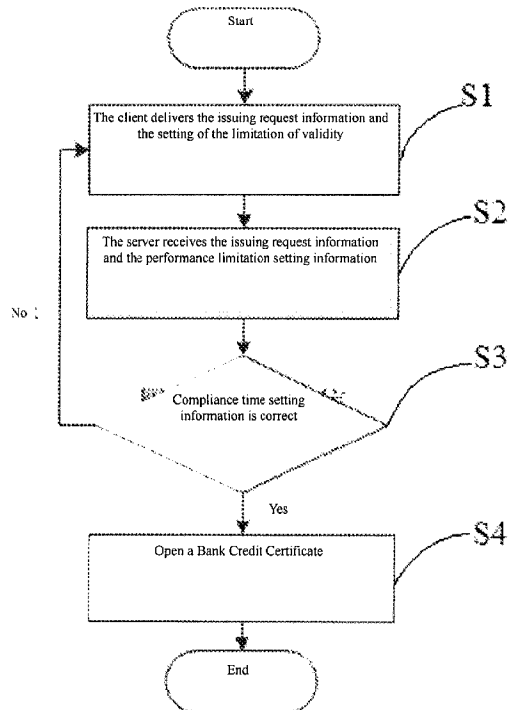




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(54) Titre : PROCÉDE ET SYSTÈME DE DÉFINITION DE LIMITATION DE TEMPS D'EXECUTION DE CONTRAT DE CERTIFICAT ELECTRONIQUE  
 (54) Title: METHOD AND SYSTEM FOR SETTING CONTRACT COMPLETION TIME LIMITATION FOR ELECTRONIC CERTIFICATE



(57) **Abrégé/Abstract:**

A method and system for setting a contract completion time limitation for an electronic certificate. The method for setting a contract completion time limitation for an electronic certificate comprises: a client transmits an electronic certificate issuing request

(57) **Abrégé(suite)/Abstract(continued):**

information and contract completion time limitation setting information (S1); a service end receives the electronic certificate issuing request information and the contract completion time limitation setting information transmitted by the client (S2); the service end determines whether or not a contract completion time limitation setting is correct (S3); and if yes, then an electronic certificate is issued on the basis of the contract completion time limitation setting information (S4). By setting the contract completion time limitation for the electronic certificate, capital flow is provided with a time limitation rule, proper disposal in terms of capital flow is facilitated for two parties while safeguarding interests of both parties, and an electronic certificate recipient is encouraged to complete a contract on time, thus increasing the degree of flexibility in using electronic certificates, and enriching the application of financial payment instruments.

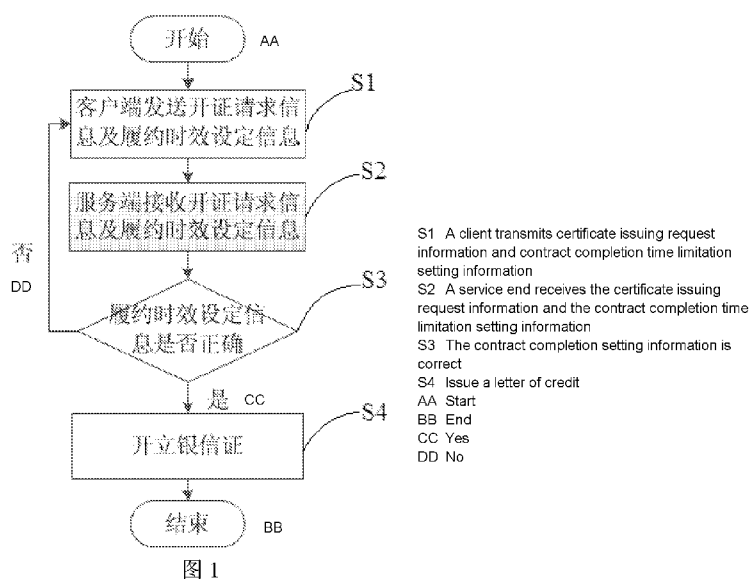
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(54) Title: METHOD AND SYSTEM FOR SETTING CONTRACT COMPLETION TIME LIMITATION FOR ELECTRONIC CERTIFICATE

(54) 发明名称: 一种电子凭证履约时效的设定方法及系统



(57) Abstract: A method and system for setting a contract completion time limitation for an electronic certificate. The method for setting a contract completion time limitation for an electronic certificate comprises: a client transmits an electronic certificate issuing request information and contract completion time limitation setting information (S1); a service end receives the electronic certificate issuing request information and the contract completion time limitation setting information transmitted by the client (S2); the service end determines whether or not a contract completion time limitation setting is correct (S3); and if yes, then an electronic certificate is issued on the basis of the contract completion time limitation setting information (S4). By setting the contract completion time limitation for the electronic certificate, capital flow is provided with a time limitation rule, proper disposal in terms of capital flow is facilitated for two parties while safeguarding interests of both parties, and an electronic certificate recipient is encouraged to complete a contract on time, thus increasing the degree of flexibility in using electronic certificates, and enriching the

application of financial payment instruments.

(57) 摘要:

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一种电子凭证履约时效的设定方法及系统，其中电子凭证履约时效的设定方法包括：客户端发送电子凭证开证请求信息及履约时效设定信息（S1）；服务端接收客户端发送的电子凭证开证请求信息及履约时效设定信息（S2）；服务端判断履约时效设定是否正确（S3），若正确则依所述履约时效设定信息开立电子凭证（S4）。通过设置电子凭证的履约时效，为资金的流通提供了时效规制，在保障双方利益的同时又便捷了双方在资金流通方面的正确支配，敦促电子凭证收证方按时履约，使得电子凭证的使用更加灵活，丰富了金融支付工具的应用。

## Title: Method And System For Setting Contract Completion Time Limitation For Electronic Certificate

### Technical Field

- [0001] The present invention relates to the field of electronic commerce, and in particular to a method and system for setting a certificate performance limitation of electronic certificate.
- [0002] Background Technology
- [0003] With the continuous development of computers, networks and modern communication technology, E-commerce applications have also gradually entered into tens of thousands of households and become one of the familiar transactions. E-commerce using the Internet platform to connect the parties involved in traditional business activities (buyers, sellers, logistics companies, financial institutions, etc.), the whole transaction process is networked, electronically and informational, thus reducing the cost of the transaction and improving the efficiency of the transaction.
- [0004] However, in the current E-commerce applications, neither the online banking system nor the third-party payment system have agreed on the circulation of funds, it is still the principle of circulation all the time, which is not conducive to the correct control over the circulation of funds by both parties. Moreover, the existing method of opening an electronic certificate is cumbersome, resulting in a large amount of repetitive work, inefficient work efficiency and is not conducive to promoting the rapid development of E-commerce activities.
- [0005] Summary of the Invention
- [0006] According to a first aspect of the present invention, the present invention provides a method for setting an electronic certificate collection performance limitation, including:
- [0007] The client delivers the electronic certificate performance request information and the certificate performance limitation setting information;
- [0008] The server receives the electronic certificate request information and the time setting information delivered by the client;
- [0009] The server determines whether the performance limitation is correct, and if it is correct, the electronic certificate is opened according to the performance limitation information.
- [0010] The setting method of the performance limitation of the electronic certificate, wherein, the server receives the fulfilment information submitted by the acquirer within the limitation period of the electronic certificate, otherwise, the processor determines that the electronic

- certificate is invalid, cancels the funds freeze status.
- [0011] The setting method for the performance limitation of the electronic certificate, wherein the electronic certificate issuing request information further includes the fulfilment information, and the fulfilment information is used for verifying the fulfilment content fed back by the acquirer.
- [0012] According to a second aspect of the present invention, the present invention also provides a setting system of electronic certificate compliance time, including:
- [0013] Data requesting terminal is used for delivering the issuing request information and the setting of the validity of the aging information;
- [0014] The data processing terminal is used for receiving the issuing request information and the setting of the limitation of validity information, and opening the electronic certificate according to the issuing request information and the setting of the limitation of validity information.
- [0015] The setting system for the performance of the electronic certificate compliance, wherein the data processing terminal includes:
- [0016] Receiving module is used for receiving the issuing request information and the setting of the validity of the aging information, and receive the compliance information after the electronic certificate is opened;
- [0017] Judging module is used for judging whether the contractual aging setting information is correct;
- [0018] The execution module, if the aging time is correct, the electronic certificate is opened according to the setting information.
- [0019] The setting system of the electronic certificate performance limitation period also includes:
- [0020] The cancellation module is used for invalidating the electronic certificate when the receiving module does not receive the performance information within the limitation period of the electronic certificate.
- [0021] According to a third aspect of the present invention, the present invention provides a method for setting an electronic certificate collection performance limitation, including:
- [0022] The First Server receives the issuing request information including the issuing request information and the compliance setting information delivered by the first terminal;
- [0023] The First Server determines whether the setting of the aging limitation information is correct, and if it is correct, generates the corresponding electronic certificate of compliance.
- [0024] The setting method of the performance limitation of the electronic certificate, which also includes a second terminal and a Second Server;

- [0025] The issuing request information is delivered by the second terminal to the First Server via the Second Server, and then delivered by the First Server to the first terminal for confirmation. After the first terminal confirms, the first terminal delivers the issuing request information to the First Server.
- [0026] The setting method for the performance limitation of an electronic certificate, wherein if the First Server fails to receive the preset performance information within the limitation period, the electronic certificate fails.
- [0027] The setting method for the performance limitation of an electronic certificate, wherein the First Server needs to receive the performance information submitted by the Second Server within the validity period of the validity of the limitation.
- [0028] The beneficial effects of the present invention is that, by setting the performance limitation of the electronic certificate, it provides a time limit for the circulation of funds. While protecting the interests of both parties, it also facilitates the correct control over the circulation of funds between the two parties, it urged the electronic certificate to implement the contract on time, which makes the use of electronic certificate more flexible and greatly improves the application space of financial payment instruments.
- [0029] Brief Description
- [0030] Figure 1 is a flow chart of an example of a method for setting an electronic shelf life limitation according to the present invention;
- [0031] Figure 2 is a block diagram of a system example of an electronic certificate compliance aging setting according to the present invention;
- [0032] Figure 3 is a flowchart of setting a method for setting an electronic shelf life of an electronic certificate according to another example of the present invention.
- [0033] Description of the Preferred Examples
- [0034] The present application will be further described in detail below with reference to the accompanying drawings through specific examples.
- [0035] Electronic certificate: it refers to the bank, in accordance with the application of the opening issuing, freeze the funds or use the credit line and open it in the name of the bank, and commit to make the payment certificate of electronic credit commitment in accordance with the agreed conditions.
- [0036] Compliance Period: the performance period is the deadline for the submitter to submit compliance information (such as shipping information, receiving information), the electronic certificate fails to be submitted within the time limit.
- [0037] Example 1:
- [0038] Please refer to Figure 1, this example is used in the electronic certificate issuance process,

and applied to the issuing period. The present invention provides a method for setting an electronic certificate compliance period, including the following steps:

- [0039] S1, the client delivers the issuing request information and the contract aging setting information.
- [0040] Specifically, the client initiates the terminal for the electronic certificate, the client may be a mobile terminal, a PC connected to the Internet such as a computer, or a teller machine of the issuing bank. The issuer delivers the issuing request information and the performance limitation setting information to the issuing bank background server through the client. Wherein, the issuing request information includes the issuer's identity information and payment account information. It can also include information such as the recipient's name, cellphone, email, ID card, WeChat, QQ number and other information that can be used by the recipient, the recipient's account (deposit account), so that facilitate the recipient to receive timely electronic certificate. Of course, the customer may also not specify the certificate collector information, so that anyone who obtains the electronic certificate information can receive the electronic certificate. The user can login to the issuing bank website or download the corresponding APP through the client, and deliver the issuing request information to the background bank server.
- [0041] Further, the electronic certificate opening information further includes performance information, which is used to verify whether the credit card issuer has fulfilled the performance conditions. The performance limitation information is the deadline for the receiving party to set the performance content of the contract. Within the time limit specified in the performance limitation period, the certification party shall comply with the pre-established compliance content and deliver the compliance information indicating the completion of the compliance content to the server, then that the receiving party has been implemented, the electronic certificate enter into the next phase of the liquidation period. If within the limitation period of performance, the server does not receive the performance information, the electronic certificate is determined to be invalid.
- [0042] Preferably, the modified form of the performance limitation of the electronic certificate may be divided into two types: an absolute expiration date and a relative expiration date. The absolute expiration date refers to the expiration date of the fulfilment of the electronic certificate. For example, the expiration date of the fulfilment period is a year / month / day. For example, if the effective period of the performance limitation period is within 15 days from the date of issuing of the license, the receiving party will deliver the fulfilment completion information within 15 days after the collection of the license, otherwise, it will exceed the expiration date on the 15th after the issuing fails to comply with the provisions

- of the electronic certificate failure.
- [0043] S2, the server receives the electronic certificate request information and the time setting information delivered by the client.
- [0044] Wherein the server is the issuing bank background server.
- [0045] S3, the server determines whether the validity of the setting information is correct,
- [0046] Specifically, the server reads the certificate performance limitation setting information to determine whether the expiration date of the collection card expires after the issuing date, if after the issuing date, the certificate performance limitation setting information is correct, and the process proceeds to step S4, If the performance limitation of the collection is incorrect, return to step S1 and the client resets the collection performance limitation.
- [0047] Further, this step may further include:
- [0048] To determine whether the issuing request information is correct, first of all, the server checks whether the issuing applicant is valid, that is, whether the real-name is valid or not; second, determine whether the applicant has a bad credit record. If the issuing applicant is not real and effective, that is not a real-name system, or the issuing applicant has a bad credit history, then the requisition information is incorrect, deliver the verification failure information and prompt the client to reset; If the applicant is a real-name system, and the issuing applicant has no bad credit record, then the issuing request information is correct, and then the process proceeds to step S3. Of course, It is also possible to verify whether the applicant has opened an account at the issuing bank, , However, this verification is used to verify the internal statistics of the issuing bank and not as the correct judgement condition of the issuing information, that is, the issuing bank must have an account number in the issuing bank.
- [0049] S4, opens an electronic certificate according to the compliance setting information.
- [0050] The server opens the electronic certificate according to the issuing request information and the payment account submitted by the client, and freezes the funds corresponding to the payment account or the credit information, and opens the electronic certificate. The electronic certificate is effective in the issuer, the credit card issuer and the issuing bank and between the issuing banks. Wherein, the payment account can be a debit card or a credit card.
- [0051] Example 2:
- [0052] Based on the description of the foregoing example, this example further proposes a system for setting the performance limitation of an electronic certificate, as shown in Figure 2, which includes:
- [0053] The data requesting end 10 is used to deliver the issuing request information and the

- contract aging setting information;
- [0054] The data processing terminal 20 is used for receiving the issuing request information and the setting of the limitation of validity information, and opening the electronic certificate according to the issuing request information and the setting of the limitation of validity information.
- [0055] Further, the data processing terminal 20 also includes:
- [0056] The receiving module 21 is used to receive the issuing request information and the compliance setting information.
- [0057] The pre-requisition request information includes the issuer's identity information and payment account information; and the issuing request information further includes preset performance information, which is used for verifying whether the fulfilment has been performed according to the fulfilment condition.
- [0058] The judging module 22 is used to judge whether the compliance information is correct.
- [0059] The judging module 22 is also used for judging whether the issuing request information is correct or not.
- [0060] The execution module 23 is used to open an electronic certificate according to the contract aging setting information.
- [0061] Further, the data processing terminal 20 also includes:
- [0062] The logout module 240 is used to determine that the electronic certificate is invalid when the data processing terminal 20 does not receive the fulfilment information within the limitation period of validity.
- [0063] Example 3.
- [0064] Based on the description of the foregoing example, the present invention further provides another method for setting an electronic certificate performance limitation, as shown in Figure 3, this example is an improvement on Example one, and includes:
- [0065] S10, the First Server receives the certificate request delivered by the Second Server.
- [0066] Specifically, the First Server receives the certificate collection request information delivered by the first terminal, and the certificate collection request message is delivered by the second terminal to the Second Server and then delivered by the Second Server to the First Server.
- [0067] In this step, the first terminal is the initiation terminal of the electronic certificate, the second terminal is the electronic certificate receiving terminal, the First Server is the electronic certificate issuing bank background server, and the Second Server is the electronic certificate receiving bank background server. Specifically, the recipient of the electronic certificate actively delivers an electronic certificate request message to the

- designated bank backstage server, that is, issues a certificate request message to the Second Server initiative. Second Server receives the certificate request information and delivers it to First Server.
- [0068] Further, the certificate collection request information includes the card issuing request information and performance limitation setting information. The issuing request information includes the issuer's identity information, the corresponding payment account, and the identity of the recipient.
- [0069] The setting information of the performance limitation is the deadline for the completion of the performance of the collection by the client. Within the time limited by the performance limitation, the certification party performs the compliance according to the pre-established compliance content and delivers the corresponding compliance information to server, then the performance is completed. If within the limitation period of performance, the server does not receive the performance information, the electronic certificate is determined to be invalid.
- [0070] S20, after receiving the certificate request information, the First Server generates corresponding pre-issuing information and delivers it to the first terminal.
- [0071] Specifically, after receiving the certificate request information, the First Server reads the issuing request information and the performance limit setting information, and generates the pre-opened card verification information. First Server delivers pre-issuing information to the first terminal.
- [0072] After receiving the pre-permit verification information, the first terminal reads the issuance request information and the performance information therein to confirm it, generates the pre-permit verification information by confirming the pre-permit verification information, and delivers the pre- Information to First Server.
- [0073] Further, the first terminal may further modify the issuing request information or the certificate time limitation information in the performance information, and deliver the modified pre-verification information to the First Server.
- [0074] S30, the First Server receives the pre-issuing information delivered by the first terminal.
- [0075] S40, the First Server determines whether the setting of the limitation of validity information is correct.
- [0076] Specifically, in this step, it is determined whether the performance limitation information of the collection is correct or not. The determination is mainly made according to the pre-established electronic certificate performance limitation range set by First Server. If the performance limitation is within the setting range, it is determined that the performance limitation of the collection is correct, and the process proceeds to step S40. If the collection

and collection of the certificate is not within the setting range, the performance limitation of the collection is determined to be incorrect, and the process returns to step S10 and is reset by the second terminal. For example, if the pre-established collection period of performance shall not exceed 1 month, the period of validity of the collection period within one month, then the collection of prescription performance limitation set is correct, on the contrary, it is wrong; it also necessary to determine whether the expiry date of the closing date is after the issuing date, if it is after the issuing date, it is set to be correct.

- [0077] S50, First Server generates the corresponding electronic certificate according to the contract aging setting information.
- [0078] The First Server freeze the information of the funds or credit corresponding to the payment account according to the issuing request information in the pre-opening verification information and open an electronic certificate according to the setting of the performance limitation of the certificate, the electronic certificate is effective in the issuer, the credit card issuer and the issuing bank and between the issuing bank. Wherein, the payment account may be a debit card or a credit card.
- [0079] The present example is different from the first example, the present example provides electronic certificate is initiated by the second terminal, and initiated by the receiving party and delivered to First Server through the Second Server, that is, delivered by the receiving bank to the issuing bank, and then by the first terminal to confirm the issuing request information, that is, by the issuer to confirm, and then the First Server establish the electronic certificate in accordance with the statute of time limitations.
- [0080] In this example, the receiving party needs to fulfil the content of the performance within the limitation period of the performance and deliver corresponding fulfilment information of the completed compliance certificate to the Second Server, the Second Server and then the fulfilment information to the First Server. In this way, First Server received the compliance information within the performance time limit, which means that the fulfilment is completed.
- [0081] The beneficial effects of the present invention is that, by setting the performance limitation of the electronic certificate, it provides a time limit for the circulation of funds. While protecting the interests of both parties, it also facilitates the correct control over the circulation of funds between the two parties, it urged the electronic certificate to implement the contract on time, which makes the use of electronic certificate more flexible and greatly improves the application space of financial payment instruments.
- [0082] 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.

[0083] Specific examples are used above to illustrate the present invention, but only to help understand the present invention, but not to limit the present invention. For the general technical personnel in this field, according to the ideas of the present invention, the above specific implementation methods can be changed.

Claims:

1. A computer system for setting contract completion time limitation of electronic certificate in electronic transaction, the system comprising:

a data requesting terminal configured to deliver a request for issuing electronic certificate and time limitation setting information for contract completion;

a data processing terminal configured to:

receive the request for issuing electronic certificate and the time limitation setting information for contract completion; and

generate an electronic certificate according to the request for issuing electronic certificate and time limitation setting information for contract completion;

wherein the system receives contract completion information from a collecting party within a limitation period of contract completion, and wherein the electronic certificate is used to effect payment.

2. The system of claim 1, wherein the data processing terminal further includes a receiving module.

3. The system of claim 2, wherein the receiving module is further configured to

receive the request for issuing electronic certificate and the time limitation setting information for contract completion; and

receive the contract completion information after the electronic certificate is generated.

4. The system of claim 1, wherein the data processing terminal further includes a judging module.

5. The system of claim 4, wherein the judging module is further configured to judge whether the contract completion time limitation setting information is correct.
6. The system of claim 1, wherein the data processing terminal further includes an execution module.
7. The system of claim 6, wherein the execution module is further configured to generate the electronic certificate according to the time limitation setting information for contract completion.
8. The system of claim 1 further includes a logout module.
9. The system of claim 8, wherein the logout module is further configured to determine that the electronic certificate is invalid, when a receiving module fails to receive the contract completion information within a limitation period of contract completion.
10. The system of any one of claims 1 to 9, wherein the request for issuing electronic certificate includes the contract completion information.
11. The system of claim 10, wherein the contract completion information is further configured for verifying contract content returned by the collecting party.
12. The system of any one of claims 1 to 11, wherein the request for issuing electronic certificate includes identity information of a client.
13. The system of any one of claims 1 to 12, wherein the request for issuing electronic certificate includes payment account information.
14. The system of any one of claims 1 to 13, wherein the request for issuing electronic certificate includes collector's information.

15. The system of any one of claims 1 to 14, wherein the time limitation setting information for contract completion includes an absolute expiration date.
16. The system of claim 15, wherein the absolute expiration date includes an expiration date of an electronic certificate collection period.
17. The system of any one of claims 1 to 16, wherein the time limitation setting information for contract completion includes a relative expiration date.
18. The system of claim 17, wherein the relative expiration date includes time required for electronic certificate collection to be valid within a time period after introduction of a commodity.
19. A computer implemented method for setting contract completion time limitation of an electronic certificate in electronic transaction, the method comprising:
  - a client device delivers a request for issuing electronic certificate and time limitation setting information for contract completion;
  - a server determines whether the time limitation setting information for contract completion is correct when receiving the request for issuing the electronic certificate and the time limitation setting information for contract completion delivered by the client device;
  - where if the time limitation setting information for contract completion is correct, the server generates the electronic certificate according to the time limitation setting information;
  - the server receives contract completion information from a collecting party within a limitation period of contract completion; and
  - the electronic certificate is used to effect payment.

20. The method of claim 19 further includes that the server determines that the electronic certificate is invalid, when the server fails to receive contract completion information submitted by the collecting party within a limitation period of contract completion.
21. The method of any one of claims 19 to 20, wherein the request for issuing electronic certificate includes the contract completion information.
22. The method of claim 21, wherein the contract completion information is further configured for verifying contract content returned by the collecting party.
23. The method of any one of claims 19 to 22, wherein the request for issuing electronic certificate includes identity information of a client.
24. The method of any one of claims 19 to 23, wherein the request for issuing electronic certificate includes payment account information.
25. The method of any one of claims 19 to 24, wherein the request for issuing electronic certificate includes collector's information.
26. The method of any one of claims 19 to 25, wherein the time limitation setting information for contract completion includes an absolute expiration date.
27. The method of claim 26, wherein the absolute expiration date includes an expiration date of an electronic certificate collection period.
28. The method of any one of claims 19 to 27, wherein the time limitation setting information for contract completion includes a relative expiration date.

29. The method of claim 28, wherein the relative expiration date includes time required for electronic certificate collection to be valid within a time period after introduction of a commodity.

30. A computer implemented method for setting contract completion time limitation of an electronic certificate in electronic transaction, the method comprising:

a first server receives pre-opening certificate information containing a request for issuing electronic certificate and time limitation setting information for contract completion delivered by a first terminal;

the first server determines whether the time limitation setting information for contract completion is correct;

where if the time limitation setting information for contract completion is correct, the first server generates an electronic certificate corresponding to the time limitation setting information for contract completion according to the pre-opening certificate information;

the first server receives contract completion information from a collecting party within a limitation period of contract completion; and

the electronic certificate is used to effect payment.

31. The method of claim 30 further includes a second terminal.

32. The method of claim 30 further includes a second server.

33. The method of any one of claims 30 to 32, wherein the request for issuing electronic certificate is delivered by the second terminal to the first server via the second server.

34. The method of claim 33, wherein the request for issuing electronic certificate is delivered by the first server to the first terminal for confirmation.
35. The method of claim 34, wherein the first terminal delivers request for issuing electronic certificate to the first server after confirmation.
36. The method of any one of claims 31 to 35 further includes the first server determines that the electronic certificate is invalid, when the server fails to receive contract completion information submitted by the collecting party within a limitation period of contract completion.
37. The method of any one of claims 31 to 35, wherein the first server needs to receive contract completion information submitted by the collecting party within a limitation period of contract completion.
38. The method of any one of claims 30 to 37, wherein the request for issuing electronic certificate includes the contract completion information.
39. The method of claim 38, wherein the contract completion information is further configured for verifying contract content returned by the collecting party.
40. The method of any one of claims 30 to 39, wherein the request for issuing electronic certificate includes collection information.
41. The method of claim 40, wherein the collection information is configured to be verified collection certification request information issued by the collecting party.
42. The method of any one of claims 30 to 41, wherein the request for issuing electronic certificate includes identity information of a client.

43. The method of any one of claims 30 to 42, wherein the request for issuing electronic certificate includes payment account information.
44. The method of any one of claims 30 to 43, wherein the request for issuing electronic certificate includes collector's information.
45. The method of any one of claims 30 to 44, wherein the time limitation setting information for contract completion includes an absolute expiration date.
46. The method of claim 45, wherein the absolute expiration date includes an expiration date of an electronic certificate collection period.
47. The method of any one of claims 30 to 46, wherein the time limitation setting information for contract completion includes a relative expiration date.

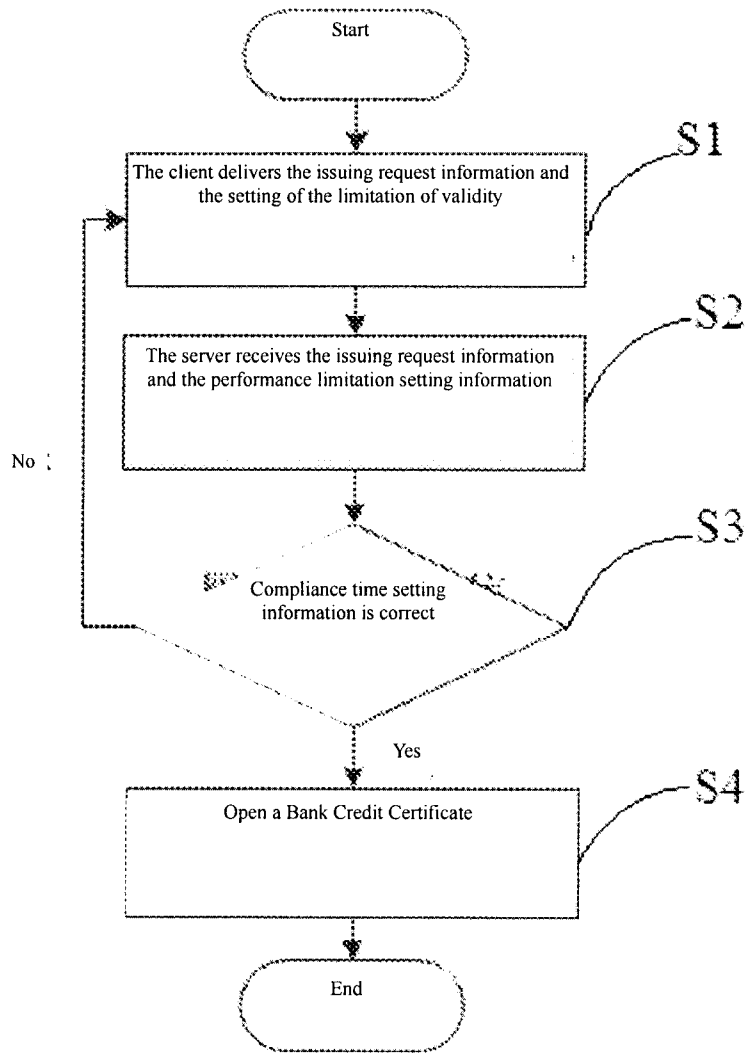


Figure 1

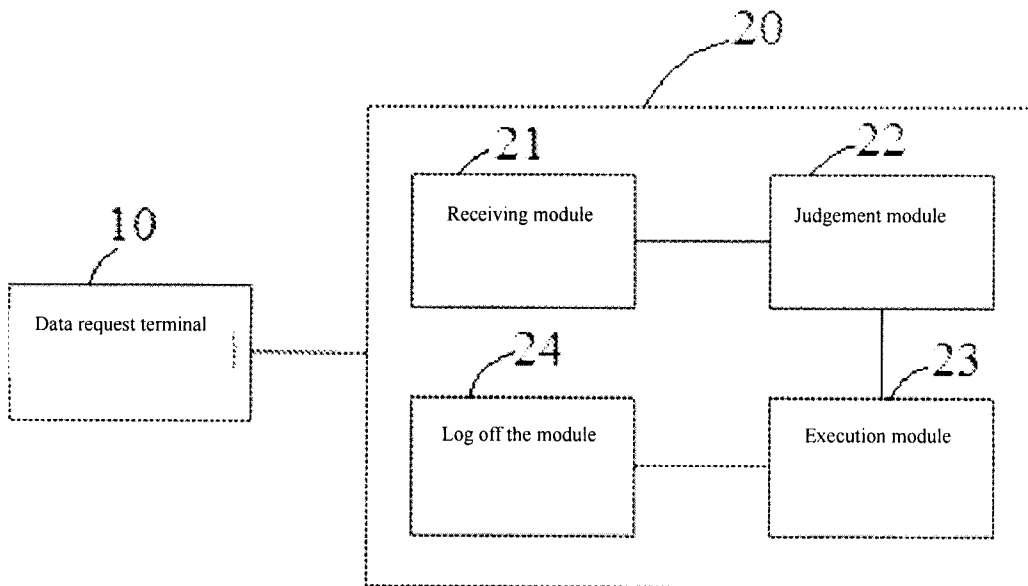


Figure 2

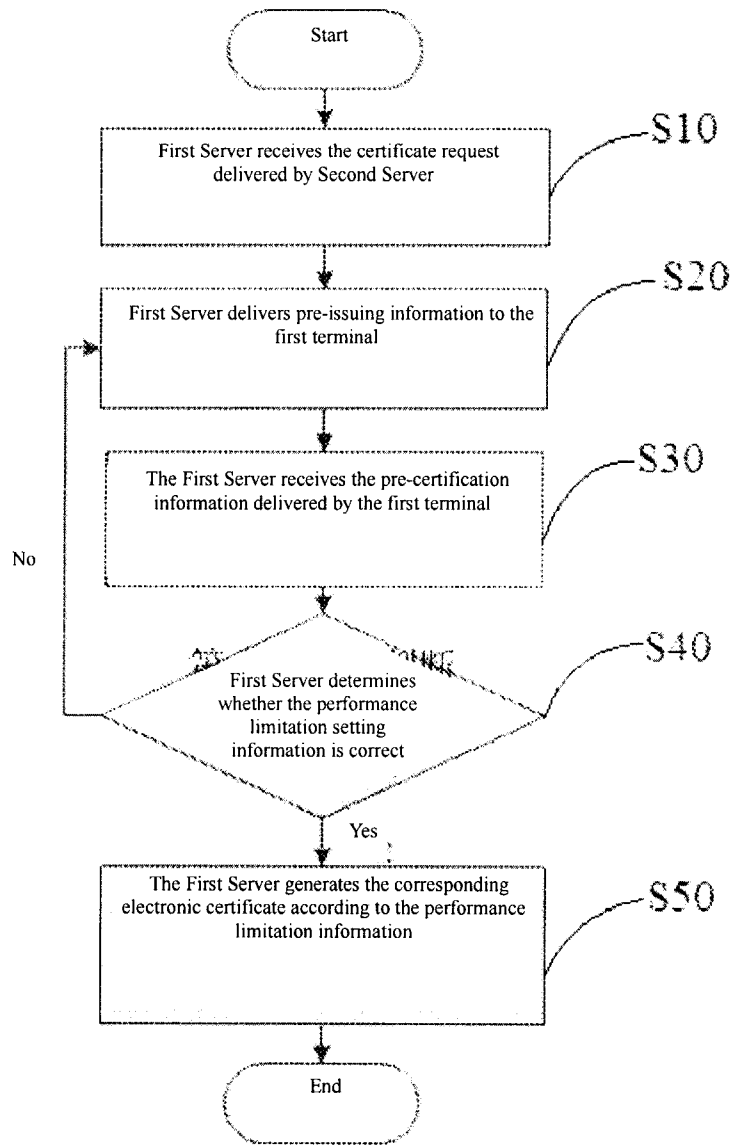


Figure 3

