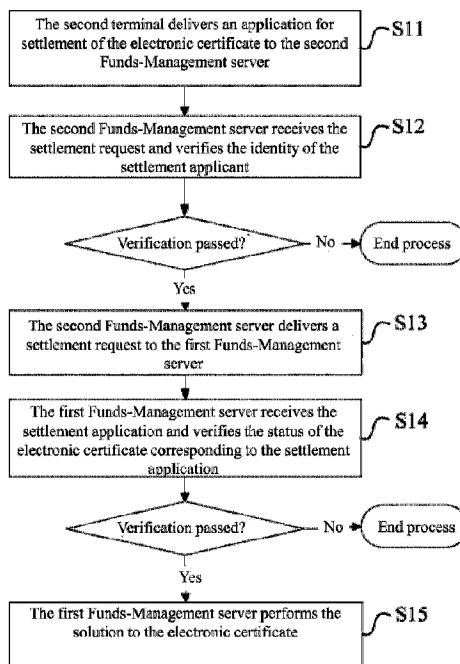




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(54) Titre : PROCÉDE, SYSTÈME ET DISPOSITIF DE PAIEMENT DANS UN RESEAU
 (54) Title: NETWORK PAYMENT METHOD, SYSTEM AND DEVICE



(57) **Abrégé/Abstract:**

Disclosed are a network payment method, system and device, the method comprising the steps of: a second funds management server verifies the identity of a payment applicant according to an electronic certificate payment application sent by a second terminal, and after verification has been passed, sends the payment application to a first funds management server, the payment application comprising proof information that the payment applicant has fulfilled; the first funds management server verifies the status of an electronic certificate corresponding to the payment application, and after verification has been passed, executes a payment with regard to the electronic certificate. The network payment method ensures that funds of a buyer are secure, and that a seller receives funds in a timely manner after fulfillment, thereby increasing the security of the network payment, protecting the interests of both the buyer and the seller, reducing the transaction risk, and promoting the healthy development of e-commerce.

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(54) Title: NETWORK PAYMENT METHOD, SYSTEM AND DEVICE

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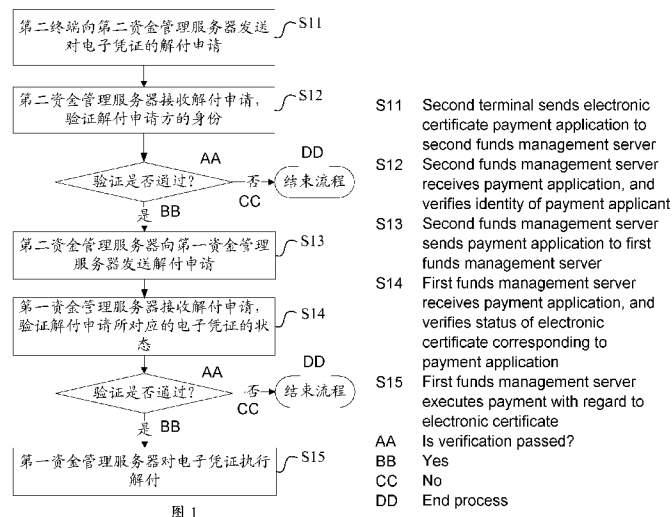


图 1

(57) Abstract: Disclosed are a network payment method, system and device, the method comprising the steps of: a second funds management server verifies the identity of a payment applicant according to an electronic certificate payment application sent by a second terminal, and after verification has been passed, sends the payment application to a first funds management server, the payment application comprising proof information that the payment applicant has fulfilled; the first funds management server verifies the status of an electronic certificate corresponding to the payment application, and after verification has been passed, executes a payment with regard to the electronic certificate. The network payment method ensures that funds of a buyer are secure, and that a seller receives funds in a timely manner after fulfillment, thereby increasing the security of the network payment, protecting the interests of both the buyer and the seller, reducing the transaction risk, and promoting the healthy development of e-commerce.

(57) 摘要:

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本发明公开了一种网络支付方法、系统和装置，所述方法包括步骤：第二资金管理服务器根据第二终端发送的对电子凭证的解付申请，对解付申请方的身份进行验证，当验证通过后，向第一资金管理服务器发送所述解付申请，所述解付申请包括所述解付申请方已履约的证明信息；所述第一资金管理服务器验证所述解付申请所对应的电子凭证的状态，当验证通过后，对所述电子凭证执行解付。本发明所提供的网络支付方法，既保障了买方的资金安全，又可以保证卖方在履约之后能及时收到资金，提高了网络支付的安全性，维护了买卖双方的利益，降低了交易风险，促进了电子商务的健康发展。

Network Payment Method, System And Device

Technical Field

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

Background Technology

[0002] With the rapid development of computers, networks and modern communication technology, E-commerce has become a popular and even popular way of transaction. E-commerce using the Internet platform to connect the parties involved in traditional business activities (buyers, sellers, logistics companies, financial institutions, etc.), the whole transaction process is networked, electronically and informational, thus reducing the cost of the transaction and improving the efficiency of the transaction.

[0003] The payment method of E-commerce usually adopts the network payment, the traditional network payment, mostly the funds in the bank card are directly allocated to each other's account, or allocated to a third party institution as a guarantee. After the buyer's fund transfer order is issued, the funds will be transferred directly, the following situations often occur: the buyer has not received the commodity or services provided by the merchant, and its funds have been paid to the seller by the bank or the third party organization; or after the seller offers the commodity or services, the buyer is unable to pay the corresponding funds. Or the buyer transfers the funds to the wrong account. Therefore, the traditional online payment methods have certain trading risks and cannot guarantee the interests of buyers and sellers.

Technical problem

[0004] The main object of the present invention is to provide a network payment method, system and device, aimed at improving the security of network payment and reducing the transaction risk.

Problem solving solution

Technical solutions

[0005] In order to achieve the above object, the present invention provides a network payment method, including the following steps:

[0006] The second Funds-Management server verifies the identity of the settlement applicant according to the settlement application for the electronic certificate delivered by the second terminal; when the verification passes, the settlement request is delivered to the first Funds-Management server, the settlement application includes the certification information

- that the settlement applicant has performed the contract;
- [0007] The first Funds-Management server verify the status of the electronic certificate corresponding to the solution information, and when the verification is successful, perform a solution payment on the electronic certificate.
- [0008] The present invention also provides a network payment method applied to a first Funds-Management server, including the following steps:
- [0009] Receive the payment application for electronic certificate delivered by the second Funds-Management server, the settlement application includes proof that the applicant has fulfilled the contract;
- [0010] Verify the status of the electronic certificate corresponding to the settlement application;
- [0011] After the verification is passed, the electronic certificate is executed.
- [0012] The present invention also proposes a network payment system, including a second terminal, a first Funds-Management server and a second Funds-Management server, wherein:
- [0013] The second terminal is used to deliver to the second Funds-Management server to the electronic certificate payment application;
- [0014] The second Funds-Management server is used to verify the identity of the settlement applicant according to the settlement application, and deliver the settlement request to the first Funds-Management server after the verification is successful;
- [0015] The first Funds-Management server is used to verify the status of the electronic certificate corresponding to the settlement application, and when the verification is successful, perform payment settlement on the electronic certificate.
- [0016] The present invention also proposes a network payment device, applied to a first Funds-Management server, including a first receiving module, a verification module and a solution module, wherein:
- [0017] The first receiving module is used to receive a second Funds-Management server delivered by a second Funds-Management server, the settlement request includes proof that the applicant has fulfilled the contract;
- [0018] The verification module is used to verify the state of the electronic certificate corresponding to the settlement application;
- [0019] The solution module is used to perform solution payment on the electronic certificate after the verification module passes the verification.
- The beneficial effect of the invention
- Beneficial effect
- [0020] An online payment method, system and device provided by the present invention are

provided. After the payment, the applicant (such as the seller) submits the application for settlement of the electronic certificate through the second terminal after performing the contract, after the dual verification of the second Funds-Management server and first Funds-Management server, the payment of electronic certificate is executed, it not only protects the buyer's fund safety, but also ensures that the seller can receive the funds promptly after fulfilling the contract, it improves the security of network payment, maintains the interests of both buyers and sellers, reduces the transaction risk, and promotes the healthy development of E-commerce.

A brief description of the drawings

Brief Description

- [0021] Figure 1 is a flow chart of the first example of the network payment method of the present invention;
- [0022] Figure 2 is an interactive schematic diagram of each subject when the electronic certificate is unloaded in the example of the present invention;
- [0023] Figure 3 is a flow chart of a second example of the network payment method of the present invention;
- [0024] Figure 4 is a schematic block diagram of an example of the network payment system of the present invention;
- [0025] Figure 5 is a schematic block diagram of the first example of the network payment device of the present invention;
- [0026] Figure 6 is a schematic block diagram of a second example of the network payment device of the present invention.
- [0027] The realization of the object of the present invention, features and advantages of the present invention will be further described with reference to the accompanying drawings.

Examples of the Invention

Implementation pattern of the present invention

- [0028] It is to be understood that the specific examples described herein are merely illustrative of the invention but not intended to limit the invention.
- [0029] In the examples of the present invention, the Funds-Management server is a server of the funds management institution and the funds management institution refers to an organization capable of supporting the flow of funds, including but not limited to banks and other financial institutions (such as securities institutions), that is, Funds-Management server includes a bank server or other financial institution server.
- [0030] In the example of the present invention, an electronic certificate refers to a payment certificate applied by a buyer to a Funds-Management server and opened by a

Funds-Management server with the funds of the account designated by the buyer as its margin or a credit line, and it is the electronic credit certificate that funds management institution undertakes to handle the collection and payment in accordance with the conditions of allocation, it is an Internet innovation basic finance tool paid by funds management institution.

- [0031] In this example of the present invention, the opening of an electronic certificate means that before the formation of a transaction order or formation of a transaction order, the first terminal delivers a request to the first Funds-Management server (the issuing authority such as the issuing bank's server) to apply for the opening of an electronic certificate. The first Funds-Management server opens an electronic certificate according to the issuing application of the first terminal, and the amount of the electronic certificate recorded in the account specified in the first terminal maintained in the account specified in the first terminal (usually the funds or credit in the frozen account).
- [0032] In this example of the present invention, the solution of electronic certificate means that after the issuing institution (such as a issuing bank) receives the payment application and confirms that the payment conditions are met, transfer funds associated with the electronic certificate to a collection agency (such as a collecting bank).
- [0033] In this example of the present invention, the first terminal is a terminal held by an applicant (such as a buyer) who proposes to open an electronic certificate, and the second terminal is the terminal that the applicant (such as the seller) holds for the solution of the payment of electronic certificate.
- [0034] The present invention pay through the electronic certificate for online payment, compared with the traditional network payment method, the invention greatly reduces the transaction risk and ensures the interests of buyers and sellers. The electronic certificate is mainly for buyers' commodity. The seller downloads the cashier interface, and the buyer finishes the issuance of the electronic certificate. The seller completes the receipt and performance and submits the payment. The electronic certificate expires automatically. 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.
- [0035] The general flow of the network payment through the electronic certificate is as follows: the first Funds-Management server (i.e. the issuing institution such as the issuing bank's server) opens an electronic certificate according to the application of the first terminal, and the second Funds-Management server (that is, a server of a collection institution such as a receiving bank) accepts the receipt according to the application of the second terminal, and the second terminal submits the payment application to the first Funds-Management server

- through the second Funds-Management server. The first funds-management server pay the electronic certificate according to the payment application, so that the funds of the first terminal associated with the electronic certificate will be transferred to the second terminal.
- [0036] Wherein, electronic certificate of payment is equivalent to the purchase of the seller's payment, so it is the key link of the whole transaction. The following is the detailed explanation of the payment of electronic certificate through concrete implementation cases.
- [0037] Please refer to Figure 1 and Figure 2, a first example of a network payment method of the present invention is proposed. The method includes the following steps:
- [0038] S11, the second terminal delivers an application for solution to the electronic certificate to the second Funds-Management server.
- [0039] In this step S11, after the payment applicant (e.g. seller) completes the transaction condition corresponding to the electronic certificate according to the payment condition of the electronic certificate, the second terminal logs in to the corresponding web page or opens the corresponding application, submit a payment to the second Funds-Management server for a payment application. The settlement application contains proof information that the applicant has fulfilled the contract, including the receipt of the commodity, the activation or use of the commodity or services, and the certification of other commodity or services already delivered. For example, when the buyer receives the commodity, the courier company updates the courier for the receipt, and the second terminal requests the second Funds-Management server for settlement according to the receipt data.
- [0040] S12, the second Funds-Management server receives a settlement application, verifying the identity of the settlement applicant. After the verification is passed, step S13 is performed; when the verification fails, the process ends.
- [0041] In step S12, after receiving the payment application, the second Funds-Management server obtains the compliance information and the identity information of the payment applicant, and verifies the identity of the payment applicant. After the identity authentication is passed, step S13 is executed; otherwise, the authentication of the second terminal is failed, for example, the error prompt information is returned to the second terminal.
- [0042] S13, the second Funds-Management server delivers a settlement request to the first Funds-Management server.
- [0043] In this step S13, after the identity verification is passed, the second Funds-Management server forwards the settlement application to the first Funds-Management server.
- [0044] S14, the first Funds-Management server receives the settlement request, and verifies the status of the electronic certificate corresponding to the settlement application. After the verification succeeds, step S15 is performed. If the verification fails, the process ends and

the second Funds-Management server may be notified, for example, an error message is returned to the second Funds-Management server.

- [0045] In this step S14, after receiving the settlement application, the first Funds-Management server verifies the status of the electronic certificate corresponding to the settlement application, including verifying whether the electronic certificate is valid or not and / or whether the electronic certificate has been paid. If electronic certificate is valid or / and has not been settled, the verification is passed, or the verification fails. Further, when the verification of the electronic certificate is successful, the first Funds-Management server updates the status of the electronic certificate to be released and delivers a solution notification to the first terminal.
- [0046] S15, the first Funds-Management server solves the payment of electronic certificate.
- [0047] Specifically, the first Funds-Management server unfreezes the funds or the credit limit (credit limit or loan limit) frozen in the account associated with the electronic certificate in the first Funds-Management server, and transfers the unfrozen funds to the second Funds-Management server, the second Funds-Management server will eventually transfer the payment to the account specified by the second terminal. Wherein, the electronic certificate is associated with the account of the first Funds-Management server, which is the account designated by the first terminal when applying for the establishment of the electronic certificate.
- [0048] Further, after the electronic certificate is released, the first Funds-Management server also updates the status of the electronic certificate as being settled and delivers the updated information to the second Funds-Management server.
- [0049] Figure 3, a second example of the network payment method of the present invention is proposed. The method in this example is applied to the foregoing first Funds-Management server. The method includes the following steps:
- [0050] S21, receive the second Funds-Management server delivered to the electronic certificate of settlement application.
- [0051] The settlement application contains proof information that the applicant has fulfilled the contract, including the receipt of the commodity, the activation or use of the commodity or services, and the certification of other commodity or services already delivered. For example, the buyer receives the commodity, the courier company updates the courier for the receipt, and the second terminal applies for the solution to the second Funds-Management server according to the receipt data. The second Funds-Management server forwards the solution to the first Funds-Management server.
- [0052] S22, verifying the status of the electronic certificate corresponding to the settlement

- application. After the verification is passed, step S23 is executed. If the verification fails, the process ends and the second Funds-Management server may be notified, for example, an error message is returned to the second Funds-Management server.
- [0053] In this step S22, after receiving the settlement application, the first Funds-Management server verifies the status of the electronic certificate corresponding to the settlement application, including verifying whether the electronic certificate is valid or not and / or whether the electronic certificate has been paid. If electronic certificate is valid or / and has not been settled, the verification is passed, or the verification fails. Further, when the verification of the electronic certificate is successful, the first Funds-Management server may also update the status of the electronic certificate to be released and deliver a solution notification to the first terminal.
- [0054] S23, performing payment solution on the electronic certificate.
- [0055] Specifically, the first Funds-Management server unfreezes the funds (or credit limits) frozen in the account associated with the electronic certificate in the first Funds-Management server, and transfers the unfrozen funds to the second Funds-Management server, the second Funds-Management server will eventually pay the funds transferred to the second terminal designated account. Wherein, the electronic certificate is associated with the account of the first Funds-Management server, which is the account designated by the first terminal when applying for the establishment of the electronic certificate.
- [0056] Further, after the electronic certificate is released, the first Funds-Management server also updates the status of the electronic certificate as being settled and delivers the updated information to the second Funds-Management server.
- [0057] Therefore, in the network payment method of the present invention, after the payment, the applicant (such as the seller) submits the application for settlement of the electronic certificate through the second terminal after performing the contract, after the dual verification of the second Funds-Management server and first Funds-Management server, the payment of electronic certificate is executed, it not only protects the buyer's fund safety, but also ensures that the seller can receive the funds promptly after fulfilling the contract, it improves the security of network payment, maintains the interests of both buyers and sellers, reduces the transaction risk, and promotes the healthy development of E-commerce.
- [0058] Please refer to Figure 4, an example of a network payment system of the present invention is proposed, where the system includes a first terminal, a second terminal, a first Funds-Management server, and a second Funds-Management server, wherein:
- [0059] The first terminal is set up to apply for opening a certificate to the first Funds-Management

- server, and apply for an electronic certificate.
- [0060] The second terminal is used to deliver to the second Funds-Management server to the electronic certificate payment application.
- [0061] Specifically, after the payment applicant (e.g. seller) completes the transaction condition corresponding to the electronic certificate according to the payment condition of the electronic certificate, the second terminal logs in to the corresponding web page or opens the corresponding application, submit a payment to the second Funds-Management server for a payment application. The settlement application contains proof information that the applicant has fulfilled the contract, including the receipt of the commodity, the activation or use of the commodity or services, and the certification of other commodity or services already delivered. For example, when the buyer receives the commodity, the courier company updates the courier for the receipt, and the second terminal requests the second Funds-Management server for settlement according to the receipt data.
- [0062] The second Funds-Management server: is used to verify the identity of the settling applicant according to the settlement application, and deliver the settlement request to the first Funds-Management server after the verification is successful.
- [0063] Specifically, after receiving the payment application, the second Funds-Management server obtains the compliance information and the identity information of the payment applicant, and verifies the identity of the payment applicant. After the authentication is passed, the first Funds-Management server forwards the solution request. When authentication fails, the second terminal fails to verify, such as returning an error message to the second terminal.
- [0064] The first Funds-Management server is set to open an electronic certificate according to a first terminal application for issuance; receiving a second Funds-Management server delivered by the second Funds-Management server, verify the status of the electronic certificate corresponding to the settlement application, When the verification is passed, the electronic certificate is executed.
- [0065] Specifically, after receiving the settlement application, the first Funds-Management server verifies the status of the electronic certificate corresponding to the settlement application, including verifying whether the electronic certificate is valid or not and / or whether the settlement has been solved. If the electronic certificate is valid or / and has not yet been settled, the verification is successful and the solution is executed. Otherwise, the verification fails, and the second Funds-Management server may be notified, for example, an error message is returned to the second Funds-Management server.
- [0066] The specific implementation of first Funds-Management server to pay the solution:

releases the funds (or credit limits) frozen in the account associated with the electronic certificate in the first Funds-Management server, and transfers the unfrozen funds to the second Funds-Management server, the second Funds-Management server will eventually pay the funds transferred to the second terminal designated account. Wherein, the electronic certificate is associated with the account of the first Funds-Management server, which is the account designated by the first terminal when applying for the establishment of the electronic certificate.

- [0067] Further, when the verification of the electronic certificate is successful, the first Funds-Management server may also update the status of the electronic certificate to be released and deliver a solution notification to the first terminal.
- [0068] Further, after the electronic certificate is released, the first Funds-Management server also updates the status of the electronic certificate as being settled and delivers the updated information to the second Funds-Management server.
- [0069] The network payment system provided by the above example and the network payment method examples belong to the same concept, and the specific implementation process thereof is described in detail in the method examples, and the technical characteristics of the method are applicable in the system implementation cases, which are not repeated here.
- [0070] Figure 5, a first example of a network payment device according to the present invention is proposed. The device in this example is applied to the foregoing first Funds-Management server. The device includes a receiving module, a verification module, and a solution payment module, wherein:
- [0071] The first receiving module is used to receive an application for payment of an electronic certificate delivered by a second Funds-Management server, where the payment application includes proof information that the applicant has fulfilled the payment, and the evidence of compliance includes the commodity receipt of information, activation or use of commodity or services, and other proof of delivery of commodity or services.
- [0072] The verification module is used to verify the state of the electronic certificate corresponding to the settlement application, including verifying whether the electronic certificate is valid or not and / or whether the electronic certificate has been settled. If the electronic certificate is valid or / and has not yet been settled, the verification is passed. If the electronic certificate fails and / or has been paid, the verification fails, and the second Funds-Management server can be notified, for example, an error message is returned to the second Funds-Management server.
- [0073] The solution module is used to perform solution payment on the electronic certificate after the verification module passes the verification.

- [0074] Specifically, the solution payment module unfreezes the funds (or credit limits) frozen in the account associated with the electronic certificate in the first Funds-Management server, and transfers the unfrozen funds to the second Funds-Management server, the second Funds-Management server will eventually pay the funds transferred to the second terminal designated account. Wherein, the electronic certificate is associated with the account of the first Funds-Management server, which is the account designated by the first terminal when applying for the establishment of the electronic certificate.
- [0075] Further, the system further includes a status updating module is set to: when the electronic certificate passes the verification and deliver a cancellation notification to the first terminal; when the electronic certificate solution after the update, the status of the electronic certificate is updated, and the updated information is delivered to the second Funds-Management server.
- [0076] Please refer to Figure 6, a second example of a network payment device according to the present invention is proposed. The device in this example is applied to the foregoing second Funds-Management server. The device includes the following modules:
- [0077] The second receiving module is used to receive an application for payment of an electronic certificate delivered by a second terminal, the payment application includes proof information that the applicant has fulfilled the payment, and the evidence of compliance includes the commodity receipt of information, activation or use of commodity or services, and other proof of delivery of commodity or services.
- [0078] The identity verification module is used to verify the identity of the settlement applicant according to the settlement application.
- [0079] Specifically, the identity verification module acquires the evidence of the performance and the identity information of the seller, and verifies the identity of the settlement applicant and delivers the verification result to the delivering module.
- [0080] The delivering module is used to after the authentication is passed, the first Funds-Management server forwards the solution request. When authentication fails, the second terminal fails to verify, such as returning an error message to the second terminal.
- [0081] The network payment device provided by the above example and the network payment method examples belong to the same concept, and the specific implementation process thereof is described in detail in the method examples, and the technical characteristics of the method are applicable in the device implementation cases, which are not repeated here.
- [0082] Therefore, in the network payment system and device of the present invention, after the fulfilment of the agreement, the applicant (such as the seller) submits the application for settlement of the electronic certificate through the second terminal after performing the

contract, after the dual verification of the second Funds-Management server and first Funds-Management server, the payment of electronic certificate is executed, it not only protects the buyer's fund safety, but also ensures that the seller can receive the funds promptly after fulfilling the contract, it improves the security of network payment, maintains the interests of both buyers and sellers, reduces the transaction risk, and promotes the healthy development of E-commerce.

[0083] A person of skill in the art considers the problems disclosed herein and sought to be solved by the present disclosure to be exclusively computer problems and contemplates only solutions to those problems that include essential computer elements. Abstract ideas, mere schemes, plans, rules, or mental processes that do not include computer elements are expressly excluded from this application.

[0084] It will be understood by the ordinary skill in the field that the realization of all or part of the steps of the method described above may be controlled by a program to control the associated hardware completion, which may be stored in a computer-readable storage medium. The storage medium may be ROM / RAM, a magnetic disk, an optical disk, etc.

[0085] It is to be understood that the above is only a preferred 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.

Industrial utility

[0086] An online payment method, system and device provided by the present invention are provided. After the payment, the applicant (such as the seller) submits the application for settlement of the electronic certificate through the second terminal after performing the contract, after the dual verification of the second Funds-Management server and first Funds-Management server, the payment of electronic certificate is executed, it not only protects the buyer's fund safety, but also ensures that the seller can receive the funds promptly after fulfilling the contract, it improves the security of network payment, maintains the interests of both buyers and sellers, reduces the transaction risk, and promotes the healthy development of E-commerce.

Claims:

1. A computer system for network payment in electronic transaction, the system comprising:

a seller terminal of a seller configured to deliver a payment request for an electronic certificate to a second Funds-Management server of a receiving institution;

the second Funds-Management server configured to

perform identity verification for the seller who is applying the payment request for the electronic certificate, when receiving the payment request for the electronic certificate delivered by the seller terminal, to improve electronic security of network payment and reduce transaction risk; and

where if the verification is passed, deliver the payment request to a first Funds-Management server of an issuing institution, wherein the payment request includes proof that the seller has fulfilled e-commerce contract;

the first Funds-Management server configured to

verify status of the electronic certificate corresponding to the payment request, wherein verifying the status of the electronic certificate includes verifying whether the electronic certificate has been settled; and

where if the verification is passed, execute a payment process for the electronic certificate, the payment process including unfreezing and transferring funds from an account associated with the electronic certificate and designated by a buyer terminal upon establishment of the electronic certificate to the seller terminal designated account, and update the status of the electronic certificate to settled after executing the payment process.

2. The system of claim 1, wherein the first Funds-Management server is further configured to verify whether the electronic certificate corresponding to the payment request is valid.
3. The system of claim 2, where if the electronic certificate corresponding to the payment request is invalid, a verification is failed.
4. The system of claim 1, wherein the first Funds-Management server is further configured to verify whether the electronic certificate has been unsettled.
5. The system of claim 4, where if the electronic certificate corresponding to the payment request has been already settled, a verification is failed.
6. The system of claim 1, wherein the first Funds-Management server is further configured to update the status of corresponding electronic certificate as to-be-released electronic certificate.
7. The system of claim 1, wherein the first Funds-Management server is further configured to deliver a payment notice to the buyer terminal when the status of corresponding electronic certificate is updated as to-be released.
8. The system of claim 1, wherein the first Funds-Management server is further configured to unfreeze a frozen amount of funds in an account to allocate the unfrozen amount of funds to the second Funds-Management server.
9. The system of claim 8, wherein the account is configured to be associated to the electronic certificate and designated by the buyer terminal when applying for generation of the electronic certificate.
10. The system of claim 8, wherein the frozen amount of funds includes a balance amount.
11. The system of any one of claims 8 to 10, wherein the frozen amount of funds includes an amount of credit overdraft limit.

12. The system of any one of claims 8 to 11, wherein the frozen amount of funds includes an amount of credit loan limit.
13. The system of any one of claims 1 to 12, wherein the electronic certificate is an Internet based financial instrument that is paid by a Funds-Management institution credit commitment.
14. The system of claim 13, wherein the Funds-Management institution is an institution that can support capital flows.
15. The system of any one of claims 13 to 14, wherein the Funds-Management institution includes a bank.
16. The system of any one of claims 13 to 14, wherein the Funds-Management institution includes a financial institution.
17. The system of claim 1, wherein the proof that an applicant has fulfilled e-commerce contract includes a receipt of a commodity.
18. The system of claim 1, wherein the proof that an applicant has fulfilled e-commerce contract includes an activation record of a commodity or services.
19. The system of claim 18, wherein the proof that the applicant has fulfilled e-commerce contract includes delivery completion information for the commodity or services.
20. A computer implemented method for network payment in electronic transaction, the method comprising:

a second Funds-Management server of a receiving institution performs identity verification for a seller who is applying a payment request for an electronic certificate, when receiving the payment request for the electronic certificate delivered by a seller terminal of the seller, to improve electronic security of network payment and reduce transaction risk;

where if the verification is passed, the second Funds-Management server delivers the payment request to a first Funds-Management server, wherein the payment request includes proof that an applicant has fulfilled e-commerce contract;

the first Funds-Management server of an issuing institution verifies status of the electronic certificate corresponding to the payment request, wherein verifying the status of the electronic certificate includes verifying whether the electronic certificate has been settled; and

where if the verification is passed, the first Funds-Management server executes a payment process for the electronic certificate, the payment process including unfreezing and transferring funds from an account associated with the electronic certificate and designated by a buyer terminal upon establishment of the electronic certificate to a seller terminal designated account, and update the status of the electronic certificate to settled after executing the payment process.

21. The method of claim 20 further includes that the first Funds-Management server verifies whether the electronic certificate corresponding to the payment request is valid.
22. The method of claim 21, where if the electronic certificate corresponding to the payment request is invalid, a verification is failed.
23. The method of claim 20 further includes that the first Funds-Management server verifies whether the electronic certificate has been unsettled.

24. The method of claim 23, where if the electronic certificate corresponding to the payment request has been already settled, a verification is failed.
25. The method of claim 20 further includes that the first Funds-Management server updates the status of corresponding electronic certificate as to-be-released electronic certificate.
26. The method of claim 20 further includes that the first Funds-Management server delivers a payment notice to the buyer terminal when the status of corresponding electronic certificate is updated as to-be released.
27. The method of claim 20 further includes that the first Funds-Management server unfreeze a frozen amount of funds in an account to allocate the unfrozen amount of funds to the second Funds-Management server, wherein the frozen amount of funds associating to the electronic certificate.
28. The method of claim 27, wherein the account is configured to be associated to the electronic certificate and designated by the buyer terminal when applying for generation of the electronic certificate.
29. The method of claim 27, wherein the frozen amount of funds includes a balance amount.
30. The method of any one of claims 27 to 29, wherein the frozen amount of funds includes an amount of credit overdraft limit.
31. The method of any one of claims 27 to 30, wherein the frozen amount of funds includes an amount of credit loan limit.
32. The method of any one of claims 20 to 31, wherein the electronic certificate is an Internet based financial instrument that is paid by a Funds-Management institution credit commitment.

33. The method of claim 32, wherein the Funds-Management institution is an institution that can support capital flows.
34. The method of any one of claims 32 to 33, wherein the Funds-Management institution includes a bank.
35. The method of any one of claims 32 to 33, wherein the Funds-Management institution includes a financial institution.
36. The method of claim 20, wherein the proof that the applicant has fulfilled e-commerce contract includes a receipt of a commodity.
37. The method of claim 20, wherein the proof that the applicant has fulfilled e-commerce contract includes an activation record of a commodity or services.
38. The method of claim 37, wherein the proof that the applicant has fulfilled e-commerce contract includes delivery completion information for the commodity or services.

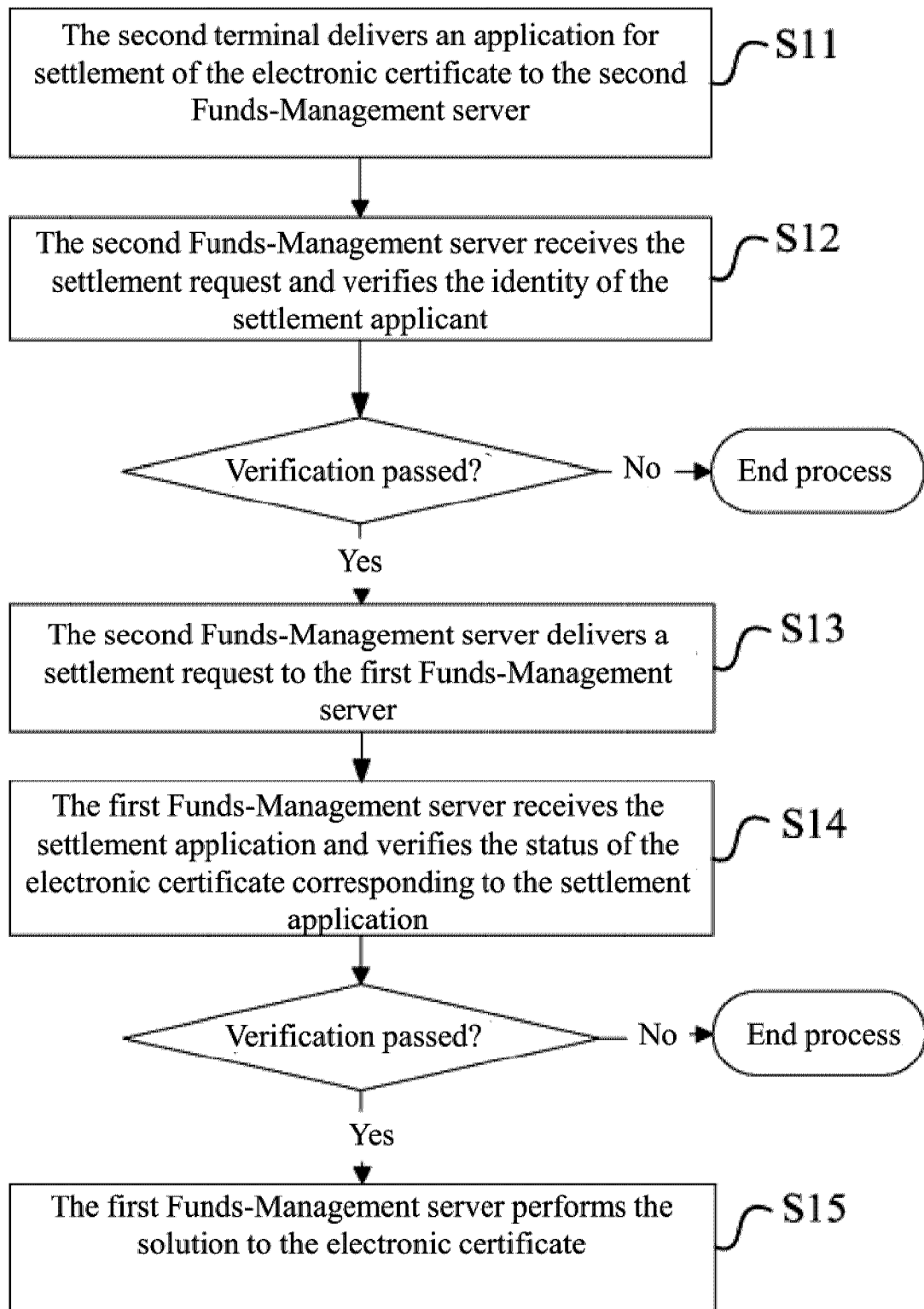


Figure 1

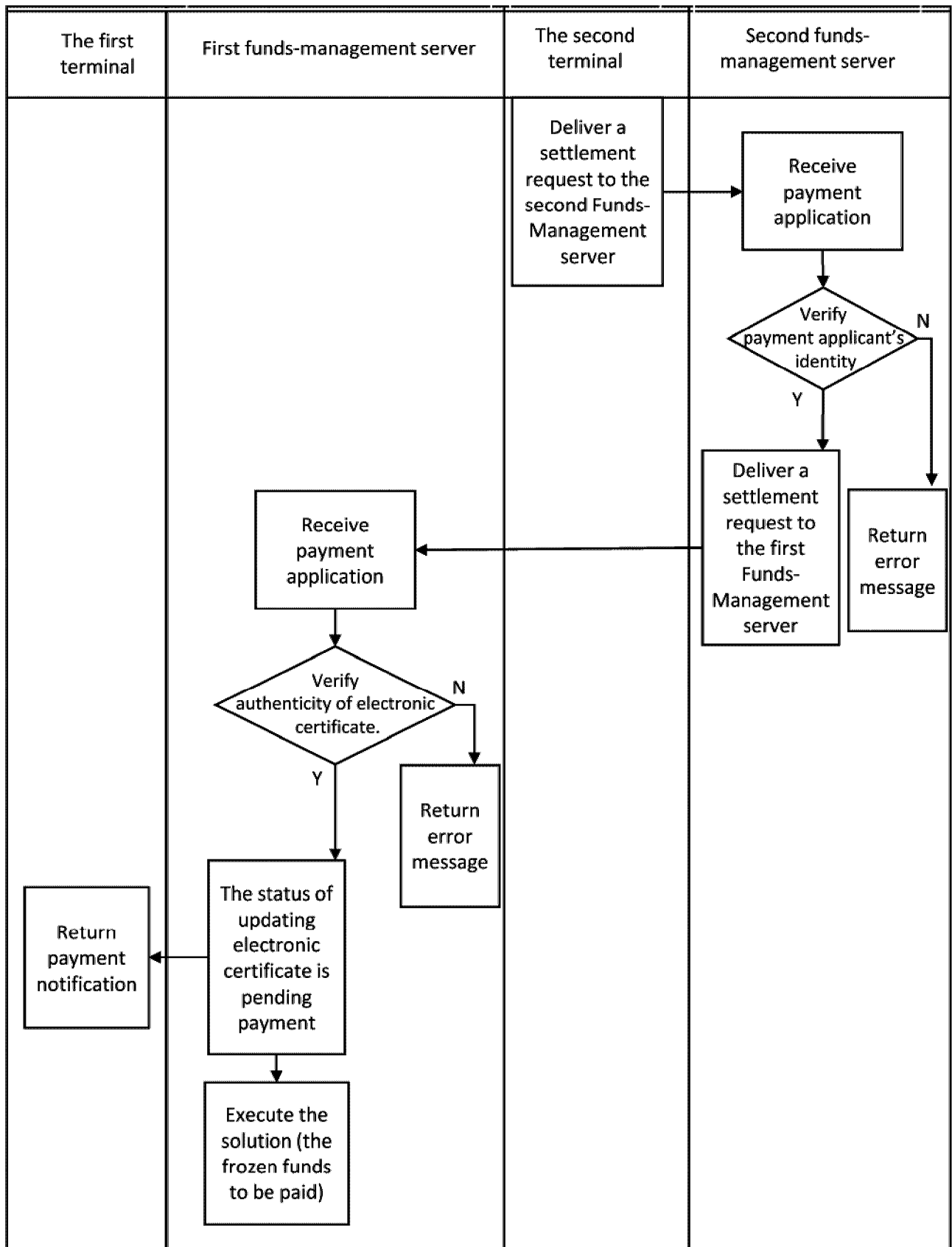


Figure 2

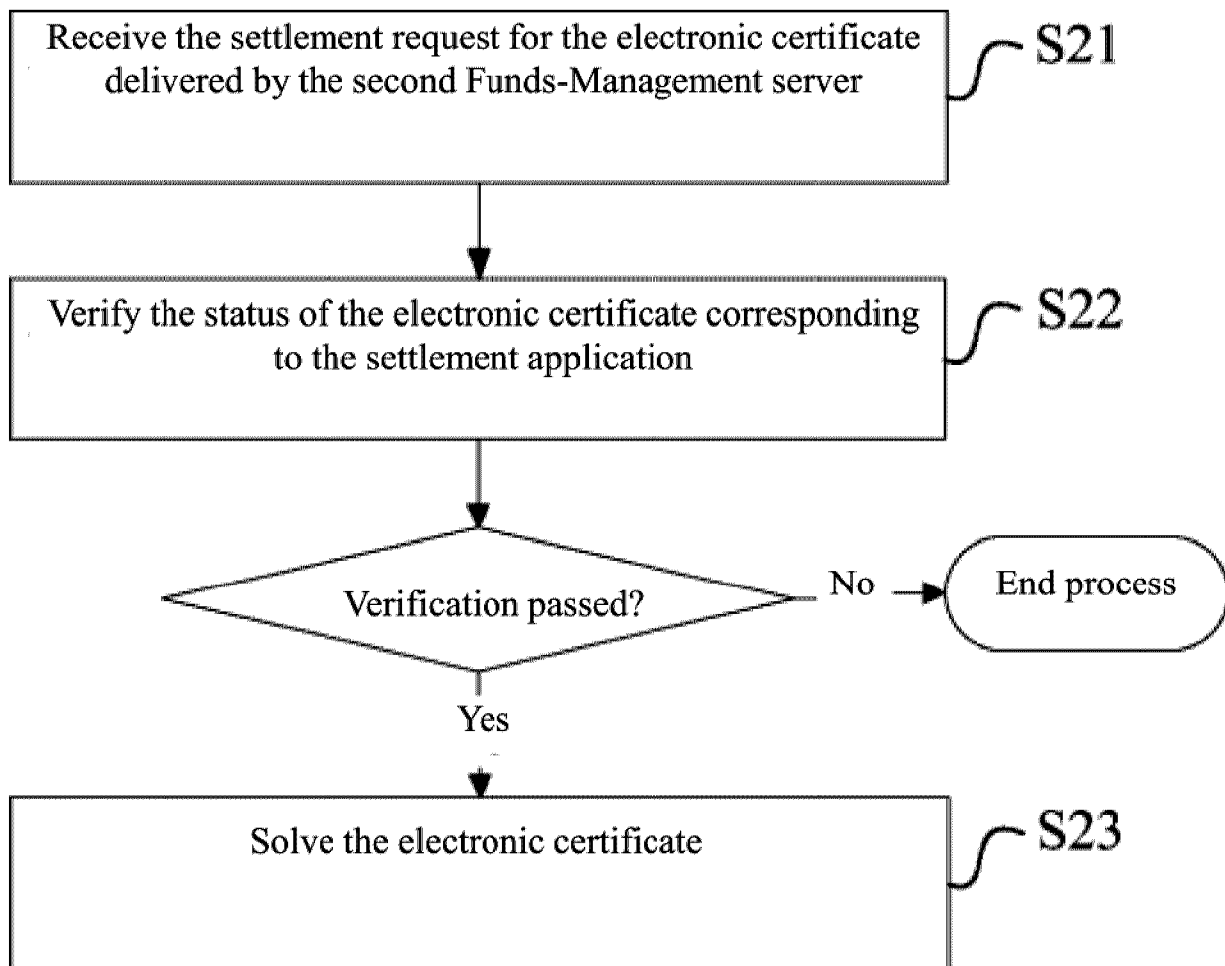


Figure 3

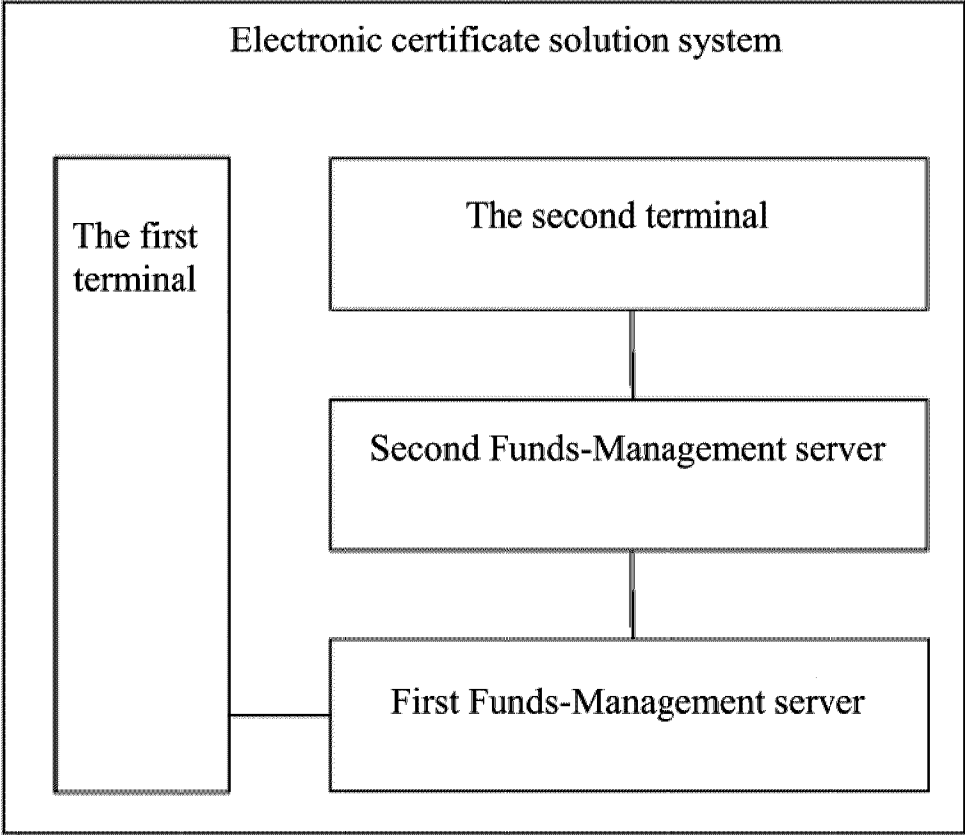


Figure 4

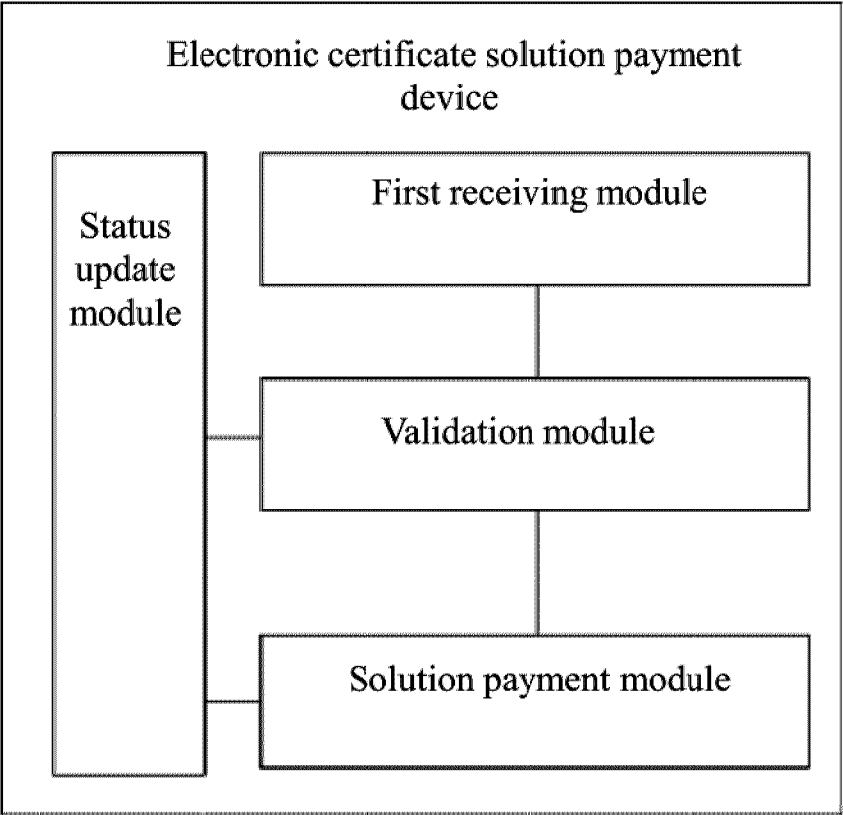


Figure 5

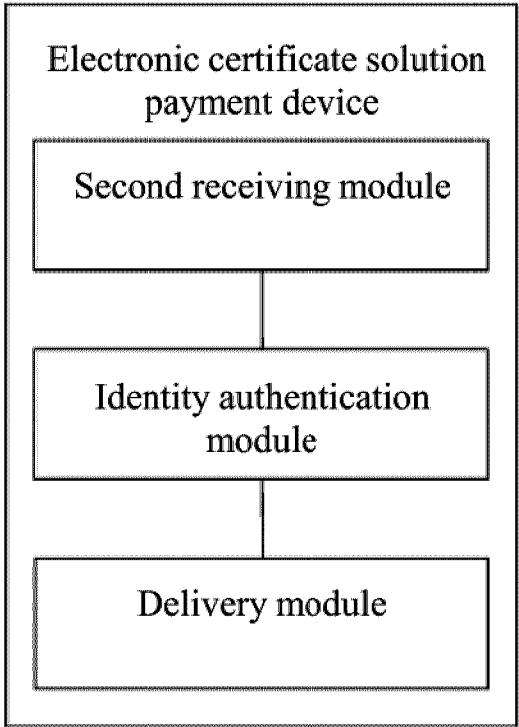


Figure 6

