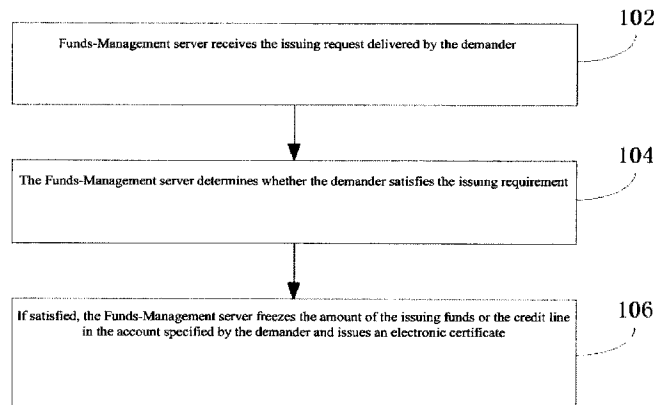




(86) Date de dépôt PCT/PCT Filing Date: 2015/07/21
 (87) Date publication PCT/PCT Publication Date: 2017/01/26
 (45) Date de délivrance/Issue Date: 2023/01/31
 (85) Entrée phase nationale/National Entry: 2018/01/22
 (86) N° demande PCT/PCT Application No.: CN 2015/084584
 (87) N° publication PCT/PCT Publication No.: 2017/012015

(51) Cl.Int./Int.Cl. *G06Q 20/00* (2012.01)
 (72) Inventeur/Inventor:
 ZHANG, YI, CN
 (73) Propriétaire/Owner:
 10353744 CANADA LTD., CA
 (74) Agent: HINTON, JAMES W.

(54) Titre : SERVEUR DE GESTION D'ARGENT, ET PROCEDE ET SYSTEME DE TRAITEMENT DE DONNEES POUR ORGANISER LA DELIVRANCE D'UN CERTIFICAT
 (54) Title: MONEY MANAGEMENT SERVER, AND DATA PROCESSING METHOD AND SYSTEM FOR ORGANISING ISSUING OF CERTIFICATE



(57) **Abrégé/Abstract:**

Disclosed in the present application is a data processing method for organising the issuing of a certificate, comprising: a server receives a certificate issuing request from a demanding party; the server determines whether the demanding party meets the certificate issuing requirements; if so, then the server freezes money or expends credit of a value equivalent to the certificate in a specified account of the demanding party, and issues an electronic certificate. Also disclosed in the present application are a data processing system for organising the issuing of a certificate and a first money management server. In the present application, because after receiving the certificate issuing request of the demanding party, the money management server first determines whether the demanding party meets the certificate issuing requirements, and if so, then the server freezes money or expends credit of a value equivalent to the certificate in a specified account of the demanding party, and issues an electronic certificate, by means of the demanding party requesting the certificate issuing bank to issue the electronic certificate, when a product has not yet been received, the money is always located in the bank account, thereby preventing the demanding party from not making a payment after receiving the product; financial security is high and the scope of application for financial payment tools is enriched, providing a beneficial tool for boosting the development of mature e-commerce.

(12) 按照专利合作条约所公布的国际申请

(19) 世界知识产权组织
国际局(43) 国际公布日
2017年1月26日 (26.01.2017)

WIPO | PCT

(10) 国际公布号
WO 2017/012015 A1

- (51) 国际专利分类号:
G06Q 20/00 (2012.01) G06Q 40/00 (2012.01)
- (21) 国际申请号: PCT/CN2015/084584
- (22) 国际申请日: 2015年7月21日 (21.07.2015)
- (25) 申请语言: 中文
- (26) 公布语言: 中文
- (71) 申请人: 深圳市银信网银科技有限公司 (SHENZHEN CIPAY NETWORK BANK TECHNOLOGY CO., LTD) [CN/CN]; 中国广东省深圳市福田区滨河路北彩田路东交汇处联合广场 A 座裙楼 402-D、402-E, Guangdong 518000 (CN)。
- (72) 发明人: 张毅 (ZHANG, Yi); 中国广东省深圳市福田区滨河路北彩田路东交汇处联合广场 A 座裙楼 402-D、402-E, Guangdong 518000 (CN)。
- (74) 代理人: 深圳鼎合诚知识产权代理有限公司 (DHC IP ATTORNEYS); 中国广东省深圳市福田区金田路与福华路交汇处现代国际大厦 2201, Guangdong 518048 (CN)。
- (81) 指定国 (除另有指明, 要求每一种可提供的国家保护): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JP, KE, KG, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW。
- (84) 指定国 (除另有指明, 要求每一种可提供的地区保护): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), 欧亚 (AM, AZ, BY, KG, KZ, RU, TJ, TM), 欧洲 (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG)。
- 本国际公布:
— 包括国际检索报告(条约第 21 条(3))。

(54) Title: MONEY MANAGEMENT SERVER, AND DATA PROCESSING METHOD AND SYSTEM FOR ORGANISING ISSUING OF CERTIFICATE

(54) 发明名称: 资金管理服务器、顺开证的数据处理方法及系统

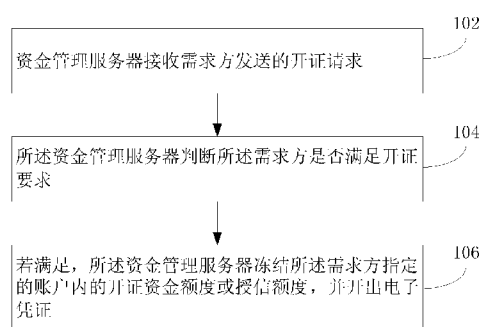


图 1

- 102 A SERVER RECEIVES A CERTIFICATE ISSUING REQUEST FROM A DEMANDING PARTY
- 104 THE SERVER DETERMINES WHETHER THE DEMANDING PARTY MEETS THE CERTIFICATE ISSUING REQUIREMENTS
- 106 IF SO, THEN THE SERVER FREEZES MONEY OR EXPENDS CREDIT OF A VALUE EQUIVALENT TO THE CERTIFICATE IN A SPECIFIED ACCOUNT OF THE DEMANDING PARTY, AND ISSUES AN ELECTRONIC CERTIFICATE

(57) Abstract: Disclosed in the present application is a data processing method for organising the issuing of a certificate, comprising: a server receives a certificate issuing request from a demanding party; the server determines whether the demanding party meets the certificate issuing requirements; if so, then the server freezes money or expends credit of a value equivalent to the certificate in a specified account of the demanding party, and issues an electronic certificate. Also disclosed in the present application are a data processing system for organising the issuing of a certificate and a first money management server. In the present application, because after receiving the certificate issuing request of the demanding party, the money management server first determines whether the demanding party meets the certificate issuing requirements, and if so, then the server freezes money or expends credit of a value equivalent to the certificate in a specified account of the demanding party, and issues an electronic certificate, by means of the demanding party requesting the certificate issuing bank to issue the electronic certificate, when a product has not yet been received, the money is always located in the bank account, thereby preventing the demanding party from not making a payment after receiving the product; financial security is high and the scope of application for financial payment tools is enriched, providing a beneficial tool for boosting the development of mature e-commerce.

(57) 摘要:

[见续页]

WO 2017/012015 A1 

本申请公开了一种顺开证的数据处理方法，包括：服务器接收需求方的开证请求；所述服务器判断所述需求方是否满足开证要求；若满足，所述服务器冻结需求方指定的账户内的开证资金额度或支用授信额度，并开出电子凭证。本申请还公开了一种顺开证的数据处理系统和资金管理服务器。本申请由于资金管理服务器接收需求方的开证请求后，先判断需求方是否满足开证要求，若满足则冻结需求方指定的账户内的开证资金额度或支用授信额度，并开出电子凭证，通过需求方请求开证行开立电子凭证，在未收到商品前，资金一直处于银行账户中，可避免需求方收到商品后不付款，资金安全度高，丰富了金融支付工具的应用场景，为助推电子商务的成熟发展提供了有利的工具。

Money Management Server, And Data Processing Method And System For Organising Issuing Of Certificate

Technical Field

[0001] The present application relates to the field of computer data processing technology, and in particular, to a Funds-Management server and a data processing method and system for issuing certificates.

[0002]

[0003] Background Technology

[0004] 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.

[0005] However, in current E-commerce applications, the transfer of funds mainly relies on the traditional way of electronic direct transfer payment and third-party payment, and the payment method is single, and both are performed before the demander receives the purchased commodity, the demander funds have been allocated to the account, which cannot meet the potential business needs of the market.

[0006]

[0007] Summary of the Invention

[0008] The technical problem to be solved by the present application is to provide a Funds-Management server and open data processing method and system for the shortage of the existing technology.

[0009] According to a first aspect of the present application, the present application provides a method for processing data according to an issuing certificate, including:

[0010] Funds-Management server receives the issuing request from the demander;

[0011] The Funds-Management server determines whether the demander meets the issuing requirements;

[0012] If satisfied, the Funds-Management server may freeze the amount of the issuing funds or the credit limit of the amount specified in the account designated by the demander and issue an electronic certificate.

[0013] The above method, the Funds-Management server determine whether the demander meets the issuing requirements, which includes the identity and/or whether the account is in compliance with the requirements of the demander as described in the Funds-Management

WO 2017/012015

PCT/CN2015/084584

server.

- [0014] In the above method, the Funds-Management server invokes the account information of the demander, and determines whether the amount of the debit card or the credit limit in the account is greater than or equal to the payment amount applied for in the debit card request.
- [0015] According to a second aspect of the present application, the present application provides a data processing method, including:
- [0016] The data requesting terminal generates a demander issuing request and delivers it to the Funds-Management server;
- [0017] The Funds-Management server receives the issuing request;
- [0018] The Funds-Management server determines whether the issuing request meets the issuing conditions;
- [0019] If satisfied, the Funds-Management server may freeze the amount of the issuing funds or the credit limit of the amount specified in the account designated by the demander and issue an electronic certificate.
- [0020] The above method, also including:
- [0021] The Funds-Management server delivers electronic certificate generation information to the data requesting terminal;
- [0022] The data requesting terminal receives the electronic certificate generating information.
- [0023] According to a third aspect of the present application, the present application provides a method for data processing , including:
- [0024] The demander generate a certificate of issuing and delivered to the issuing bank;
- [0025] The issuing bank receives the issuing request;
- [0026] The issuing bank determine whether the demander meets the issuing requirements;
- [0027] If satisfied, the issuing bank froze the amount of the issuing funds or the credit limit used in the account designated by the demander and issued an electronic certificate.
- [0028] According to the fourth aspect of the present application, the present application provides a Funds-Management server, including a receiving module, a judging module, and a processing module;
- [0029] The receiving module is used to receive the demander's issuing request;
- [0030] The judging module is used for judging whether the demander meets the issuing requirements;
- [0031] The processing module is used to freeze the amount of the issuing fund or the credit limit in the account specified by the demander when the demander satisfies the opening conditions, and issue electronic certificate.

WO 2017/012015

PCT/CN2015/084584

- [0032] According to a fifth aspect of the present application, the present application provides a data processing system including a funds server and a data requesting terminal, wherein the funds server includes a receiving module, a judging module, and a processing module;
- [0033] The data requesting terminal is used to generate a demander issuing request and deliver the claim-issuing request to the receiving module;
- [0034] The receiving module is used for receiving the issuing request;
- [0035] The judging module is used for judging whether the demander meets the issuing requirements
- [0036] The processing module is used to: when the demander satisfies the conditions for issuing the card, freeze the amount of the issuing card or the credit limit of the card specified in the demander, and issue an electronic certificate.
- [0037] In the above system, the processing module is also used to deliver electronic certificate generation information to the data requesting terminal; and the data requesting terminal is also used to receive the electronic certificate generating information.
- [0038] According to a sixth aspect of the present application, the present application provides a Funds-Management server, including a memory and a processor, wherein the memory is used to store computer instructions, and the processor is used to execute the following steps according to the computer instructions:
- [0039] Receiving the issuing request deliver by the demander;
- [0040] Determine whether the demander meets the issuing requirements;
- [0041] If satisfied, freeze the amount of the issuing funds or the credit limit of the account designated in the demander and issue an electronic certificate.
- [0042] As a result of the above technical solutions, the present application has the following beneficial effects:
- [0043] In the present application, after the issuing bank server receives the issuing request from the requesting party, it first determines whether the requesting party satisfies the issuing requirement, and if it meets the requirement, the issuing bank or the supporting credit limit within the account specified by the requesting party is frozen, and open out an electronic certificate. The demander requests the issuing bank to open an electronic certificate. Before the buyer does not receive the commodity, the buyer's funds are always in the bank account, so as to prevent the seller from receiving the commodity without paying for it. It enriches the application scenarios of financial payment instruments and provides an advantageous tool for boosting the mature development of E-commerce.
- [0044]
- [0045] Brief Description

- [0046] Figure 1 is a flow chart of a method for processing data in accordance with the present application in one example;
- [0047] Figure 2 is a flow chart of another example of the method of data processing of the present application;
- [0048] Figure 3 is a flow chart of the sequence of the data processing method of the present application;
- [0049] Figure 4 is a flow chart of another example of the data processing system of the present application;
- [0050] Figure 5 is a schematic diagram of the structure of the Funds management service server in an example of the present application;
- [0051] Figure 6 is a structural schematic diagram of a data processing system of the present application in an implementation manner.
- [0052]
- [0053] Description of the Preferred Examples
- [0054] The present application will be further described in detail below with reference to the accompanying drawings through specific examples.
- [0055] The electronic certificate of the scheme is the payment certificate of electronic credit commitment that the bank undertakes to pay the funds according to the agreed terms, it refers to that the bank has opened the required amount of funds or the use of the credit limit according to the application of the applicant, and has promised to make payment of the payment certificate of electronic credit commitment in accordance with the agreed terms.
- [0056] The electronic business mentioned in this application is usually the business process: the issuing bank (issuing bank) according to the applicant's application to freeze the amount needed funds to open electronic certificate, and received by the issuing bank by receiving the issuer receiving card, when paying agreed conditions are met, the issuing bank will pay the funds and deal with the payment and settlement to the receiving witness through the receiving bank.
- [0057] Example 1:
- [0058] As shown in Figure 1, a data processing method for the application, one of the implementation methods, including the following steps:
- [0059] Step 102: Funds-Management server receives the demander's issuing request. The requesting party can deliver the issuing request through the data requesting terminal. In this example, the Funds-Management server is usually set at the issuing bank, that is, the server where the Funds-Management server is used as the issuing bank, and the buyer is the buyer of the demand.

- [0060] The issuing request includes the issuer's identity information and payment account information. It can also include the information of the designated collector, such as the recipient's name, mobile phone, email, ID card, micro-signal, QQ number and other information corresponding to the receiver, the receiver's account number, such as the deposit account number, through this collection of information, it is convenient for the issuer to receive electronic certificate in time. The demander may also not specify the certificate collector, so that anyone who obtains the electronic certificate information can receive the electronic certificate.
- [0061] Step 104: Funds-Management server determine whether the demander meet the issuing requirements.
- [0062] Step 106: If satisfied, Funds-Management server will freeze the amount of issuing funds or credit limit in the account specified by the demander and issue an electronic certificate. The account specified by the demander can be either the account of the demander's own account or the account of another person designated by the demander.
- [0063] The demander of the account within the amount of the issuing funds or credit line sufficient is sufficient, the issuing bank is frozen by the request of the requester, or the electronic certificate is generated by the credit. At the same time, the information generated by electronic certificate is sent to the demander. On the contrary, the feedback result is given to the demander, and the opening process is finished. Of course, it is not necessarily to call the issuer's account information to compare, and it can also be invoked by another person's account.
- [0064] Wherein, the step 104 may specifically include the following steps: Funds-Management server verifies the identity of the requester and / or whether the account complies with the issuing requirements.
- [0065] To determine whether to meet the issuing requirements, Verify the identity and/or account of the applicant (i.e., the demander). The issuing bank verifies the issuer's identity information. The verification at this place may have the following situations: the first verification situation refers to whether the issuer has the account opening information at the issuing bank, and the second verification situation refers to whether the issuing applicant is valid or not. That is, the real name verification does not require the issuer to have issue account in the issuing bank. The third verification is whether the applicant has bad credit record, whether it is a white list user or a blacklist user? When it is verified, the mobile phone dynamic code can be realized.
- [0066] Further, step 104 may further include the following steps: The Funds-Management server invokes the account information specified by the demander, and determines whether the

WO 2017/012015

PCT/CN2015/084584

amount of the debit card or the credit limit in the debit-side account is greater than or equal to the payment amount applied for in the debit card request.

- [0067] After step 106 may further include the following steps, which are specifically:
- [0068] The Funds-Management server delivers the electronic certificate generation information to the data requesting terminal.
- [0069] Example 2:
- [0070] As shown in Figure 2, the method for processing the data of the present application in another example includes the following steps:
- [0071] Step 202: the data requesting terminal generates a demander issuing request and delivers it to the Funds-Management server.
- [0072] Step 204: Funds-Management server receives the issuing request.
- [0073] Step 206: Funds-Management server determine whether the demander meet the issuing requirements.
- [0074] Step 208: If satisfied, Funds-Management server will freeze the amount of issuing funds or credit limit in the account specified by the demander and issue an electronic certificate. The account specified by the demander can be either the account of the demander's own account or the account of another person designated by the demander.
- [0075] In an implementation manner, after step 208, the following steps may be further included:
- [0076] The Funds-Management server delivers the electronic certificate generation information to the data requesting terminal. Data requesting terminal receives electronic certificate to generate information.
- [0077] As shown in Figure 3, the method for processing data according to the present invention, which is a specific application example, includes the following steps:
- [0078] Step 302: the demander generates the issuing request through the client.
- [0079] The issuing request includes the issuer's identity information and payment account information. It can also include the information of the designated collector, such as the recipient's name, mobile phone, email, ID card, micro-signal, QQ number and other information corresponding to the receiver, the receiver's account number, such as the deposit account number, through this collection of information, it is convenient for the issuer to receive electronic certificate in time. The demander may also not specify the certificate collector, so that anyone who obtains the electronic certificate information can receive the electronic certificate.
- [0080] Step 304: the issuing bank receives the issuing request and determines whether the requisition issuing request meets the issuing requirement. If yes, go to step 306; otherwise, the feedback result will terminate the issuance or re-generate the issuing request to the

WO 2017/012015

PCT/CN2015/084584

requester.

- [0081] To determine whether or not to meet the opening requirements, the account or identity of the issuer (i.e., the demander) needs to be verified. The issuing bank verifies the issuer's identity information. The verification at this place may have the following situations: the first verification situation refers to whether the issuer has the account opening information at the issuing bank, and the second verification situation refers to whether the issuing applicant is valid or not. That is, the real name verification does not require the issuer to have issue account in the issuing bank. The third verification is whether the applicant has bad credit record, whether it is a white list user or a blacklist user? When it is verified, the mobile phone dynamic code can be realized.
- [0082] Step 306: the issuing bank invokes the data in the account specified by the requester to obtain the funds or credit information to determine whether the quota is sufficient or not. If sufficient, then step 308 is performed; otherwise, the feedback result is delivered to the requester to end the issuing process. Of course, it can be understood that the department does not necessarily have to invoke the issuer's account information for comparison, and it can also invoke another person's account to open a card.
- [0083] Step 308: When the funds in the designated account or the credit extension is sufficient, the issuing bank, at the request of the issuer, may freeze the funds or use credit to generate an electronic certificate. If the debit party uses the debit card, it will freeze the funds in the debit card, such as using a credit card, and the credit card will be frozen. At the same time, the information of electronic certificate will be delivered to the demander.
- [0084] Step 310: the demander receives the information generated by the electronic certificate to complete the entire electronic certificate issuance process.
- [0085] The issuing process can also set the timing, regular, fixed open electronic certificate. At the same time it can also set the conditions of the electronic certificate solution, such as setting the rules to pay, set to open a lot of time to freeze the case of payment, and so on.
- [0086] For example, the demander can be pre-commissioned by the issuing bank to freeze the funds or support credit, open the uncertain electronic account receivables, when the transaction occurs, tell the demander electronic certificate information, which is to tell the buyer electronic certificate information, and the seller will fill in the collection account. Request the issuing bank to open an electronic certificate through the demander, and the electronic certificate does not specify a certificate collector. When the electronic certificate is required to be purchased, the electronic certificate can be flexibly and conveniently used. Since the buyer funds are always in the bank account before the receipt of the commodity, The high security of funds has enriched the application scenarios of financial payment

WO 2017/012015

PCT/CN2015/084584

instruments and provided favourable tools for boosting the mature development of E-commerce. In the case of a designated collector, the demander shall fill in the receiving account number and open the electronic certificate of the point-to-point. When the designated certificate collector open electronic certificate, through the implementation of the technical program issuing, the issuing process is simple and easy to achieve point-to-point payment, the buyer did not receive the commodity, the buyer funds have been in the bank account, the safety of funds is high.

- [0087] Example 3:
- [0088] As shown in Figure 4, the data processing method of this application is another implementation method, including the following steps:
- [0089] Step 402: the demander generates the issuing request and delivers it to the issuing bank.
- [0090] Step 404: the issuing bank receives the issuing request.
- [0091] Step 406: the issuing bank determines whether the demander meets the issuing requirements. The issuing bank can determine whether the buyer's demander meets the opening requirements by the following two aspects:
- [0092] The issuing bank verifies the identity of the requesting party and / or whether the account complies with the issuing requirements. To determine whether or not to meet the issuing requirements, it is necessary to verify the identity and/or account of the issuer (i.e., the demander). The issuing bank verifies the issuer's identity information. The verification at this place may have the following situations: the first verification situation refers to whether the issuer has the account opening information at the issuing bank, and the second verification situation refers to whether the issuing applicant is valid or not. That is, the real name verification does not require the issuer to have issue account in the issuing bank. The third verification is whether the applicant has bad credit record, whether it is a white list user or a blacklist user? When it is verified, the mobile phone dynamic code can be realized.
- [0093] The issuing bank invokes the account information of the demander, and determines whether the amount of the debit card or the credit limit in the debit-side account is greater than or equal to the payment amount applied for in the debit card request.
- [0094] Step 408: If satisfied, the issuing bank may freeze the amount of the issuing funds within the account specified by the demander or the credit limit within the account specified by the demander, and issue an electronic certificate. The account specified by the demander of the department can be either the account of the demander's own account or the account of another person designated by the demander.
- [0095] Example 4:

WO 2017/012015

PCT/CN2015/084584

- [0096] As shown in Figure 5, an example of the Funds-Management server 10 of the present application includes a receiving module 11, a judging module 12, and a processing module 13.
- [0097] The receiving module 11 is used for receiving the demander of the issuing request; judging module 12 is used for judging whether the demander meets the issuing requirements; processing module 13 is used for the demander to meet the conditions of the issuance, freeze the amount of the opening funds or the amount of credit in the account specified by the demander, and open the electronic certificate.
- [0098] In an example, the processing module 13 is also used to deliver the electronic certificate generation information to the data requesting terminal 20.
- [0099] Example 5:
- [0100] As shown in Figure 6, one example of the data processing system of the present application includes a Funds-Management server 10 and a data requesting terminal 20. The Funds-Management server 10 includes a receiving module 11, a judging module 12 and a processing module 13.
- [0101] The data requesting terminal 20 is used to generate a demander issuing request, and delivers the issuing request to the receiving module 11; the receiving module 11 is used to receive the issuing request; the judging module 12 is used to determine whether the demander satisfies the requirement of opening. The card processing module 13 is used to freeze the amount of the issuing or supporting credit within the account specified by the demander when the demander satisfies the issuing conditions and issue an electronic certificate.
- [0102] According to the data processing system of the present application, the processing module 13 may be also used to deliver the electronic certificate generation information to the data requesting terminal 20; the data requesting terminal 20 may also be used to receive the electronic certificate to generate the information.
- [0103] Example 6:
- [0104] Another example of the Funds-Management server of the present application includes a memory and a processor, the memory is used to store computer instructions, and the processor is used to execute the following steps according to the instructions of the computer:
- [0105] Receiving the issuing request deliver by the demander;
- [0106] Determine whether the demander meets the issuing requirements;
- [0107] If satisfied, freeze the amount of the issuing funds or the credit limit of the account designated in the demander and issue an electronic certificate.

[0108] 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.

[0109] The foregoing is a further detailed description of the present application in conjunction with specific implementation manners, and it should not be considered that the specific implementation of the present application is limited to these descriptions. For the general technical personnel in the technical field of this application, a number of simple deduction or replacement can be made without leaving the application of the invention.

Claims:

1. A data processing system for organizing issuing of electronic certificates in an electronic transaction, including a Funds-Management server and a data requesting terminal, the system comprising:

the data requesting terminal configured to generate a request for issuing an electronic certificate for an applicant and deliver the request for issuing the electronic certificate to the Funds-Management server;

the Funds-Management server, comprising:

a receiving module configured to receive the request for issuing the electronic certificate delivered by the data requesting terminal;

a judging module configured to determine whether the applicant meets requirements for issuing the electronic certificate; and

a processing module configured to freeze an amount of funds or a credit limit in an account designated by the applicant to issue the electronic certificate if the applicant meets requirements for issuing the electronic certificate, wherein the electronic certificate is an electronic credit commitment which an issuing bank undertakes to pay funds corresponding to a payment amount of the electronic certificate to a receiving bank of a certificate collector according to agreed terms.

2. The system of claim 1, wherein the processing module is further configured to deliver the electronic certificate to the data requesting terminal.
3. The system of claim 1, wherein the data requesting terminal is further configured to receive the electronic certificate.

4. The system of any one of claims 1 to 3, wherein the request for issuing electronic certificate includes identification information of the applicant.
5. The system of any one of claims 1 to 4, wherein the request for issuing electronic certificate includes payment account information of the applicant.
6. The system of any one of claims 1 to 5, wherein the request for issuing electronic certificate includes information of a designated user for collecting electronic certificate.
7. The system of any one of claims 1 to 6, wherein the requirements for issuing electronic certificate includes verification of identification information of the applicant.
8. The system of claim 7, wherein the verification of identification information of the applicant includes verifying whether the applicant has account opening information in the Funds-Management server already.
9. The system of claim 7, wherein the verification of identification information of the applicant includes verifying whether the applicant is valid.
10. The system of claim 7, wherein the verification of identification information of the applicant includes verifying whether the applicant's credit record is in a white list.

11. The system of any one of claims 1 to 10, wherein the requirements for issuing electronic certificate includes verification of payment account information of the applicant.
12. The system of claim 7, wherein the verification of identification information of the applicant is executed by using a dynamic code.
13. A data processing method for organizing issuing of electronic certificates in an electronic transaction, the method comprising:

a Funds-Management server receives a request for issuing an electronic certificate delivered by an applicant;

the Funds-Management server determines whether the applicant meets requirements for issuing the electronic certificate; and

where if the applicant meets requirements for issuing the electronic certificate, the Funds-Management server freezes an amount of the funds or a credit loan limit in an account designated by the applicant to issue the electronic certificate, wherein the electronic certificate is an electronic credit commitment which an issuing bank undertakes to pay funds corresponding to a payment amount of the electronic certificate to a receiving bank of a certificate collector according to agreed terms.
14. The method of claim 13 further includes that the Funds-Management server verifies whether identification information of the applicant meets the requirements for issuing electronic certificate.

15. The method of any one of claims 13 to 14 further includes that the Funds-Management server verifies whether the applicant's account meets the requirements for issuing electronic certificate.
16. The method of any one of claims 14 to 15 further includes that the Funds-Management server invokes account information to determine whether balance or the credit limit in the account is greater than or equal to the amount of funds requested in the request for issuing electronic certificate.
17. The method of claim 13 further includes that the Funds-Management server delivers the electronic certificate to a data requesting terminal.
18. The method of any one of claims 13 to 17, wherein the request for issuing electronic certificate includes identification information of the applicant.
19. The method of any one of claims 13 to 18, wherein the request for issuing electronic certificate includes payment account information of the applicant.
20. The method of any one of claims 13 to 19, wherein the request for issuing electronic certificate includes information of a designated user for collecting electronic certificate.
21. The method of any one of claims 13 to 20, wherein the requirements for issuing electronic certificate includes verification of identification information of the applicant.

22. The method of claim 21, wherein the verification of identification information of the applicant includes verifying whether the applicant has account opening information in the Funds-Management server already.
23. The method of claim 21, wherein the verification of identification information of the applicant includes verifying whether the applicant is valid.
24. The method of claim 21, wherein the verification of identification information of the applicant includes verifying whether the applicant's credit record is in a white list.
25. The method of any one of claims 13 to 24, wherein the requirements for issuing electronic certificate includes verification of payment account information of the applicant.
26. The method of claim 21, wherein the verification of identification information of the applicant is executed by using a dynamic code through a mobile phone.
27. A computer implemented method for organizing issuing of electronic certificates in an electronic transaction, the method comprising:

a data requesting terminal generates a request for issuing an electronic certificate for an applicant and delivers the request for issuing the electronic certificate to a Funds-Management server;

the Funds-Management server determines whether the applicant meets requirements for issuing electronic certificate when receiving the request for issuing the electronic certificate; and

where if the applicant meets requirements for issuing the electronic certificate, the Funds-Management server freezes an amount of the funds or a credit loan limit in an account designated by the applicant to issue the electronic certificate, wherein the electronic certificate is an electronic credit commitment which an issuing bank undertakes to pay funds corresponding to a payment amount of the electronic certificate to a receiving bank of a certificate collector according to agreed terms.

28. The method of claim 27 further includes that the Funds-Management server verifies whether identification information of the applicant meets the requirements for issuing electronic certificate.
29. The method of any one of claims 27 to 28 further includes that the Funds-Management server verifies whether the applicant's account meets the requirements for issuing electronic certificate.
30. The method of any one of claims 28 to 29 further includes the Funds-Management server invokes account information to determine whether balance or the credit limit in the account is greater than or equal to the amount of funds requested in the request for issuing electronic certificate.
31. The method of claim 27 further includes that the Funds-Management server delivers the electronic certificate to the data requesting terminal.
32. The method of any one of claims 27 to 31, wherein the request for issuing electronic certificate includes identification information of the applicant.
33. The method of any one of claims 27 to 32, wherein the request for issuing electronic certificate includes payment account information of the applicant.

34. The method of any one of claims 27 to 33, wherein the request for issuing electronic certificate includes information of a designated user for collecting electronic certificate.
35. The method of any one of claims 27 to 34, wherein the requirements for issuing electronic certificate includes verification of identification information of the applicant.
36. The method of claim 35, wherein the verification of identification information of the applicant includes verifying whether the applicant has account opening information in the Funds-Management server already.
37. The method of claim 35, wherein the verification of identification information of the applicant includes verifying whether the applicant is valid.
38. The method of claim 35, wherein the verification of identification information of the applicant includes verifying whether the applicant's credit record is in a white list.
39. The method of any one of claims 27 to 38, wherein the requirements for issuing electronic certificate includes verification of payment account information of the applicant.
40. The method of claim 35, wherein the verification of identification information of the applicant is executed by using a dynamic code through a mobile phone.
41. A computer server for money management in an electronic transaction, the server comprising:

a receiving module configured to receive a request for issuing an electronic certificate delivered by the applicant;

a judging module configured to determine whether the applicant meets requirements for issuing the electronic certificate; and

a processing module configured to freeze an amount of the funds or a credit limit in an account designated by the applicant to issue the electronic certificate if the applicant meets requirements for issuing the electronic certificate, wherein the electronic certificate is an electronic credit commitment which an issuing bank undertakes to pay funds corresponding to a payment amount of the electronic certificate to a receiving bank of a certificate collector according to agreed terms.

42. The server of claim 41, wherein the processing module is further configured to deliver the electronic certificate to a data requester.
43. The server of any one of claims 41 to 42, wherein the request for issuing electronic certificate includes identification information of the applicant.
44. The server of any one of claims 41 to 43, wherein the request for issuing electronic certificate includes payment account information of the applicant.
45. The server of any one of claims 41 to 44, wherein the request for issuing electronic certificate includes information of a designated user for collecting electronic certificate.
46. The server of any one of claims 41 to 45, wherein the requirements for issuing electronic certificate includes verification of identification information of the applicant.

47. The server of claim 46, wherein the verification of identification information of the applicant includes verifying whether the applicant has account opening information in the Funds-Management server already.
48. The server of claim 46, wherein the verification of identification information of the applicant includes verifying whether the applicant is valid.
49. The server of claim 46, wherein the verification of identification information of the applicant includes verifying whether the applicant's credit record is in a white list.
50. The server of any one of claims 41 to 49, wherein the requirements for issuing electronic certificate includes verification of payment account information of the applicant.
51. The server of claim 46, wherein the verification of identification information of the applicant is executed by using a dynamic code through a mobile phone.
52. A computer server for money management in an electronic transaction, the server comprising:
 - a memory configured to store computer instructions; and
 - a processor configured to
 - receive a request for issuing an electronic certificate delivered by the applicant;

a determine whether the applicant meets requirements for issuing the electronic certificate; and

freeze an amount of the funds or a credit limit in an account designated by the applicant to issue the electronic certificate if the applicant meets requirements for issuing the electronic certificate, wherein the electronic certificate is an electronic credit commitment which an issuing bank undertakes to pay funds corresponding to a payment amount of the electronic certificate to a receiving bank of a certificate collector according to agreed terms.

53. The server of claim 52, wherein the processor is further configured to verify whether identification information of the applicant meets the requirements for issuing electronic certificate.
54. The server of any one of claims 52 to 53, wherein the processor is further configured to verify whether the applicant's account meets the requirements for issuing electronic certificate.
55. The server of any one of claims 53 to 54, wherein the processor is further configured to invoke account information to determine whether balance or the credit limit in the account is greater than or equal to the amount of funds requested in the request for issuing electronic certificate.
56. The server of any one of claims 52 to 55, wherein the processor is further configured to deliver the electronic certificate to a data requesting terminal.
57. The server of any one of claims 52 to 56, wherein the request for issuing electronic certificate includes identification information of the applicant.

58. The server of any one of claims 52 to 57, wherein the request for issuing electronic certificate includes payment account information of the applicant.
59. The server of any one of claims 52 to 58, wherein the request for issuing electronic certificate includes information of a designated user for collecting electronic certificate.
60. The server of any one of claims 52 to 59, wherein the requirements for issuing electronic certificate includes verification of identification information of the applicant.
61. The server of claim 60, wherein the verification of identification information of the applicant includes verifying whether the applicant has account opening information in the Funds-Management server already.
62. The server of claim 60, wherein the verification of identification information of the applicant includes verifying whether the applicant is valid.
63. The server of claim 60, wherein the verification of identification information of the applicant includes verifying whether the applicant's credit record is in a white list.
64. The server of any one of claims 52 to 63, wherein the requirements for issuing electronic certificate includes verification of payment account information of the applicant.

65. The server of claim 60, wherein the verification of identification information of the applicant is executed by using a dynamic code through a mobile phone.

66. The method of claim 27, wherein the Funds-Management server is a bank server.

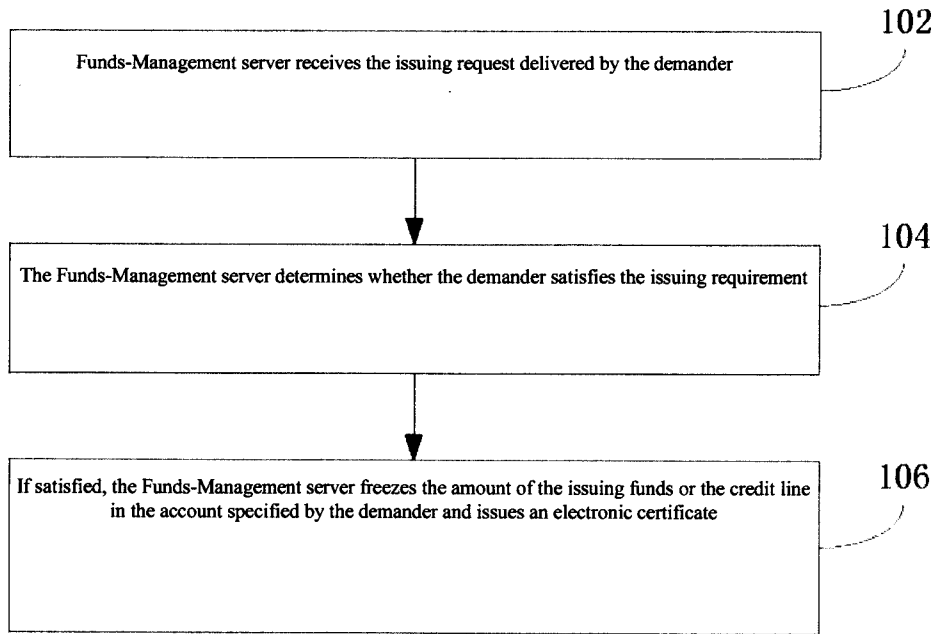


Figure 1

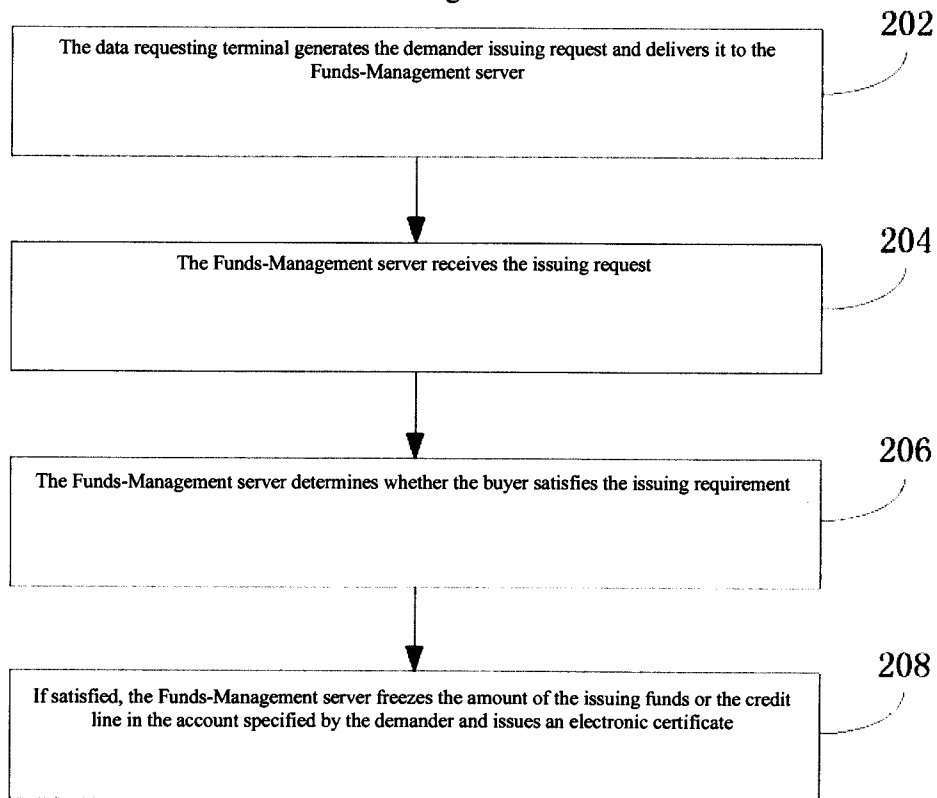


Figure 2

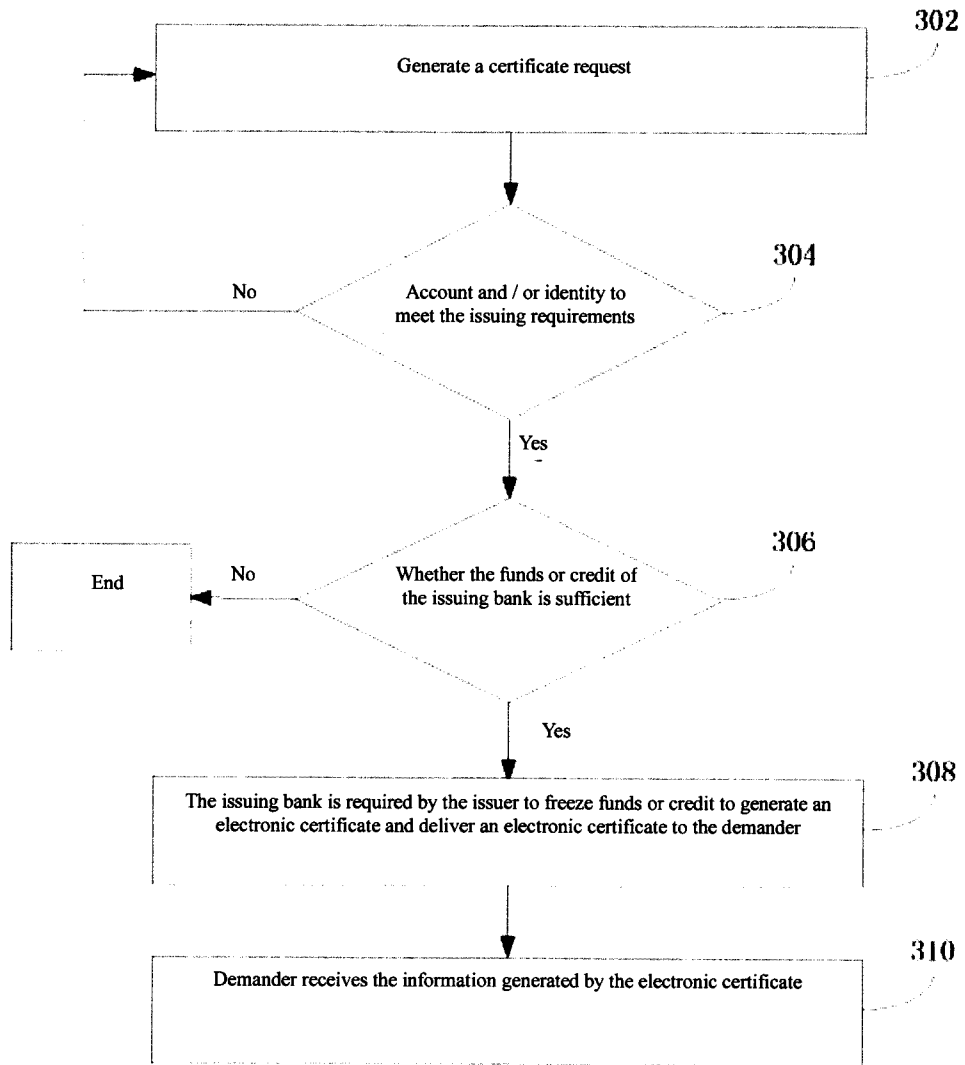


Figure 3

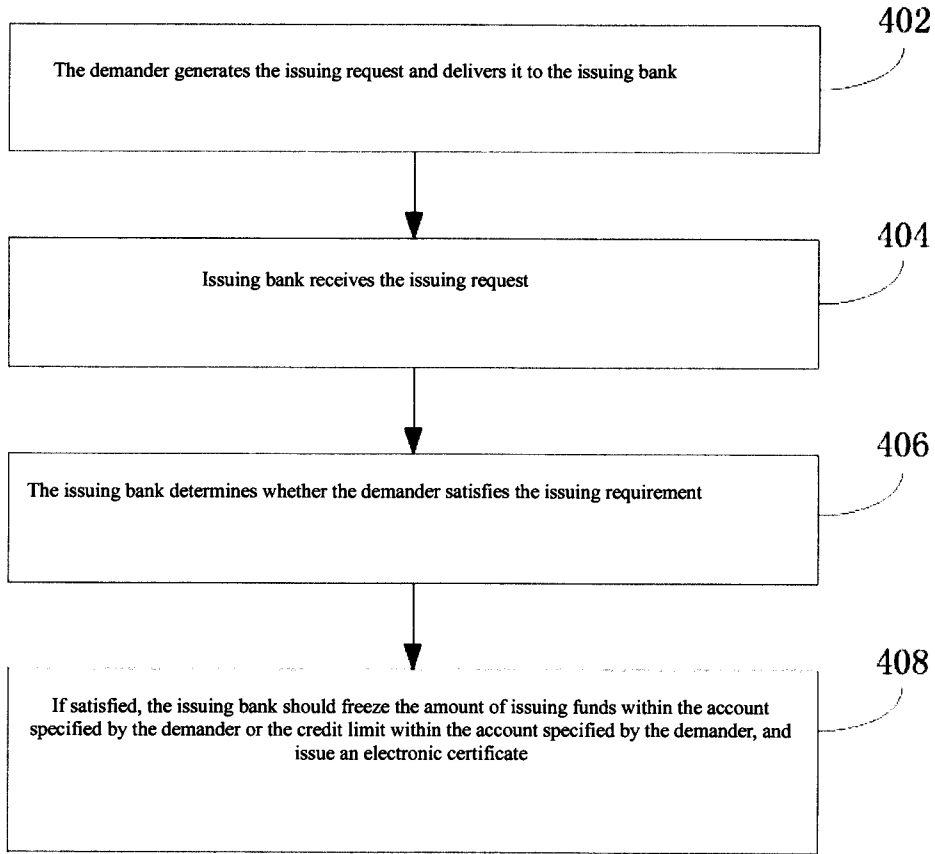


Figure 4
10

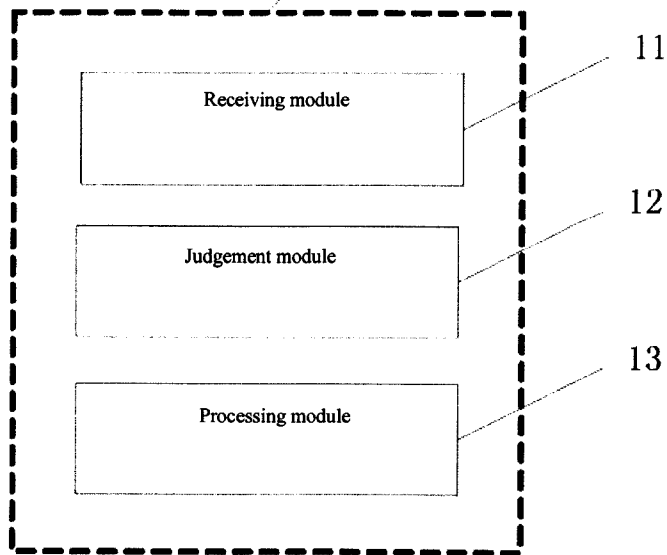


Figure 5

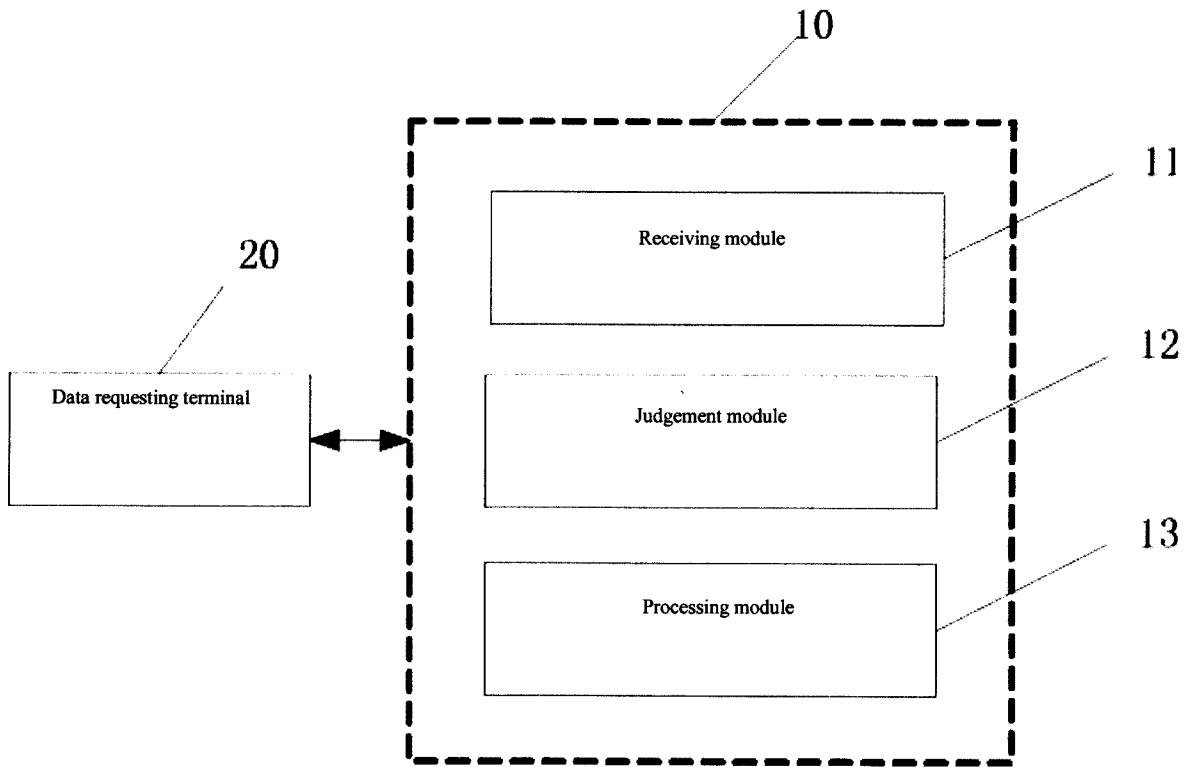


Figure 6

Funds-Management server receives the issuing request delivered by the demander

102

The Funds-Management server determines whether the demander satisfies the issuing requirement

104

If satisfied, the Funds-Management server freezes the amount of the issuing funds or the credit line in the account specified by the demander and issues an electronic certificate

106