

(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
2021 年 7 月 8 日 (08.07.2021)



(10) 国际公布号
WO 2021/135170 A1

(51) 国际专利分类号:
G06Q 20/40 (2012.01) *G06Q 20/38* (2012.01)

(21) 国际申请号: PCT/CN2020/103112

(22) 国际申请日: 2020 年 7 月 20 日 (20.07.2020)

(25) 申请语言: 中文

(26) 公布语言: 中文

(30) 优先权:
201911419394.3 2019 年 12 月 31 日 (31.12.2019) CN

(71) 申请人: 中国银联股份有限公司 (CHINA UNIONPAY CO., LTD.) [CN/CN]; 中国上海市浦东新区含笑路 36 号银联大厦, Shanghai 200135 (CN)。

(72) 发明人: 陈煜(CHEN, Yu); 中国上海市浦东新区含笑路 36 号银联大厦, Shanghai 200135 (CN)。周继恩(ZHOU, Jien); 中国上海市浦东新区含笑路 36 号银联大厦, Shanghai 200135 (CN)。吕伊蒙(LV, Yimeng); 中国上海市浦东新区含笑路 36 号银联大厦, Shanghai 200135 (CN)。何磊(HE, Lei); 中国上海市浦东新区含笑路 36 号银联大厦, Shanghai 200135 (CN)。高原(GAO, Yuan); 中国上海市浦东新区含笑路 36 号银联大厦, Shanghai 200135 (CN)。傅宜生(FU, Yisheng); 中国上海市浦东新区含笑路 36 号银联大厦, Shanghai 200135 (CN)。胡修峰(HU, Xiufeng); 中国上海市浦东新区含笑路 36 号银联大厦, Shanghai 200135 (CN)。李龙超(LI, Longchao); 中国上海市浦东新区含笑路 36 号银联大厦, Shanghai 200135 (CN)。

(54) Title: DATA PROCESSING METHOD, APPARATUS, AND SYSTEM

(54) 发明名称: 一种数据处理方法、装置与系统

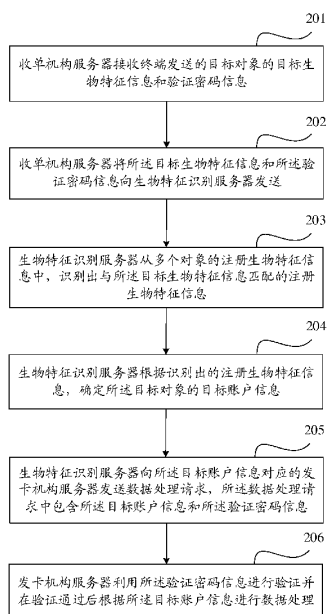


图 2

- 201 An acquisition institution server receives target biometric information and verification password information of a target object sent by a terminal
- 202 The acquisition institution server sends the target biometric information and the verification password information to a biometric recognition server
- 203 The biometric recognition server recognizes, from registered biometric information of a plurality of objects, the registered biometric information matching the target biometric information
- 204 The biometric recognition server determines target account information of the target object according to the recognized registered biometric information
- 205 The biometric recognition server sends a data processing request to a card issuing institution server corresponding to the target account information, the data processing request comprising the target account information and the verification password information
- 206 The card issuing institution server performs verification using the verification password information and performs data processing according to the target account information after the verification is passed

(57) Abstract: A data processing method, apparatus, and system, for improving the security and accuracy in the data processing process. The method comprises: receiving target biometric information and verification password information of a target object sent by an acquisition institution server; recognizing, from registered biometric information of a plurality of objects, the registered biometric information matching the target biometric information; determining target account information of the target object according to the recognized registered biometric information; and sending a data processing request to a card issuing institution server corresponding

[见续页]

(74) 代理人: 北京同达信恒知识产权代理有限公司
(TDIP & PARTNERS); 中国北京市西城区裕民路
18号北环中心A座2002, Beijing 100029 (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, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB,
GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, IT,
JO, JP, KE, KG, KH, KN, KP, KR, KW, 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,
ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US,
UZ, VC, VN, WS, 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))。

to the target account information, the data processing request comprising the target account information and the verification password information, so that the card issuing institution server performs verification using the verification password information and performs data processing according to the target account information after the verification is passed.

(57) 摘要: 一种数据处理方法、装置与系统, 用以提高数据处理过程中的安全性和准确性。其中方法包括: 接收收单机构服务器发送的目标对象的目标生物特征信息和验证密码信息, 从多个对象的注册生物特征信息中识别出与目标生物特征信息匹配的注册生物特征信息, 根据识别出的注册生物特征信息, 确定目标对象的目标账户信息, 向目标账户信息对应的发卡机构服务器发送数据处理请求, 数据处理请求中包含目标账户信息和验证密码信息, 以使发卡机构服务器利用验证密码信息进行验证并在验证通过后根据目标账户信息进行数据处理。