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(54) Titre : SERVEUR DE DELIVRANCE DE CERTIFICAT, ET PROCEDE ET SYSTEME DE TRAITEMENT DE DONNEES POUR DELIVRER UN CERTIFICAT PAR L'INTERMEDIAIRE D'UNE INVITATION D'UNE BANQUE DE RECEPTION DE CERTIFICAT

(54) Title: CERTIFICATE ISSUING SERVER, AND DATA PROCESSING METHOD AND SYSTEM FOR ISSUING CERTIFICATE VIA INVITATION OF CERTIFICATE RECEIVING BANK

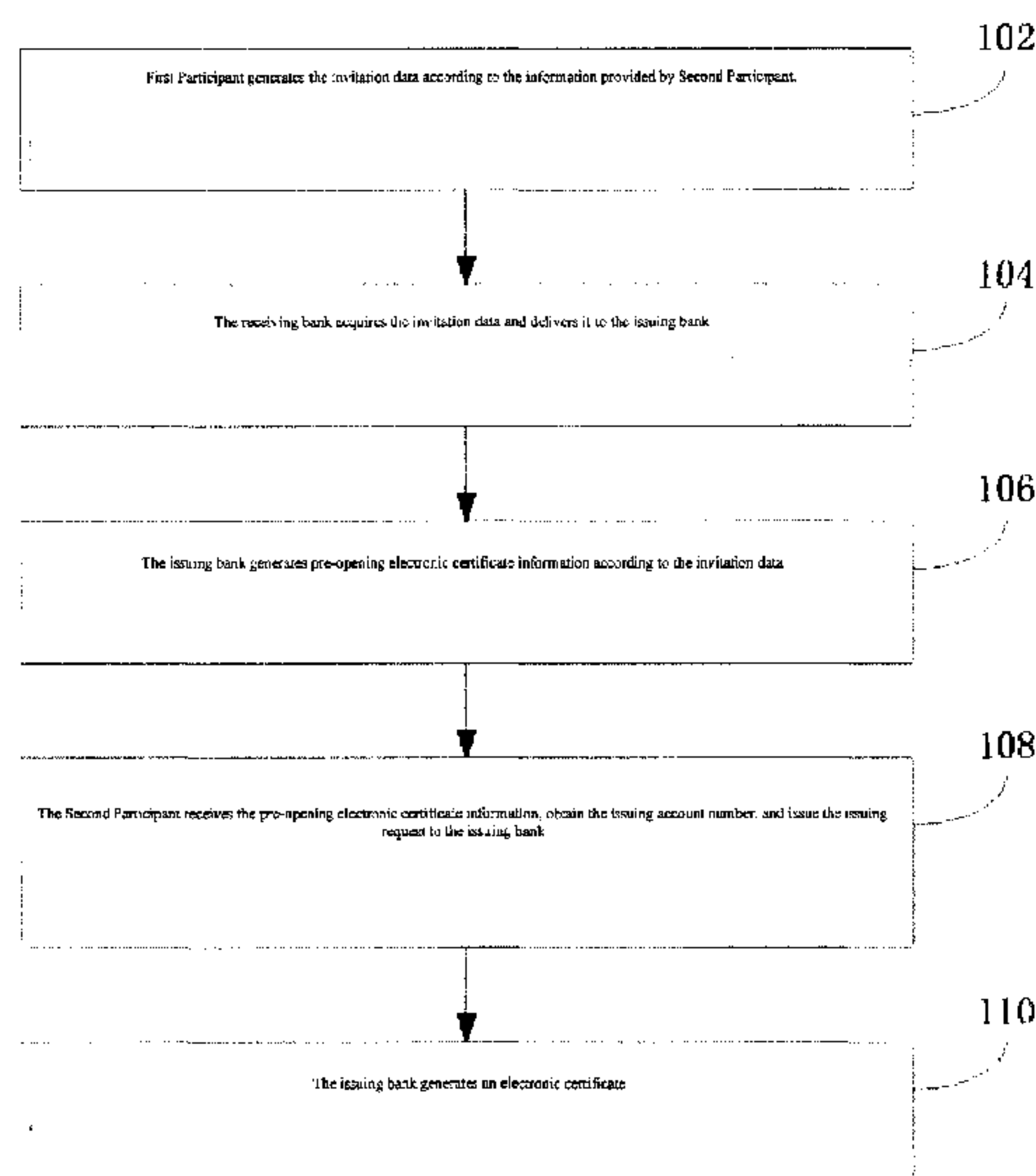


Figure 1

(57) **Abrégé/Abstract:**

A certificate issuing server, and a data processing method and system for issuing a certificate via an invitation of a certificate receiving bank, comprising: a first participant, on the basis of information provided by a second participant, generates invitation data (102); the certificate receiving bank acquires the invitation data, and sends same to a certificate issuing bank (104); the certificate issuing bank, on the basis of the invitation data, generates an electronic certificate pre-issuing message (106); the second participant receives the electronic certificate pre-issuing message, acquires the certificate issuing account, and sends to the certificate issuing bank a request to issue a certificate (108); and the certificate issuing bank generates an electronic certificate (110). An invitation is issued by a seller, and is further supported by bank credit, such that when a buyer issues an electronic certificate to implement an Internet transaction, as the seller has directly provided receipt-related information, the transaction operation of the buyer is simplified, providing a novel transaction experience for the buyer, which is convenient and efficient, and provides a beneficial tool for the development of mature e-commerce.

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(54) Title: CERTIFICATE ISSUING SERVER, AND DATA PROCESSING METHOD AND SYSTEM FOR ISSUING CERTIFICATE VIA INVITATION OF CERTIFICATE RECEIVING BANK

(54) 发明名称: 开证服务器、经收证行的邀约开证的数据处理方法及系统

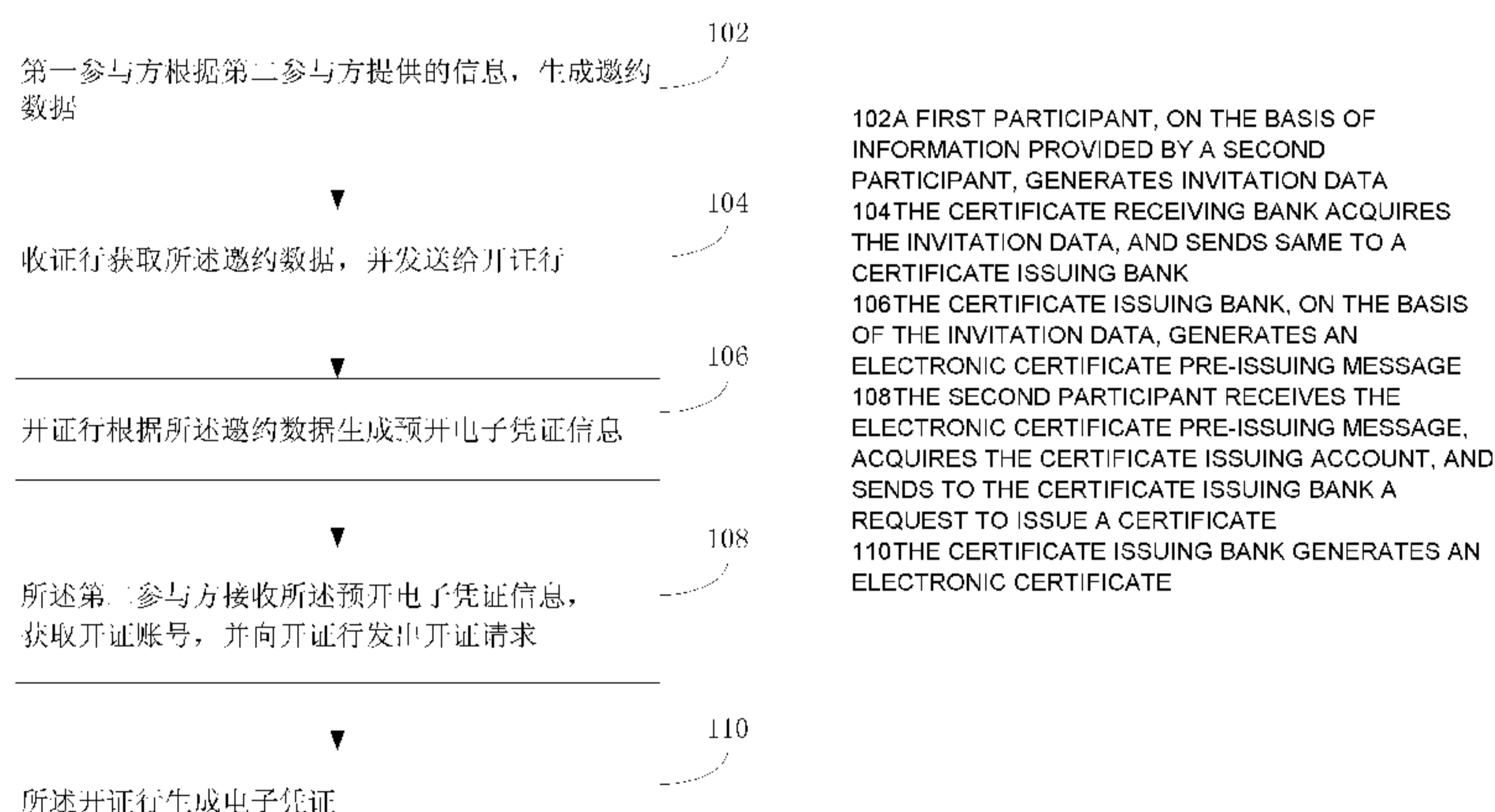


图 1

(57) Abstract: A certificate issuing server, and a data processing method and system for issuing a certificate via an invitation of a certificate receiving bank, comprising: a first participant, on the basis of information provided by a second participant, generates invitation data (102); the certificate receiving bank acquires the invitation data, and sends same to a certificate issuing bank (104); the certificate issuing bank, on the basis of the invitation data, generates an electronic certificate pre-issuing message (106); the second participant receives the electronic certificate pre-issuing message, acquires the certificate issuing account, and sends to the certificate issuing bank a request to issue a certificate (108); and the certificate issuing bank generates an electronic certificate (110). An invitation is issued by a seller, and is further supported by bank credit, such that when a buyer issues an electronic certificate to implement an Internet transaction, as the seller has directly provided receipt-related information, the transaction operation of the buyer is simplified, providing a novel transaction experience for the buyer, which is convenient and efficient, and provides a beneficial tool for the development of mature e-commerce.

(57) 摘要:

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一种开证服务器、经收证行的邀约开证的数据处理方法及系统，包括：第一参与方根据第二参与方提供的信息，生成邀约数据（102）；收证行获取所述邀约数据，并发送给开证行（104）；开证行根据所述邀约数据生成预开电子凭证信息（106）；所述第二参与方接收所述预开电子凭证信息，获取开证账号，并向开证行发出开证请求（108）；所述开证行生成电子凭证（110）。由卖家发起邀约，经银行信用加持，促成买家开立电子凭证进行互联网交易，由于卖家直接提供收款的相关信息，从而简化买方交易动作，给买方提供了一种全新的交易体验，便捷高效，为电子商务的成熟发展提供了有利的工具。

Certificate Issuing Server, And Data Processing Method And System For Issuing Certificate Via Invitation Of Certificate Receiving Bank

Technical Field

- [0001] The present application relates to the technical field of computer data processing, and in particular to a data processing method and system for a card issuing server and a card issuing by invitation card.
- [0002] Background Technology
- [0003] 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, 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 mostly because the buyer initiated, the buyer needs to get the seller's account information and other data, so that make electronic bill payment, which is more cumbersome than the procedures, and cannot meet some potential business needs in the market.
- [0005] Summary of the Invention
- [0006] The present application provides a data processing method and system for issuing a card server and an issuing bank.
- [0007] According to a first aspect of the present application, the present application provides a data processing method for the invitation card of an approved bank, including:
- [0008] First Participant generates the invitation data according to the issuing bank information provided by Second Participant;
- [0009] The data packet includes a receiving account and a receiving amount;
- [0010] The receiving bank acquires the invitation data and delivers it to the issuing bank;
- [0011] The issuing bank generates pre-opening electronic certificate information according to the invitation data;
- [0012] The Second Participant receives the pre-opening electronic certificate information, obtain the issuing account number, and issue the issuing request to the issuing bank;
- [0013] The issuing bank generates an electronic certificate.
- [0014] In the above method, after the issuing bank generates the pre-opening electronic certificate

- information according to the invitation data and before the step that the Second Participant receives the pre-opening electronic certificate information, the method also includes:
- [0015] The collection bank delivers the pre-opening electronic certificate information to the Second Participant via the First Participant.
- [0016] The above method, the invitation data includes the issuing bank account number and Second Participant communication contact information.
- [0017] In the above method, the offer data includes issuing bank information and Second Participant communication contact information.
- [0018] The above method, the issuing bank generates electronic certificate specifically includes:
- [0019] The issuing bank determines whether the funds or credit of the issuing bank is sufficient;
- [0020] If yes, the issuing bank freeze the issuing account funds or credit.
- [0021] According to a second aspect of the present application, the present application provides a data processing method for the invitation card of an approved bank, including:
- [0022] The issuing bank generates the pre-opening electronic certificate information according to the invitation data delivered by the receiving bank, and the invitation data is generated by the First Participant through the issuing information provided by the Second Participant;
- [0023] The issuing bank receives the second Participant according to the pre-open electronic certificate information generated by the issuing request; the issuing request includes an issuing account number;
- [0024] The issuing bank generates an electronic certificate.
- [0025] According to a third aspect of the present application, the present application provides a data processing system for issuing a certificate through a receiving bank, including a first terminal, a second terminal, an issuing bank server and a receiving bank server;
- [0026] The first terminal is used to generate invitation data according to the issuing bank information provided by the second terminal;
- [0027] The collection bank server is used for acquiring the invitation data, and delivered to the issuing bank server;
- [0028] The issuing bank server is used to generate pre-opening electronic certificate information according to the invitation data;
- [0029] The second terminal is used to receive the pre-opening electronic certificate information, obtain a verification account number, and issue a verification request to the issuing bank server;
- [0030] The issuing bank server is also used to generate an electronic certificate.
- [0031] In the above system, the offer data includes a payment account and a payment amount; and the collection bank server is also used to deliver the pre-open electronic certificate

information to the second terminal via the first terminal.

- [0032] In the above system, the issuing bank server is also used to determine whether the funds of the issuing account or the credit is sufficient; if yes, freeze the funds of the issuing account or credit.
- [0033] According to a fourth aspect of the present application, the present application provides an issuing bank server, which includes a processing module, a receiving module, and a card issuing module;
- [0034] The processing module is used to generate pre-opening electronic certificate information according to the invitation data delivered by the receiving bank server, where the invitation data is generated by the first terminal through the second terminal providing the issuing information;
- [0035] The receiving module is used to receive the issuing request generated by the second terminal according to the information of the pre-opening electronic certificate; the issuing request includes an issuing account number;
- [0036] The issuing module is used for generating an electronic certificate.
- [0037] As a result of the adoption of the above technical scheme, the beneficial effect of this application is that:
- [0038] This application is initiated by the seller, through the bank's credit, facilitate the buyer to open electronic certificate for Internet transactions, thereby simplifying the transaction action of the buyer, it provides the buyer with a new trading experience, convenient and efficient, and provides a beneficial tool for the mature development of E-commerce.
- [0039] Brief Description
- [0040] Figure 1 is a flow chart of an example of a data processing method for issuing an invitation / issuance certificate in the present application;
- [0041] Figure 2 is a flow chart of a specific application example of the data processing method of issuing an invitation certificate of the present application in a specific application example;
- [0042] Figure 3 is a flow chart of another example of the data processing method for issuing a card by the receiving bank of the present application;
- [0043] Figure 4 is a schematic diagram of the structure of an example of a data processing system for issuing a letter of acceptance by the receiving bank according to the present application;
- [0044] Figure 5 is a schematic structural diagram of an issuing server in an example of the present application.
- [0045] Description of the Preferred Examples
- [0046] The present application will be further described in detail below with reference to the accompanying drawings through specific examples.

- [0047] The electronic certificate mentioned in this application means the payment certificate of electronic credit commitment that the bank commits to pay the funds according to the agreed conditions refers to that the bank opens the amount of funds required by the issuer's application to freeze or the use of the credit limit and commits to comply with the agreement settlement of payment conditions for settlement of payment certificate of electronic credit commitment.
- [0048] The usual business process for electronic certificate is the issuing bank freeze the required amount of funds in accordance with the issuer's application to open an electronic certificate, and after receiving the certificate from the receiving bank, the issuing bank pay and settle the payment by the issuing bank to the receiving bank.
- [0049] Example 1:
- [0050] As shown in Figure 1, the data processing method for issuing a card by the receiving bank of the present application includes:
- [0051] Step 102: First Participant generates the invitation data according to the issuing bank information provided by Second Participant. Typically, First Participant in this application is the seller and Second Participant is the buyer. The "Issuing Information" provided by the department is either the name of the issuing bank or the issuing bank account, or the buyer's contact information. The "invitation data" referred to herein includes at least the credit card number and the payment amount.
- [0052] Step 104: The receiving bank obtains the request data generated by First Participant and delivers it to the issuing bank.
- [0053] Step 106: the issuing bank generates pre-opened electronic certificate information according to the offer data and delivers it to the Second Participant.
- [0054] Step 108: Second Participant receives information of pre-opening electronic certificate, provides or confirms the issuing account number, and issues the issuing request to the issuing bank.
- [0055] Step 110: the issuing bank generates an electronic certificate.
- [0056] After step 106, before step 108, the method further includes the following steps:
- [0057] The receiving bank delivers the pre-open electronic certificate information to the Second Participant via the First Participant.
- [0058] In another example, the offer data further includes an issuing bank account number and a Second Participant communication contact.
- [0059] In another example, the offer data further includes issuer information and Second Participant contact information.
- [0060] In an implementation manner, step 110 may specifically include the following steps:

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- [0061] The issuing bank determines whether the funds or credit of the issuing bank is sufficient. The funds or credit of the issuing account are more than or equal to or equal to the amount of funds or credit limit in the application.
- [0062] If yes, the issuing bank freeze the issuing bank account funds or credit, otherwise, end the issuing process.
- [0063] It should be noted that the "account issuing account" mentioned herein may be the account of the issuer itself or an account other than the issuer.
- [0064] Further, step 110 may further include the following steps:
- [0065] The issuing bank delivers the electronic certificate information to the Second Participant;
- [0066] Second Participant receives electronic certificate to generate information.
- [0067] As shown in Figure 2, a data processing method of issuing a solicitation certificate by the receiving bank of the present invitation, which is a specific application example, includes the following steps:
- [0068] Step 202: the seller generates the offer data according to the issuing bank information provided by the buyer. The offer data includes at least the seller's payment account number and payment amount.
- [0069] Step 204: the collection bank obtains the invitation data and delivers the invitation data to the issuing bank. Receipt Bank will transfer the information to the issuing bank.
- [0070] Step 206: the issuing bank receives the invitation data to generate the electronic certificate information to be opened.
- [0071] Step 208: the issuing bank delivers information of pre-opening electronic certificate to the receiving bank, and the receiving bank delivers the information to the seller.
- [0072] Step 210: the seller then delivers pre-open electronic certificate information to the buyer.
- [0073] Step 212: the buyer receives the pre-opening electronic certificate information and determines whether to open the electronic certificate. If the buyer does not agree to open the electronic certificate, the process ends. Otherwise, step 214 is performed.
- [0074] Step 214: the buyer enters the issuing account number and entrusts the issuing bank to open an electronic certificate.
- [0075] Step 216: the issuing bank receives the buyer's issuing request, calls the buyer's account data to obtain funds or credit information and determine whether the amount is sufficient. If sufficient, then perform step 218, on the contrary, feedback to the buyer, and 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.
- [0076] In practice, the issuing bank also needs to verify the identity card information of the issuer

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in advance. 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.

- [0077] Step 218: When the funds in the account or credit is sufficient, the issuing bank at the request of the issuer to freeze funds or use a credit to generate electronic certificate, if a debit card is used, the funds is frozen. If the credit card is used, then the credit card is used.
- [0078] Step 220: Deliver the information for generating the electronic certificate to the buyer.
- [0079] After the issuing bank finishes the process of issuing the electronic certificate, the information of the successful opening of the electronic certificate may be delivered to the buyer.
- [0080] Step 222: the buyer receives the information that the electronic certificate has been opened so as to know the status of the electronic certificate.
- [0081] In practice, the seller may negotiate with the buyer to obtain some information of the buyer, and then the bank that the seller receives the account is in the bank (collection bank), deliver the information to the bank (issuing bank) where the buyer's account is located, invitation to open a certificate, which is issued by the issuing bank to prepare the preliminary information to open electronic certificate, usually the initial information in the buyer's information is vacant, and then have the preliminary information to prepare electronic certificate electronic certificate template delivered by the seller to buyers, in order to open electronic certificate to purchase commodity or services, the buyer will fill in the account opening account by the buyer. For example, the seller fill in the "bill" and ask the buyer to confirm whether or not to pay.
- [0082] It should be noted that the buyer to fill in the steps to open a credit card account can be set up in the issuing bank initially set the issuing information, and then fill in the buyer; may also be, when negotiating with the seller, the seller will let the seller know the buyer's payment account and inform the issuing bank through the receiving line. The issuing bank directly opens the electronic certificate information without the opening account. The electronic certificate can be opened by the opener.
- [0083] In this example, the seller negotiates with the buyer in advance to obtain part of the buyer's information, such as the buyer's account (issuing bank), generates an offer that includes at least the seller's payment account information and the amount, and through the collection

- bank and the issuing bank, the issuing bank generates pre-open electronic certificate information, and feedback to specific buyers, and then the buyer according to their needs to decide whether to buy, if purchase, the buyer fills in the issuing account number with the invitation information and entrusts the issuing bank to open an electronic certificate. Open the opening account information of the issuer in the pre-opening electronic certificate information.
- [0084] In this way, initiated by the seller, through the bank's credit, facilitate the buyer to open electronic certificate for Internet transactions, thereby simplifying the transaction action of the buyer, it provides the buyer with a new trading experience, convenient and efficient, and provides a beneficial tool for the mature development of E-commerce.
- [0085] Example 2:
- [0086] As shown in Figure 3, the application is a data processing method of the invitation of the collection bank, as another example, includes the following steps:
- [0087] Step 302: the issuing bank generates the pre-opening electronic certificate information according to the invitation data delivered by the receiving bank, where the invitation data is generated by the First Participant according to the issuing information provided by the Second Participant. Specifically, the First Participant communicates with the Second Participant First, then the Second Participant informs First Participant the name of the issuing bank, which is the "issuing information"; the First Participant, according to the name of the issuing bank told by the Second Participant, adds the account number and the amount of collection and other information, which can preliminarily form the pre-opening electronic certificate information.
- [0088] Step 304: the issuing bank receives the issuing request generated by the Second Participant according to the pre-opening electronic certificate information; the issuing request includes the issuing account number;
- [0089] Step 306: the issuing bank generates an electronic certificate.
- [0090] In an implementation manner, the following steps may be further included after step 306:
- [0091] The issuing bank delivers the electronic certificate generation information to the Second Participant.
- [0092] Example 3:
- [0093] As shown in Figure 4, an example of a data processing system for issuing an invitation by a receiving bank of the present application includes a first terminal 30, a second terminal 40, an issuing bank server 10 and a certificate collection bank server 20. The first terminal 30 is a terminal used by the buyer for generating the invitation data according to the information provided by the second terminal 40. The receiving bank server 20 is used to

acquire the invitation data and deliver the request data to the issuing bank server 10. The server 10 is used to generate pre-opening electronic certificate information according to the invitation data. The second terminal 40 is a terminal used by the seller for receiving the pre-opening electronic certificate information, obtaining the issuing account number, and issuing the issuing certificate to the issuing request to bank server 10; issuing bank server 10 is also used to generate an electronic certificate.

[0094] In one example, the offer data may include a payment account and a payment amount. The receipt server 10 is also used to deliver the pre-opening electronic certificate information to the second terminal as mentioned in the first terminal. In another example, the offer data further includes an issuing bank account number and a Second Participant communication contact. In another example, the offer data further includes issuer information and Second Participant contact information.

[0095] In the present application, a data processing system of the credit card issuing bank is open to the issuing bank, and the issuing bank server 10 can also be used to determine whether the fund or credit of the opening account is sufficient; if so, freezing the funds of the issuing bank account or the credit.

[0096] In an implementation manner, the issuing bank server may be also used to deliver the electronic certificate generation information to the second terminal 40; and the second terminal 40 is also used to receive the electronic certificate to generate the information.

[0097] Example 4:

[0098] As shown in Figure 5, an issuing bank server 10 of the present application, an example of which includes a processing module 11, a receiving module 12, and a card issuing module 13. The processing module 11 is used to generate pre-opening electronic certificate information according to the invitation data delivered by the receiving bank server. The invitation data is generated by the first terminal through the issuing information provided by the second terminal. The receiving module 12 is used to receive the pre-opening electronic card issuing certificate information generated request; issuing request includes issuing account number; opening module 13 for generating an electronic certificate.

[0099] In an implementation manner, the issuing module may further be used to deliver the electronic certificate generation information to the second terminal.

[0100] 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.

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Technical problem

Problem solving solution

The beneficial effect of the invention

The Claims

- [Claim 1] A data processing method for issuing an invitation certificate by a receiving bank, including:
- First Participant generates the invitation data according to the issuing bank information provided by Second Participant;
- The data packet includes a receiving account and a receiving amount;
- The receiving bank acquires the invitation data and delivers it to the issuing bank;
- The issuing bank generates pre-opening electronic certificate information according to the invitation data;
- The Second Participant receives the pre-opening electronic certificate information, obtain the issuing account number, and issue the issuing request to the issuing bank;
- The issuing bank generates an electronic certificate.
- [Claim 2] According to the method in Claim 1, wherein the step of the issuing bank generating pre-opening electronic certificate information according to the invitation data, the step of Second Participant receives the pre-opening electronic certificate information, the method further includes:
- The certificate issuing bank delivers the pre-opening electronic certificate information to the Second Participant via the First Participant.
- [Claim 3] According to the data processing method for issuing a card by invitation of issuing bank in Claim 2, wherein the invitation data includes an account number of an issuing bank and a Second Participant communication contact.
- [Claim 4] According to the data processing method for issuing a card by issuing a card in Claim 2, its characteristic is that, wherein the invitation data includes issuing bank information and Second Participant communication contact information.
- [Claim 5] The method for processing data for issuing a card by invitation of a receiving bank as claimed in any one of claims 1 to 4, wherein generating the electronic certificate by the issuing bank specifically includes:
- The issuing bank determines whether the funds or credit of the issuing bank is sufficient;
- If yes, the issuing bank freeze the issuing account funds or credit.
- [Claim 6] A data processing method for issuing an invitation certificate by a receiving bank, including:
- The issuing bank generates the pre-opening electronic certificate information

according to the invitation data delivered by the receiving bank, and the invitation data is generated by the First Participant through the issuing information provided by the Second Participant;

The issuing bank receives the issuing request generated by the Second Participant according to the pre-opening electronic certificate information;

The issuing request includes an issuing account number;

The issuing bank generates an electronic certificate.

[Claim 7] A data processing system for issuing a certificate through an invitation issuing bank, includes a first terminal, a second terminal, an issuing bank server and a receiving bank server;

The first terminal is used to generate invitation data according to the issuing bank information provided by the second terminal;

The collection bank server is used for acquiring the invitation data, and delivered to the issuing bank server;

The issuing bank server is used to generate pre-opening electronic certificate information according to the invitation data;

The second terminal is used to receive the pre-opening electronic certificate information, obtain a verification account number, and issue a verification request to the issuing bank server;

The issuing bank server is also used to generate an electronic certificate.

[Claim 8] According to the data processing system in Claim 7, wherein the invitation data includes a payment account number and a payment amount;

The collection bank server is also used to deliver the pre-open electronic certificate information to the second terminal via the first terminal.

[Claim 9] The data processing system for issuing an invitation data by a receiving bank as claimed in Claim 8, its characteristic is that,

The issuing bank server is also used to determine whether the funds of the issuing account or the credit is sufficient; if yes, freeze the funds of the issuing account or credit.

[Claim 10] An issuing bank server, its characteristic is that, including: a processing module, a receiving module and a card issuing module;

The processing module is used to generate pre-opening electronic certificate information according to the invitation data delivered by the receiving bank server, where the invitation data is generated by the first terminal through the issuing information provided by the second terminal;

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The receiving module is used to receive a card issuing request generated by the second terminal according to the pre-open electronic certificate information;

The issuing request includes an issuing account number;

The issuing module is used for generating an electronic certificate.

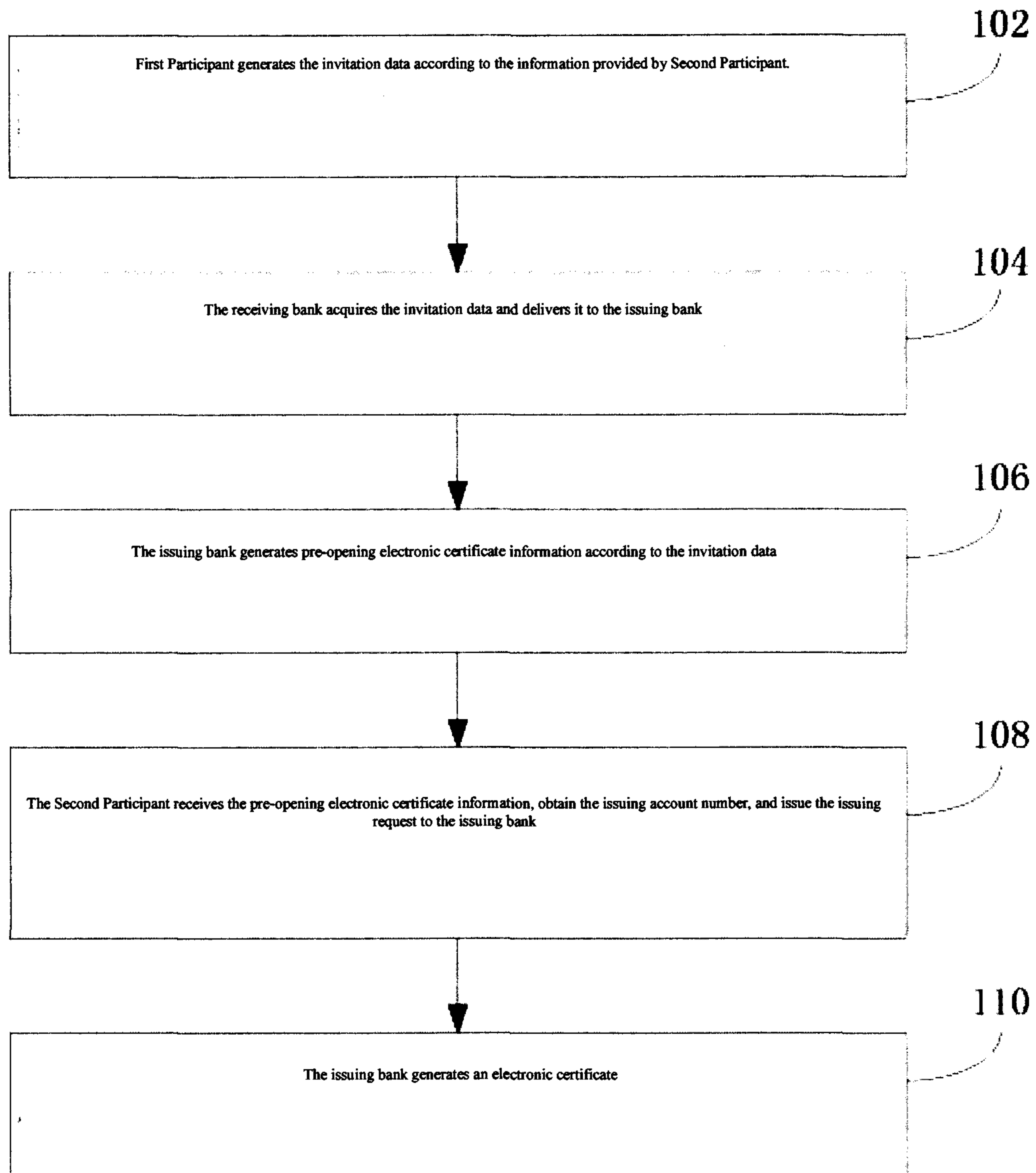


Figure 1

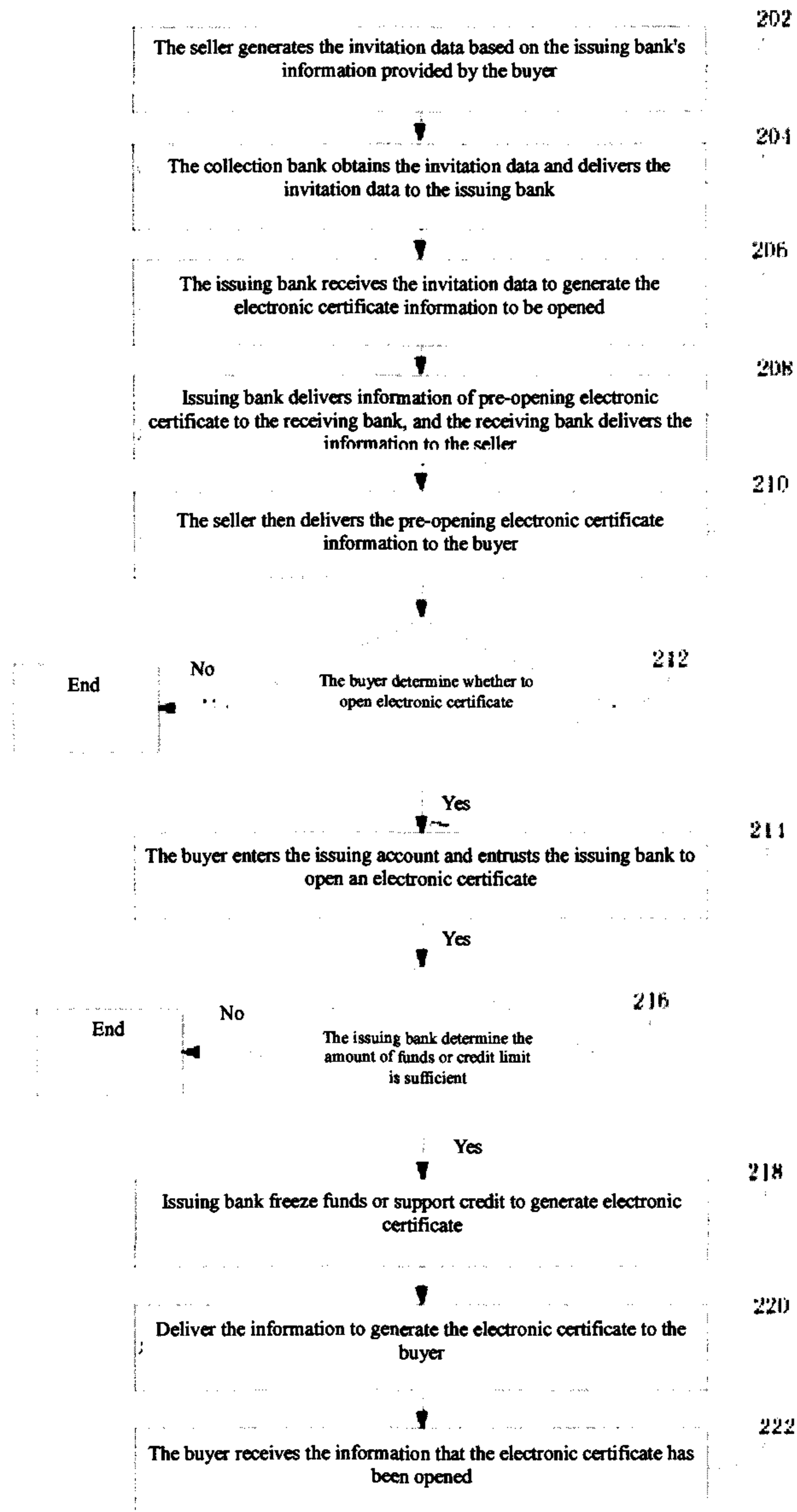


Figure 2

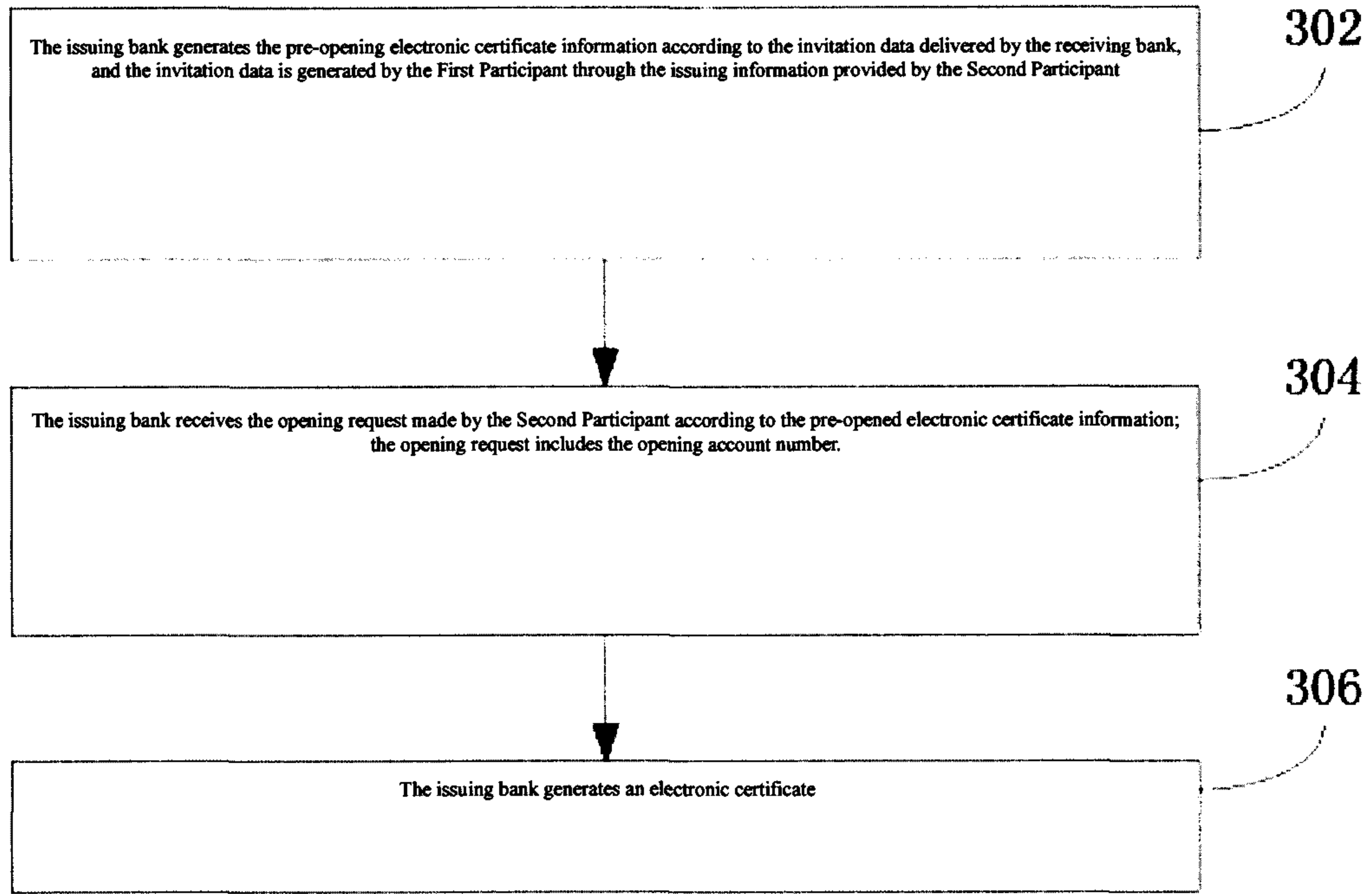


Figure 3

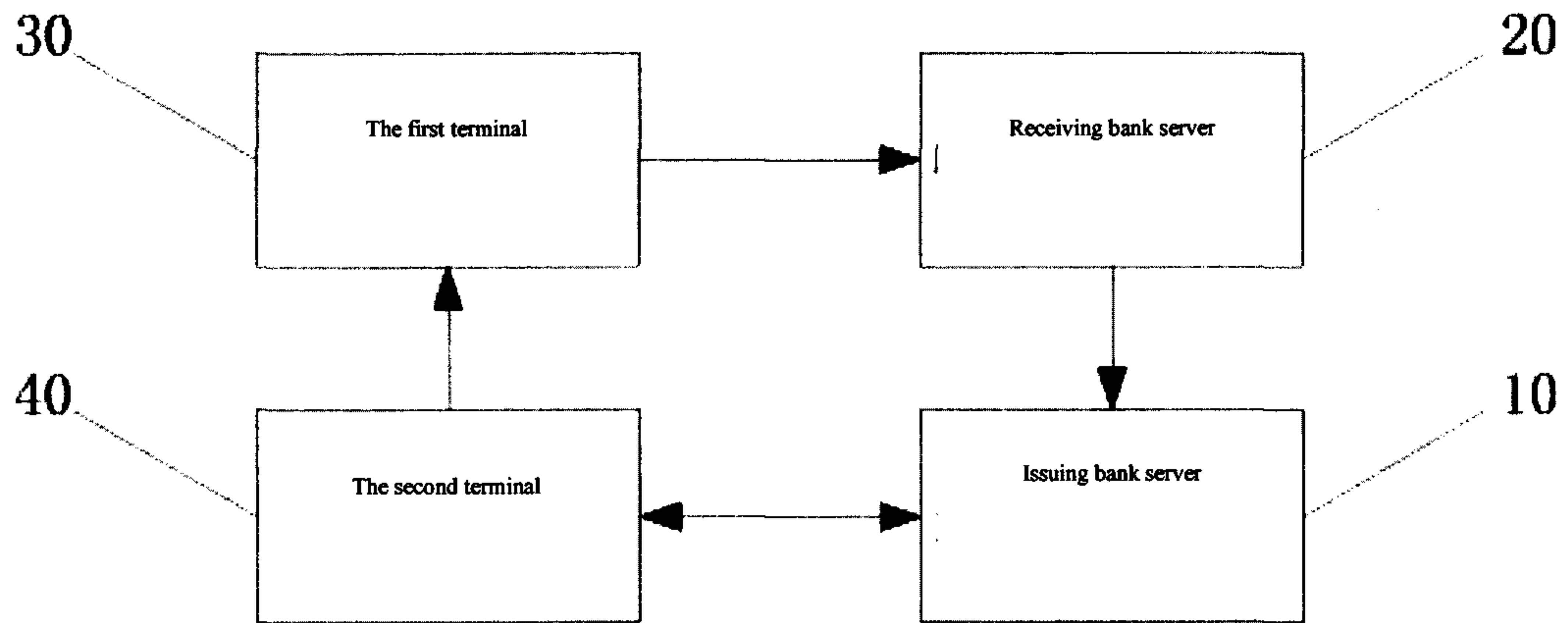


Figure 4

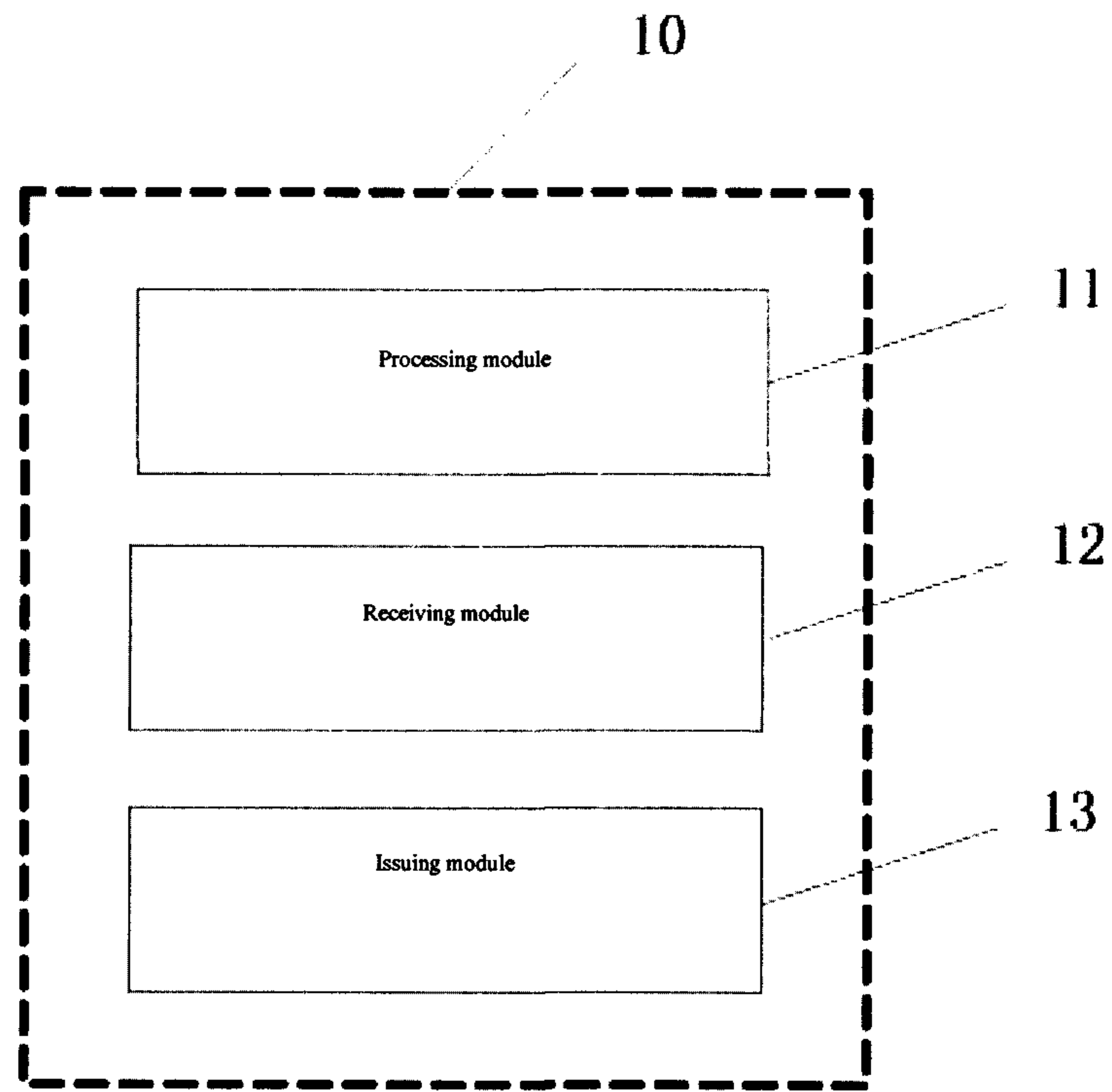
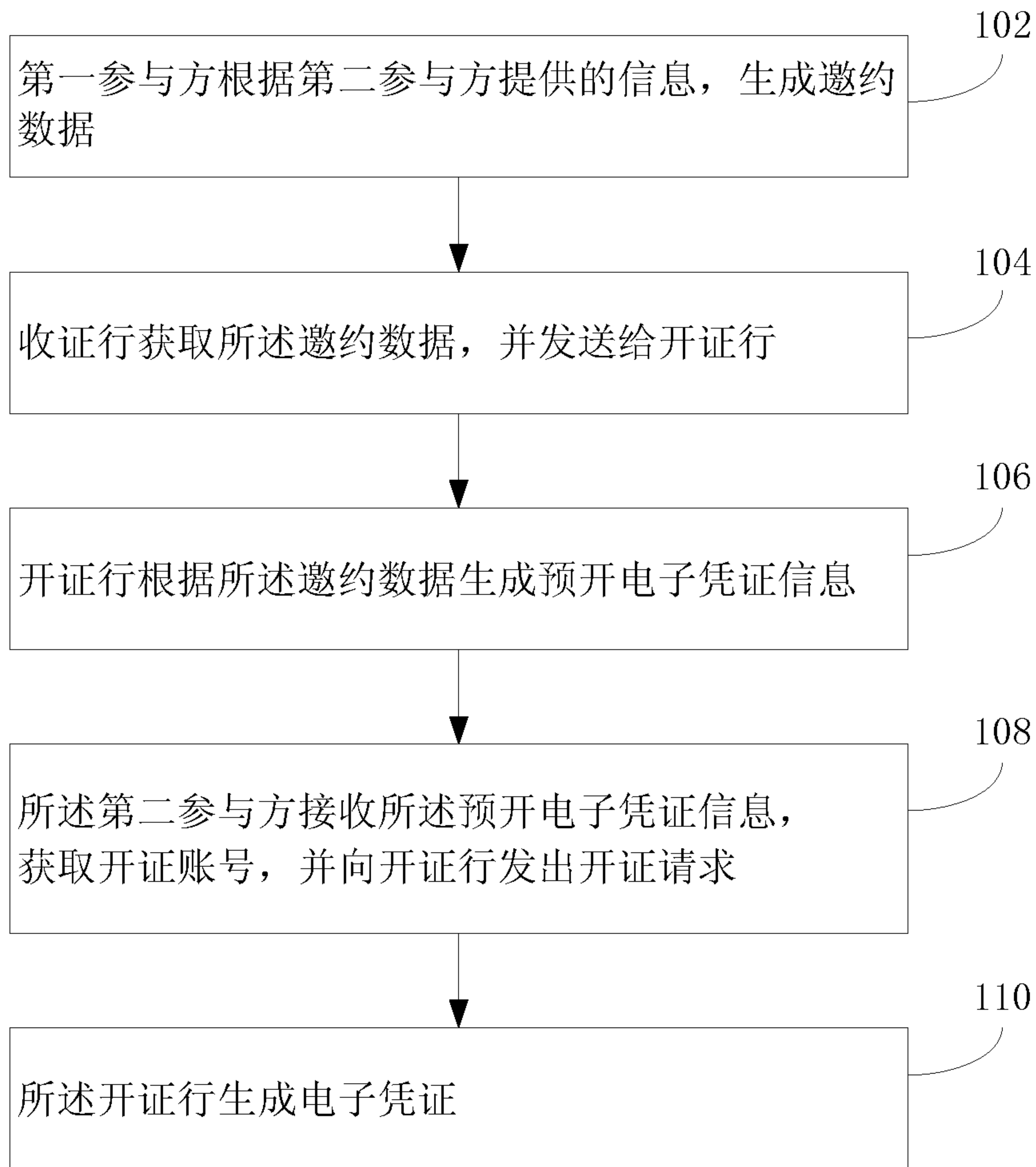


Figure 5



102A FIRST PARTICIPANT, ON THE BASIS OF INFORMATION PROVIDED BY A SECOND PARTICIPANT, GENERATES INVITATION DATA

104 THE CERTIFICATE RECEIVING BANK ACQUIRES THE INVITATION DATA, AND SENDS SAME TO A CERTIFICATE ISSUING BANK

106 THE CERTIFICATE ISSUING BANK, ON THE BASIS OF THE INVITATION DATA, GENERATES AN ELECTRONIC CERTIFICATE PRE-ISSUING MESSAGE

108 THE SECOND PARTICIPANT RECEIVES THE ELECTRONIC CERTIFICATE PRE-ISSUING MESSAGE, ACQUIRES THE CERTIFICATE ISSUING ACCOUNT, AND SENDS TO THE CERTIFICATE ISSUING BANK A REQUEST TO ISSUE A CERTIFICATE

110 THE CERTIFICATE ISSUING BANK GENERATES AN ELECTRONIC CERTIFICATE

图 1