the comparison result is consistent, the collection module 30 receives the first electronic certificate. The process of the receiving module 30 receiving the first electronic certificate is actually that the second client provides the second Funds-Management server with a receiving account or identity in advance and informs the second Funds-Management server that the receiving account or identity corresponds to after the comparison module 20 compares the second certificate with the first electronic certificate, the association unit 31 associates the second client with the first electronic certificate with the first electronic certificate by registering the account or identity of the certificate collector corresponding to the second client, and the updating unit 32 updates the state of the first electronic certificate to the certificate-acquired process.
- [0084] Further, the first delivering module 80 delivers the received certificate notification to the first Funds-Management server. At this point, the first electronic certificate into the compliance period, collectors to perform compliance (such as merchants to deliver commodity). After receiving the certificate of compliance, the first electronic certificate to obtain compliance information, change the status of the Bank Credit Certificate, the first electronic certificate into the receipt period, (waiting for the delivery of commodity, and receive the commodity). After the issuer receives the commodity, the second Funds-Management server is entrusted to the first Funds-Management server by the second recipient for completing the transaction conditions of the first client corresponding to the first electronic certificate according to the settlement condition of the electronic certificate. First Funds-Management server lifted the funds for the opening of the issuer account, transfer funds to the second Funds-Management server, and the second Funds-Management

server transfer funds to the receiving account. As the first electronic certificate can be used to allocate funds, therefore, in practice, the performance and receipt can be omitted. When the fulfilment and receipt are omitted, the first Funds-Management server receives the received notification of the second Funds-Management server, directly transfer of funds to the second Funds-Management server.

[0085] The second Funds-Management server of the electronic certificate according to the example of the present invention is applied to an electronic certificate payment activity, and the receiving bank automatically initiates the payment process after receiving the issuing certificate, and does not need to confirm the second client. Only electronic certificate information can be verified by comparison, which can effectively reduce the transaction risk of buyers and sellers.

[0086] Example 3

[0087] The third example of the present invention provides a system for receiving a certificate. As shown in Figure 5, the system in Example 3 of the present invention includes a first Funds-Management server 100 and a second Funds-Management server 200, wherein,

[0088] The first Funds-Management server 100 is used to deliver the opened certificate of the first electronic certificate to the second Funds-Management server 200;

[0089] The second Funds-Management server 200 is used to receive an opened certificate of the first electronic certificate delivered by the first Funds-Management server 100, where the opened certificate includes the first electronic certificate information and compares the second electronic certificate and the first electronic certificate information to be opened, which is stored by the second Funds-Management server 200, and the first electronic certificate is received when the comparison is matched.

[0090] The foregoing is merely a preferred example of the present invention and is not intended to limit the invention, and any modifications, equivalent substitutions and improvements within the spirit and principles of the invention are intended to be included in the scope of the invention.

Industrial utility

[0091] The method, device and system for receiving a certificate for an electronic certificate according to the examples of the present invention are applied to an electronic certificate payment activity. The collection bank compares the electronic certificate information from the seller and the first electronic certificate information from the buyer, the certificate is not accepted until after the issuing. It can reduce the transaction risk of buyers and sellers, and there is no need to confirm the second client in the process of collection. Only electronic certificate information is more consistent than the same, it can collect the certificate and

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improve the efficiency of payment. Therefore, it has industrial applicability.

## The Claims

- [Claim 1] A collection method for a second Funds-Management server, the method including the following steps:  
 Receives the issuing notice of the first electronic certificate delivered by the first Funds-Management server, the issuing notice includes the first electronic certificate information;  
 Compare the certificate information to be opened and the first electronic certificate information stored in the second Funds-Management server;  
 When the comparison is consistent, the first electronic certificate is received.
- [Claim 2] According to the receiving method in Claim 1, wherein after the receiving the first electronic certificate, the method also includes:  
 The second client information corresponding to the open electronic certificate and the first electronic certificate are referred to in the association;  
 The status of the first electronic certificate is updated.
- [Claim 3] According to the receiving method in Claim 1, wherein after the receiving the first electronic certificate, the method also includes:  
 Deliver the received certificate notification to the first Funds-Management server.
- [Claim 4] According to the receiving method in any one of claims 1 to 3, wherein before receiving the noticed notification of the first electronic certificate delivered by the first Funds-Management server, the method also includes:  
 Receiving the second client's receiving request and opening the electronic certificate information;  
 Generate a certificate issuing request according to the certificate collection request;  
 Delivers the issuing request and pending electronic certificate information to the first Funds-Management server for the first Funds-Management server to open the first electronic certificate.
- [Claim 5] According to the receiving method in Claim 4, wherein after the receiving the certificate receiving request of the second client and the to-be-opened certificate information, the method also includes:  
 Save the certificate to be opened delivered by the second client.
- [Claim 6] A collection device for a second Funds-Management server, including:  
 A first receiving module is used to receive the issuing notice of the first electronic

certificate delivered by the first Funds-Management server, the certificate issued by the first electronic certificate information;

A comparison module is used to compare the opened electronic certificate information and the first electronic certificate information stored in the second Funds-Management server;

The receiving module is used to receive the first electronic certificate when the comparison is consistent.

[Claim 7] According to the issuing collection device in Claim 6, wherein the receipt module includes:

The association unit is used to associate the second client information corresponding to the certificate to be opened with the first electronic certificate;

An updating unit is used to update the status of the first electronic certificate to a received certificate.

[Claim 8] According to the issuing device in any one of claims 6, wherein, it also includes:

The first delivering module is used to deliver a received certificate notification to the first Funds-Management server.

[Claim 9] According to the issuing device in any one of claims 6 or 8, wherein, it also includes:

A second receiving module is used to receive the receipt request from the second client and to open the electronic certificate information;

The issuing application module is used for generating a certificate issuing request according to the certificate;

A second delivering module is used to deliver the issuing request and the electronic certificate information to the first Funds-Management server for the first Funds-Management server to open the first electronic certificate.

[Claim 10] According to the issuing device in any one of claims 9, wherein, it also includes:

The saving module is used to save the certificate information to be opened delivered by the second client.

[Claim 11] A collection system includes a first Funds-Management server and a second Funds-Management server, wherein,

The first Funds-Management server is used to deliver the noticed notification of the first electronic certificate to the second Funds-Management server;

The second Funds-Management server is used to receive an opened certificate of the first electronic certificate delivered by the first Funds-Management server, where the opened certificate includes the first electronic certificate information

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and compares the second electronic certificate and the first electronic certificate information to be opened, which is stored by the second Funds-Management server, and the first electronic certificate is received when the comparison is matched.

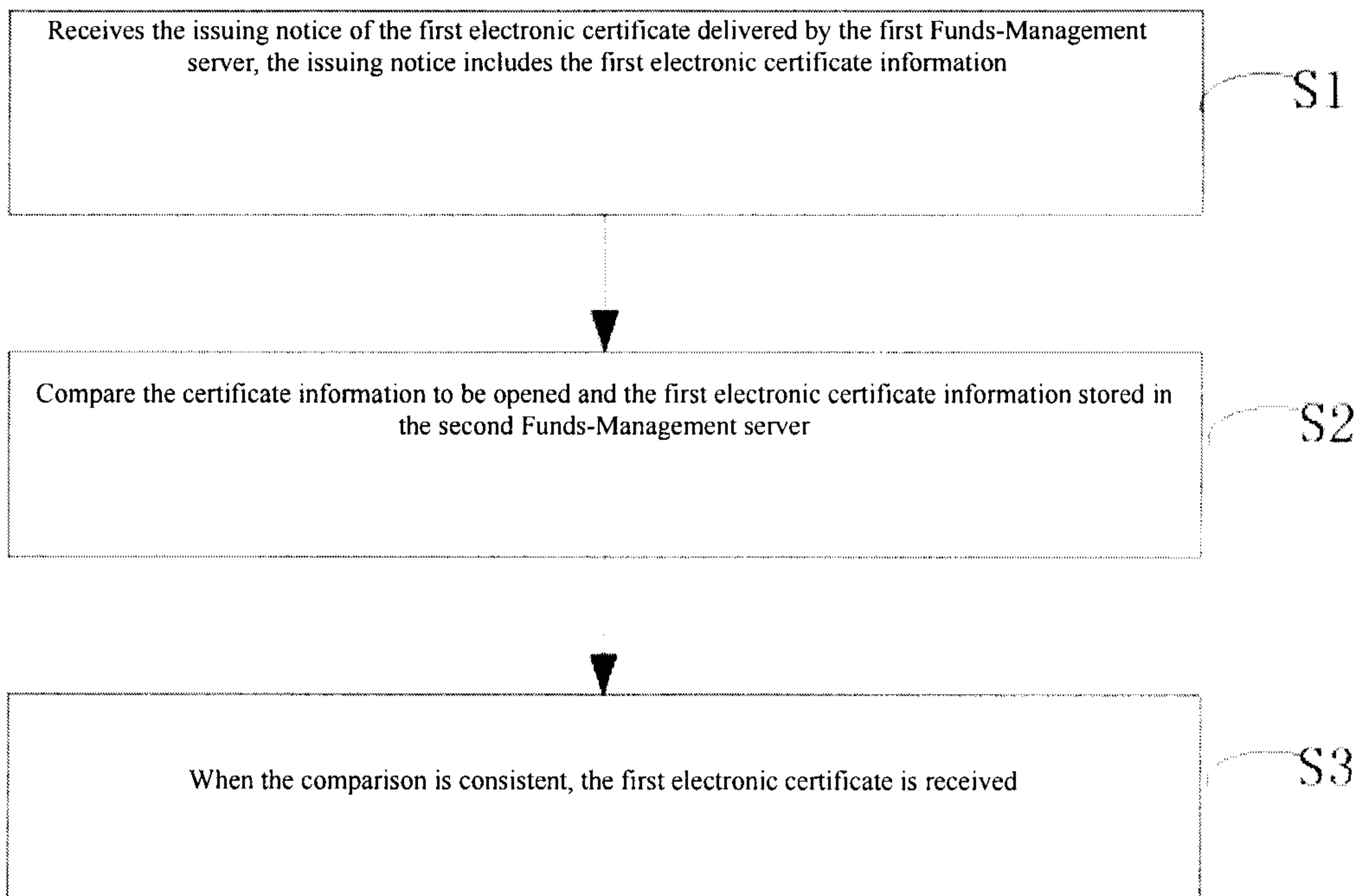


Figure 1

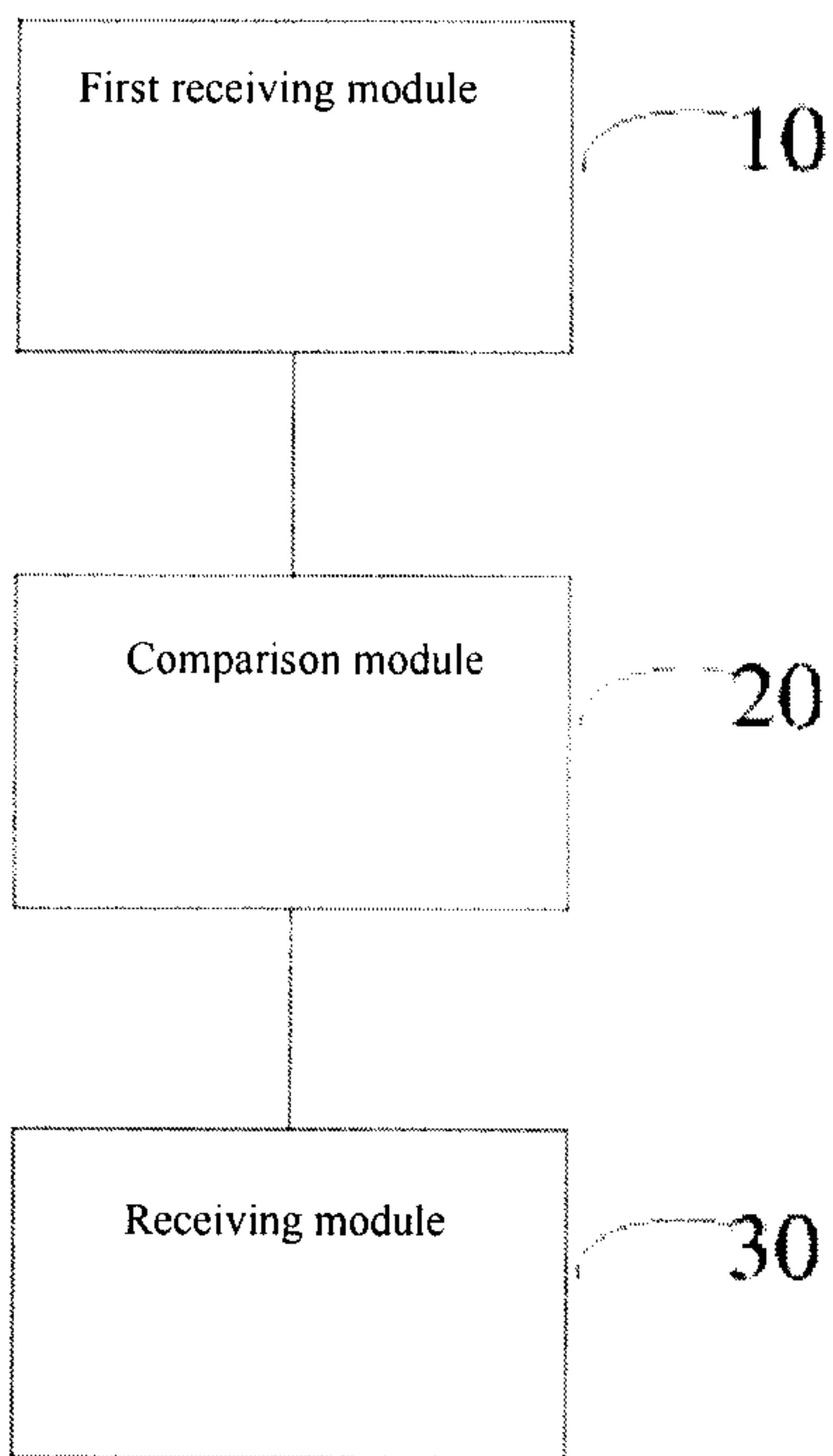


Figure 2

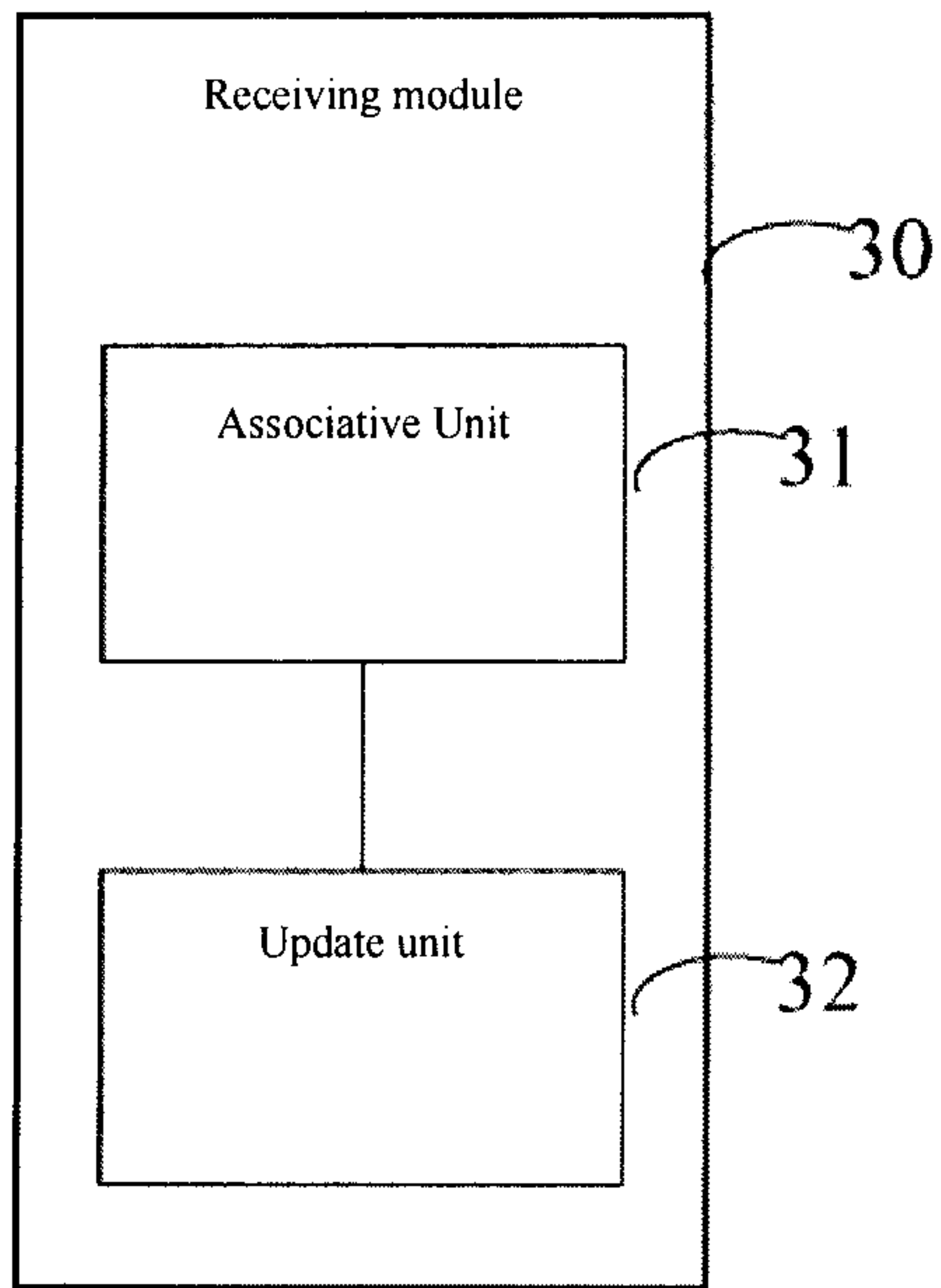


Figure 3

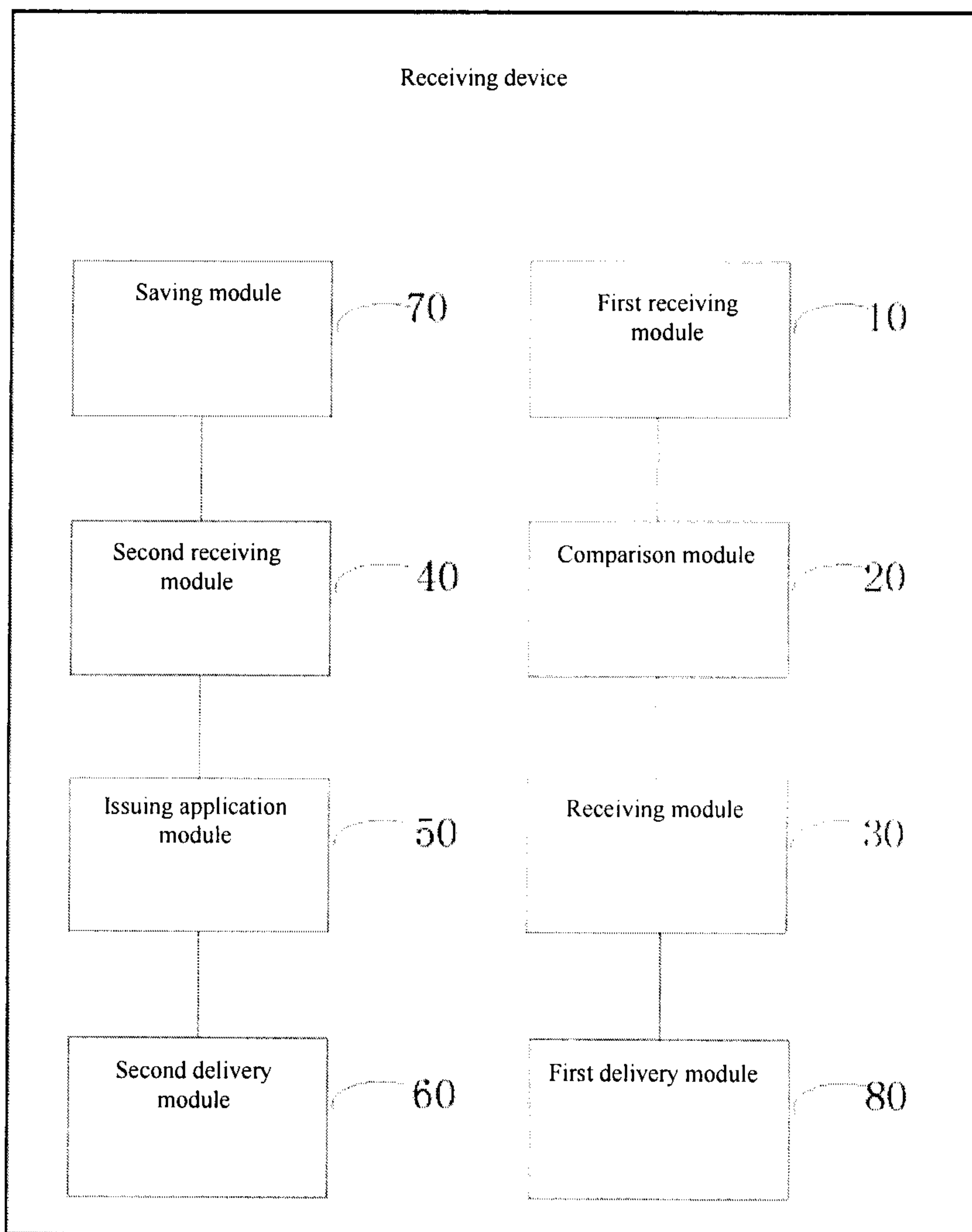


Figure 4

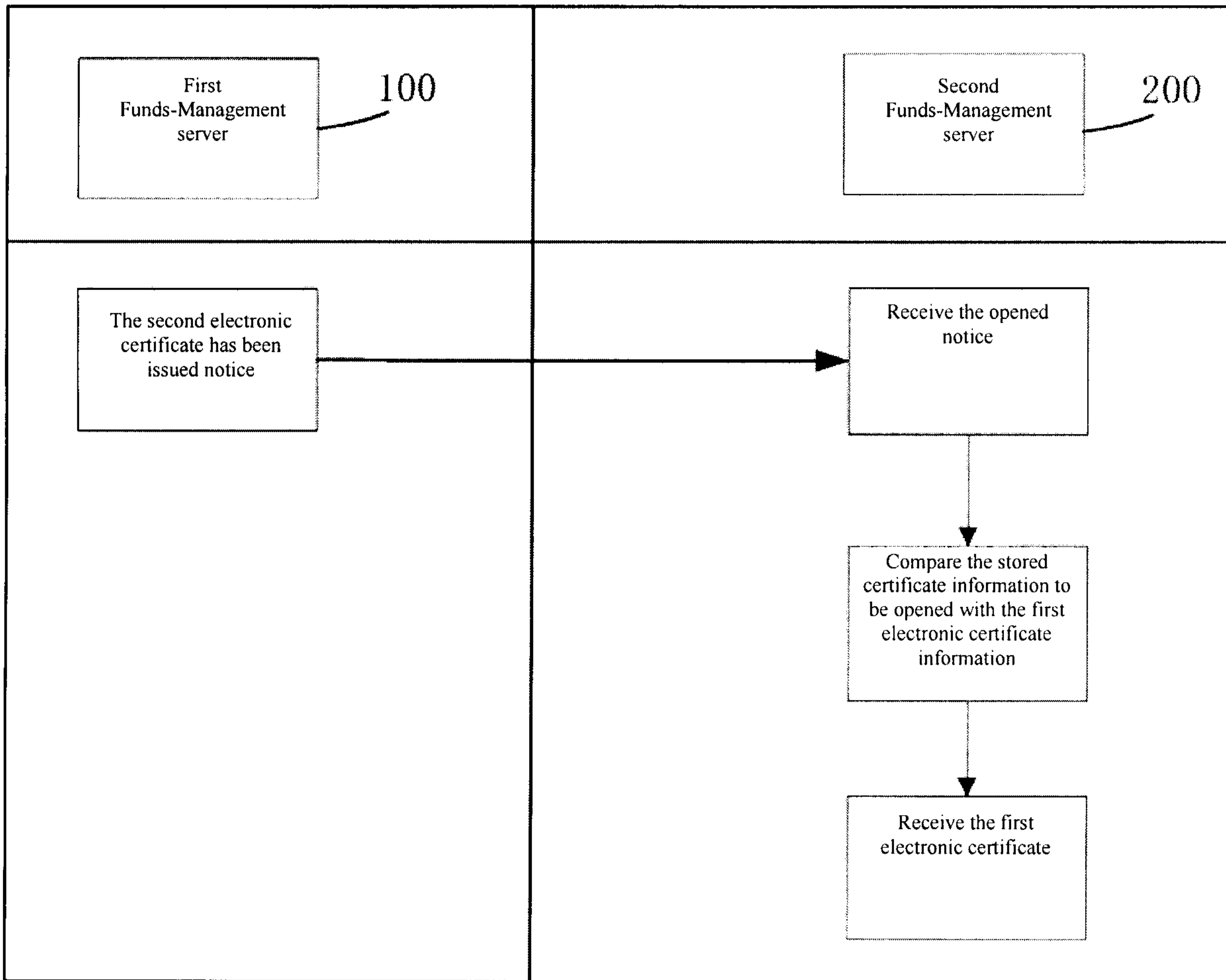


Figure 5

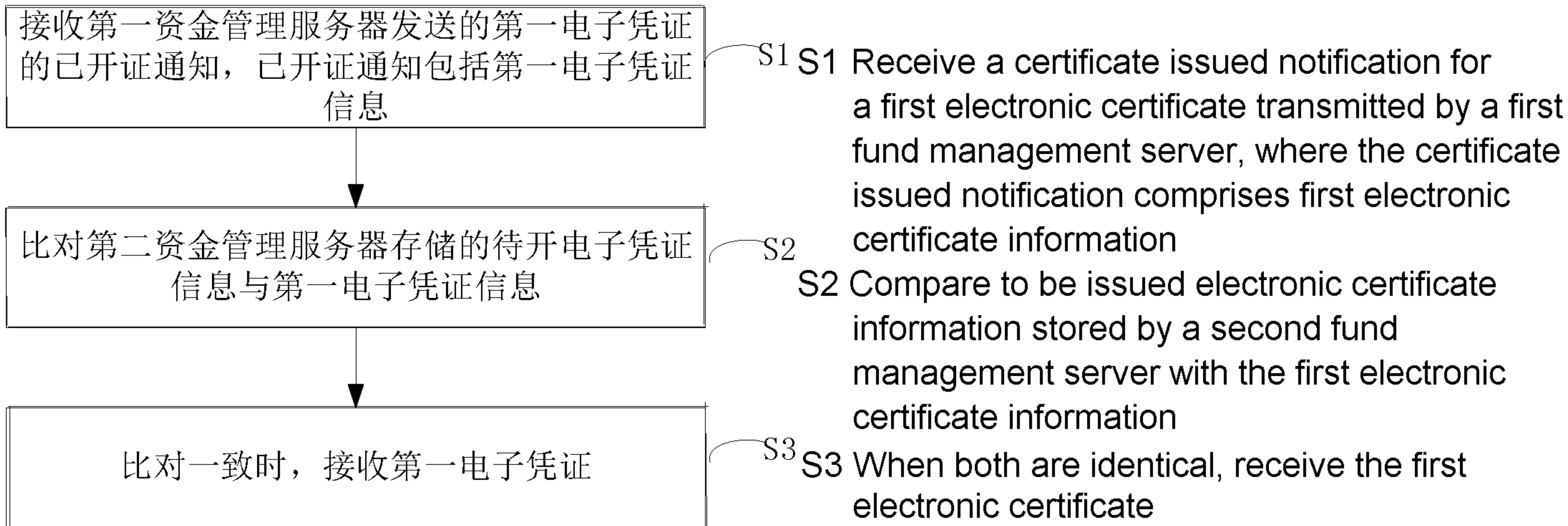


图 1