CLAIMS

1. An on-line clearing method, comprising the following steps:

creating a clearing account in a transaction platform system, wherein account information of the clearing account comprises information of an opening bank;

when receiving a request for opening a clearing account-based on-line clearing function, determining whether the clearing account satisfies a preset on-line clearing function opening condition according to the information of the opening bank; if yes, opening the on-line clearing function of the clearing account; and

when receiving a payment instruction triggered based on the clearing account, sending the payment instruction to a system of the opening bank corresponding to the information of the opening bank according to the on-line clearing function of the clearing account, to enable the system of the opening bank to execute a corresponding money transfer operation according to the payment instruction;

wherein the step of determining whether the clearing account satisfies a preset on-line clearing function opening condition according to the information of the opening bank comprises:

determining whether the clearing account needs to be subject to on-the-counter verification according to the information of the opening bank;

if yes, acquiring on-the-counter verification information of the clearing account from the system of the opening bank and verifying the on-the-counter verification information; and when the on-the-counter verification information passes verification, determining that the clearing account satisfies the preset on-line clearing function opening condition; or

if not, calling an interface of the system of the opening bank to verify the information of the opening bank; and when the information of the opening bank passes verification, determining that the clearing account satisfies the preset on-line clearing function opening condition; and

wherein the information of the opening bank comprises a name of the opening bank, and the step of determining whether the clearing account needs to be subject to on-the-counter verification according to the information of the opening bank comprises:

determining whether or not the opening bank is a preset opening bank according to the name of the opening bank; and if yes, determining that clearing account needs to be subject to on-the-counter verification.

2. The on-line clearing method according to Claim 1, wherein the on-line clearing method further comprises the following step:

receiving a money transfer result returned from the system of the opening bank, and displaying the money transfer result on a front terminal of the transaction platform system.

3. The on-line clearing method according to Claim 2, wherein the on-line clearing method further comprises the following step to be performed after the step of receiving a money transfer result returned from the system of the opening bank and displaying the money transfer result on a front terminal of the transaction platform system:

generating a clearing statement of the clearing account according to the money transfer result, and saving the clearing statement in a historical transaction database of the transaction platform system.

4. An on-line clearing apparatus, comprising:

a creation module used for creating a clearing account in a transaction platform system, wherein account information of the clearing account comprises information of an opening bank;

a determination module used for determining, when receiving a request for opening a clearing account-based on-line clearing function, whether the clearing account satisfies a preset on-line clearing function opening condition according to the information of the opening bank;

an opening module used for opening the on-line clearing function of the clearing account if the clearing account satisfies the preset on-line clearing function opening condition; and

a sending module used for sending, when receiving a payment instruction triggered based on the clearing account, the payment instruction to a system of the opening bank corresponding to the information of the opening bank according to the on-line clearing function of the clearing account, to enable the system of the opening bank to execute a corresponding money transfer operation according to the payment instruction;

wherein the determination module is also used for:

determining whether the clearing account needs to be subject to on-the-counter verification according to the information of the opening bank;

if yes, acquiring on-the-counter verification information of the clearing account from the system of the opening bank and verifying the on-the-counter verification information; and when the on-the-counter verification information passes verification, determining that the clearing account satisfies the preset on-line clearing function opening condition; or

if not, calling an interface of the system of the opening bank to verify the information of the opening bank; and when the information of the opening bank passes verification, determining that the clearing account satisfies the preset on-line clearing function opening condition; and

wherein the information of the opening bank comprises a name of the opening bank, and the determination module is also used for:

determining whether or not the opening bank is a preset opening bank according to the name of the opening bank; and if yes, determining that clearing account needs to be subject to on-the-counter verification.

5. The on-line clearing apparatus according to Claim 4, wherein the on-line clearing apparatus further comprises:

a display module used for receiving a money transfer result returned from the system of the opening bank, and displaying the money transfer result on a front terminal of the transaction platform system.

6. The on-line clearing apparatus according to Claim 5, wherein the on-line clearing apparatus further comprises:

a generation module used for generating a clearing statement of the clearing account according to the money transfer result and saving the clearing statement in a historical transaction database of the transaction platform system.

7. An on-line clearing device, comprising a memory, a processor, and an on-line clearing program which is stored in the memory and is to be run on the processor, and the on-line clearing program is executed by the processor to implement the following steps:

creating a clearing account in a transaction platform system, wherein account information of the

clearing account comprises information of an opening bank;

when receiving a request for opening a clearing account-based on-line clearing function, determining whether the clearing account satisfies a preset on-line clearing function opening condition according to the information of the opening bank; if yes, opening the on-line clearing function of the clearing account; and

when receiving a payment instruction triggered based on the clearing account, sending the payment instruction to a system of the opening bank corresponding to the information of the opening bank according to the on-line clearing function of the clearing account, to enable the system of the opening bank to execute a corresponding money transfer operation according to the payment instruction;

wherein the on-line clearing program is executed by the processor to further implement the following steps:

determining whether the clearing account needs to be subject to on-the-counter verification according to the information of the opening bank;

if yes, acquiring on-the-counter verification information of the clearing account from the system of the opening bank and verifying the on-the-counter verification information; and when the on-the-counter verification information passes verification, determining that the clearing account satisfies the preset on-line clearing function opening condition; or

if not, calling an interface of the system of the opening bank to verify the information of the opening bank; and when the information of the opening bank passes verification, determining that the clearing account satisfies the preset on-line clearing function opening condition; and

wherein the on-line clearing program is executed by the processor to further implement the following step:

determining whether or not the opening bank is a preset opening bank according to a name of the opening bank; and if yes, determining that clearing account needs to be subject to on-the-counter verification.

8. The on-line clearing device according to Claim 7, wherein the on-line clearing program is executed by the processor to further implement the following step:

receiving a money transfer result returned from the system of the opening bank, and displaying the money transfer result on a front terminal of the transaction platform system.

9. The on-line clearing device according to Claim 8, wherein the on-line clearing program is executed by the processor to further implement the following step:

generating a clearing statement of the clearing account according to the money transfer result, and saving the clearing statement in a historical transaction database of the transaction platform system.

10. A computer-readable storage medium, having an on-line clearing program stored therein, wherein the on-line clearing program is executed by a processor to implement the following steps:

creating a clearing account in a transaction platform system, wherein account information of the clearing account comprises information of an opening bank;

when receiving a request for opening a clearing account-based on-line clearing function, determining whether the clearing account satisfies a preset on-line clearing function opening condition according to the information of the opening bank; if yes, opening the on-line clearing function of the clearing account; and

when receiving a payment instruction triggered based on the clearing account, sending the payment instruction to a system of the opening bank corresponding to the information of the opening bank according to the on-line clearing function of the clearing account, to enable the system of the opening bank to execute a corresponding money transfer operation according to the payment instruction;

wherein the on-line clearing program is executed by the processor to further implement the following steps:

determining whether the clearing account needs to be subject to on-the-counter verification according to the information of the opening bank;

if yes, acquiring on-the-counter verification information of the clearing account from the system of the opening bank and verifying the on-the-counter verification information; and when the on-the-counter verification information passes verification, determining that the clearing account satisfies the preset on-line clearing function opening condition; or

if not, calling an interface of the system of the opening bank to verify the information of the opening bank; and when the information of the opening bank passes verification, determining that the clearing account satisfies the preset on-line clearing function opening condition; and

wherein the information of the opening bank comprises a name of the opening bank, and the on-line clearing program is executed by the processor to further implement the following step:

determining whether or not the opening bank is a preset opening bank according to the name of the opening bank; and if yes, determining that clearing account needs to be subject to on-the-counter verification.

11. The computer-readable storage medium according to Claim 10, wherein the on-line clearing program is executed by the processor to further implement the following step:

receiving a money transfer result returned from the system of the opening bank, and displaying the money transfer result on a front terminal of the transaction platform system.

12. The computer-readable storage medium according to Claim 11, wherein the on-line clearing program is executed by the processor to further implement the following step:

generating a clearing statement of the clearing account according to the money transfer result, and saving the clearing statement in a historical transaction database of the transaction platform system.