

Claims

1. A method for generating and converting a user voucher on an account side of a mobile payment, characterized by comprising the following steps of:

step one. obtaining device information of an account B, and performing distributed computing on a user voucher of the account B;

step two. serializing the user voucher of the account B by means of an agreed operation method between an account A and the account B after the user voucher of the account B is processed in the step one;

step three. encrypting the user voucher of the account B by means of an agreed encryption algorithm after the user voucher of the account B is serialized in the step two;

step four. performing distributed processing on a result obtained after encryption by the encryption algorithm through the account information of a user of the account B;

step five. serializing data obtained after distributed processing to form a digital string; and

step six. confusing the digital string with a user voucher identifier of the account A to form a user voucher based on the account A.

2. The method for generating and converting the user voucher on the account side of the mobile payment according to claim 1, characterized in that the user voucher of the account B is a fingerprint-related voucher, and an initial user voucher of the user B can be reversely traced through a newly generated user voucher of the account A.

3. The method for generating and converting the user voucher on the account side of the mobile payment according to claim 1, characterized in that when the user voucher of the account B is a user fingerprint-unrelated user voucher, a random matching algorithm is used for randomly matching user vouchers of different accounts and comprises the following steps of:

T1. pooling the user vouchers of the account A and the account B on a server side;

T2. opening up an independent storage space on the account side for communication with a server so as to establish the association between pooled digital certificate systems;

T3. performing server-side unidirectional association of digital certificates inside user voucher pools on different client sides and opposite terminals; and

T4. displaying at a front end after serializing numbers of the voucher pools on a client side;

4. The method for generating and converting the user voucher on the account side of the mobile payment according to claim 3, characterized in that a mutual corresponding relationship

between the user vouchers of different account systems of the random matching algorithm is a one-time unidirectional corresponding relationship, and cannot be restored or reversely restored after the use is completed.

5. A system for generating and converting the user voucher on the account side of the mobile payment, the system being used for implementing the method for generating and converting the user voucher on the account side of the mobile payment as described in any one of claims 1 to 4, characterized in that the system comprises voucher correspondence, serialization, temporary storage, security, persistence groups, connection of different account systems and voucher generation methods.

6. The system for generating and converting the user voucher on the account side of the mobile payment according to the claim 5, characterized in that the system supports account voucher conversion services with characterized ID as a system, and characterized vouchers comprise emails, telephones, ID numbers, bank card numbers or other account IDs.

7. The system for generating and converting the user voucher on the account side of the mobile payment according to the claim 5, characterized in that the system can perform display and financial transactions on different user side devices which include mobile phones, tablet personal computers, computers, devices with screens and without networking capability, and devices with screens and networking capability, and the system runs on different devices in different forms, and performs integration by means of providing application system interfaces, development tools and other means.

8. The system for generating and converting the user voucher on the account side of the mobile payment according to the claim 5, characterized in that the system is presented on account APPs and websites by means of APP embedded applications, web applications, fast easy-to-use or applets, and can be deployed and provide services between a financial institution and an account system owning side system for connecting account systems of different financial and non-financial institutions to achieve interconnection and intercommunication services.

9. The system for generating and converting the user voucher on the account side of the mobile payment according to the claim 5, characterized in that serialized numbers generated by the system are displayed at a front end in a variety of means which include bar codes, two-dimensional codes, Bluetooth, NFC, acoustic waves, magnetic transmission, optical transmission, and other transmission means for transmission.

10. The system for generating and converting the user voucher on the account side of the mobile payment according to the claim 5, characterized in that vouchers generated by the system can be used in different financial terminals and scenes, at the same time, the serialized vouchers can be read by multiple front-end reading devices, and the system can be deployed on multiple forms of devices, can be containerized and serialized, and is deployed and run in multiple complex cloud environments and local environments.

11. The system for generating and converting the user voucher on the account side of the mobile payment according to the claim 5, characterized in that when a financial voucher generated by the system is transacted on different terminals and when multiple account vouchers of a user side and a voucher supported by a merchant terminal are compared and in handshaking, a matching result preferred by both parties is selected to carry out the financial transaction, wherein when the financial voucher generated by the system is transacted on different terminals, account voucher codes are displayed on the user side, and financial transactions are performed after manual selection and judgment.

12. The system for generating and converting the user voucher on the account side of the mobile payment according to the claim 5, characterized in that the system is docked with and implanted into existing various application forms by a variety of ways including but not limited to SDK, API, applets or rich texts, thin client sides and rich webs so as to provide services to the front end.

13. The system for generating and converting the user voucher on the account side of the mobile payment according to the claim 5, characterized in that the system can integrate multiple account vouchers systems by means of a UI design method of the user side simply and quickly, performs fast display and switching on one UI, and can be applied to different front -end technologies.

14. A computer storage medium, characterized in that a computer program is stored in the storage medium, different user vouchers are stored and confused by the storage medium, and are exchanged among different account systems, and when the computer program is executed by a processor, the method for generating and converting the user voucher on the account side of the mobile payment as described in any one of claims 1 to 4 is realized.