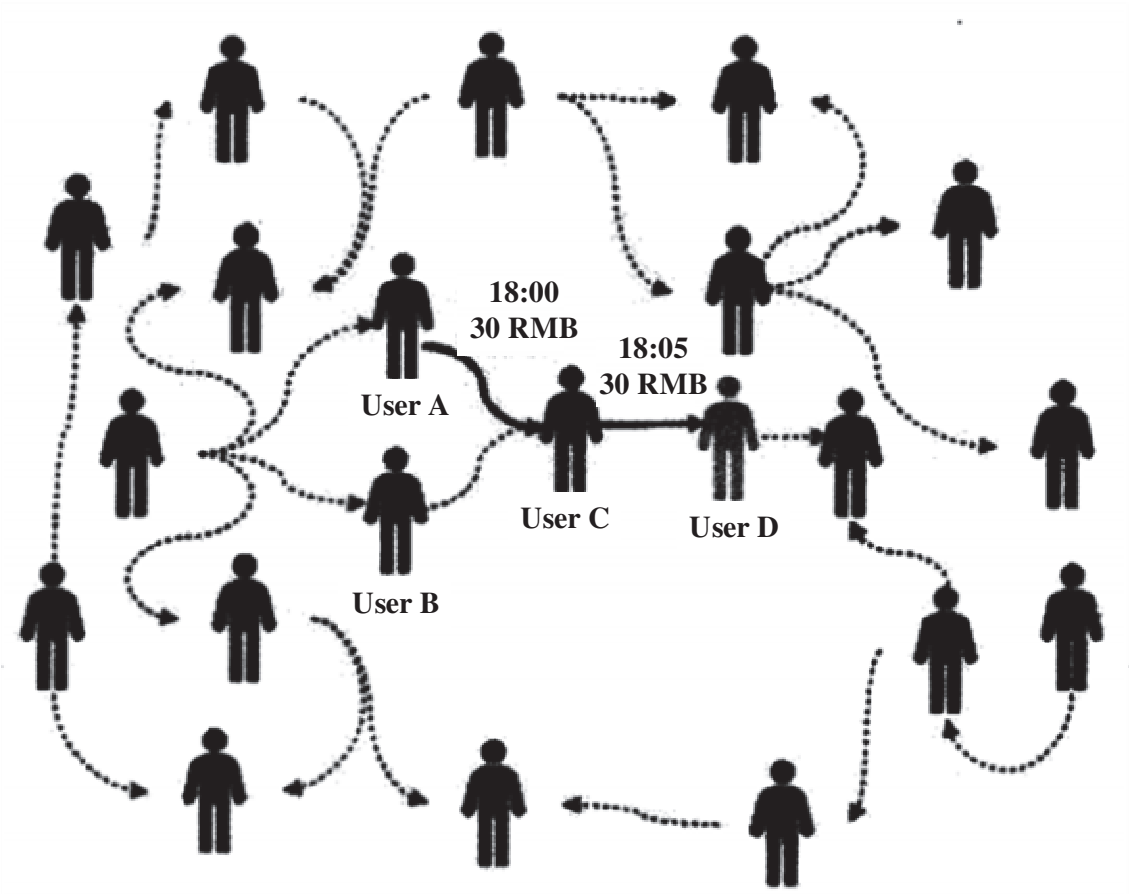


FIG. 1

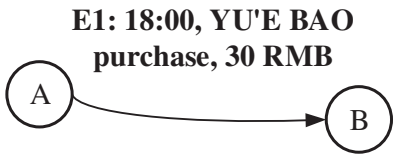


FIG. 2A

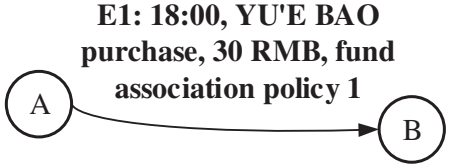


FIG. 2B

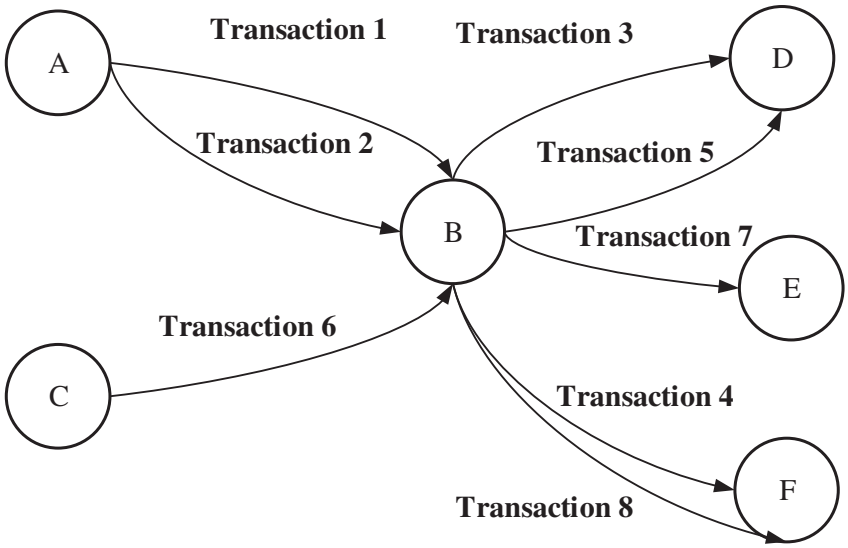

A
Transaction 1
Transaction 3
D
Transaction 2
Transaction 5
B
Transaction 7
E
Transaction 6
C
Transaction 4
F
Transaction 8

FIG. 3

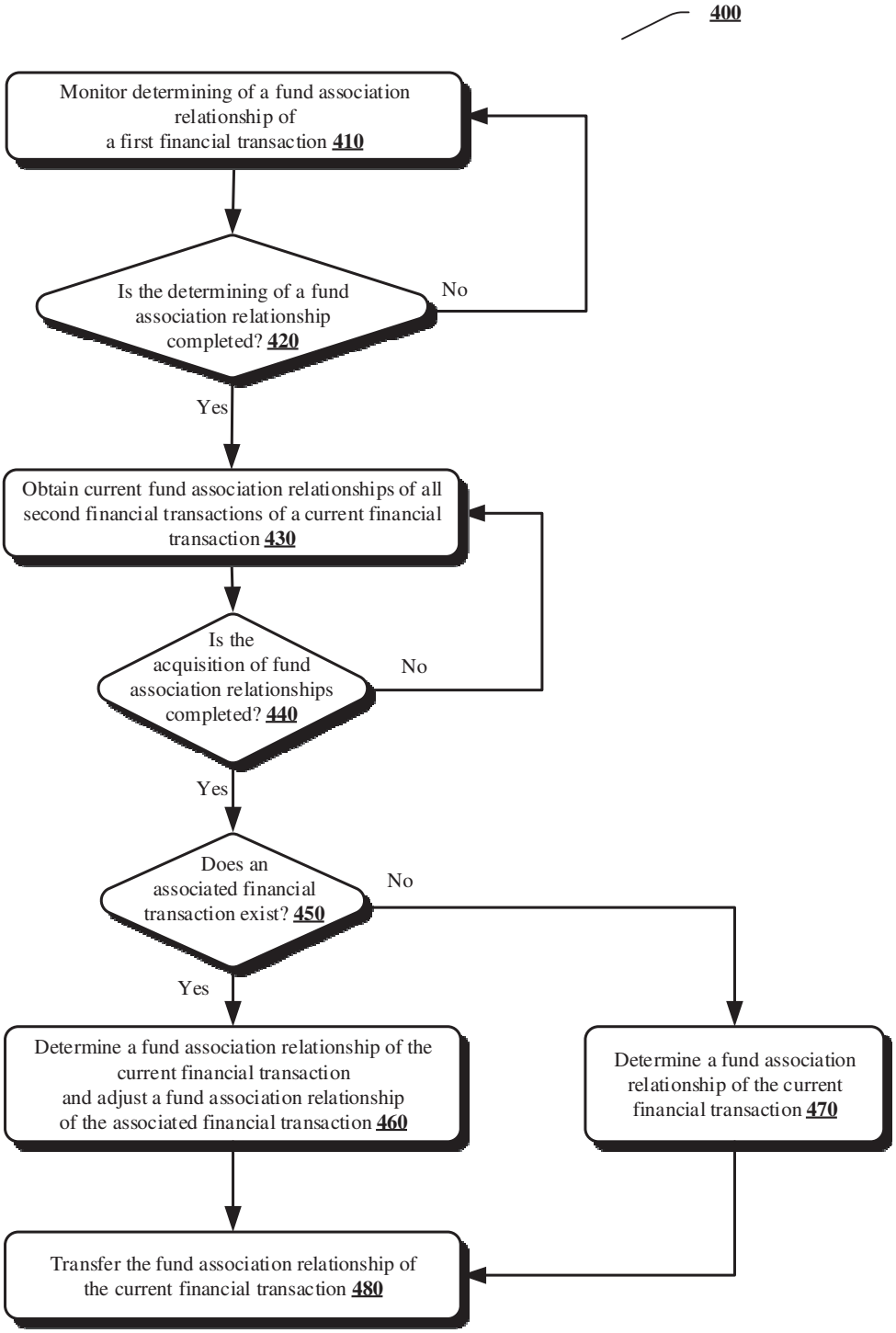

400
Monitor determining of a fund association relationship of a first financial transaction 410
Is the determining of a fund association relationship completed? 420
No
Yes
Obtain current fund association relationships of all second financial transactions of a current financial transaction 430
Is the acquisition of fund association relationships completed? 440
No
Yes
Does an associated financial transaction exist? 450
No
Yes
Determine a fund association relationship of the current financial transaction and adjust a fund association relationship of the associated financial transaction 460
Determine a fund association relationship of the current financial transaction 470
Transfer the fund association relationship of the current financial transaction 480

FIG. 4

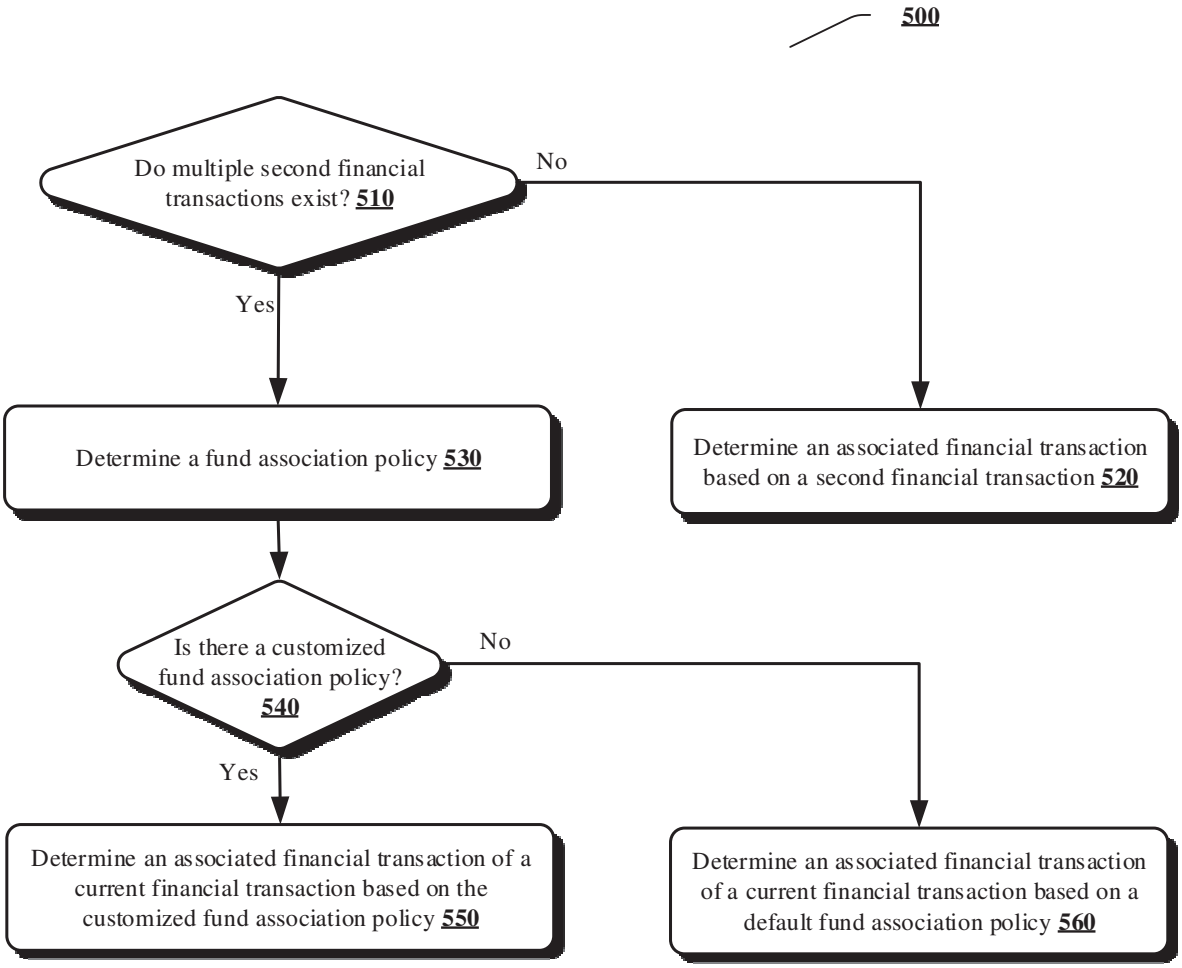

500
Do multiple second financial transactions exist? 510
No
Yes
Determine a fund association policy 530
Determine an associated financial transaction based on a second financial transaction 520
Is there a customized fund association policy? 540
No
Yes
Determine an associated financial transaction of a current financial transaction based on the customized fund association policy 550
Determine an associated financial transaction of a current financial transaction based on a default fund association policy 560

FIG. 5

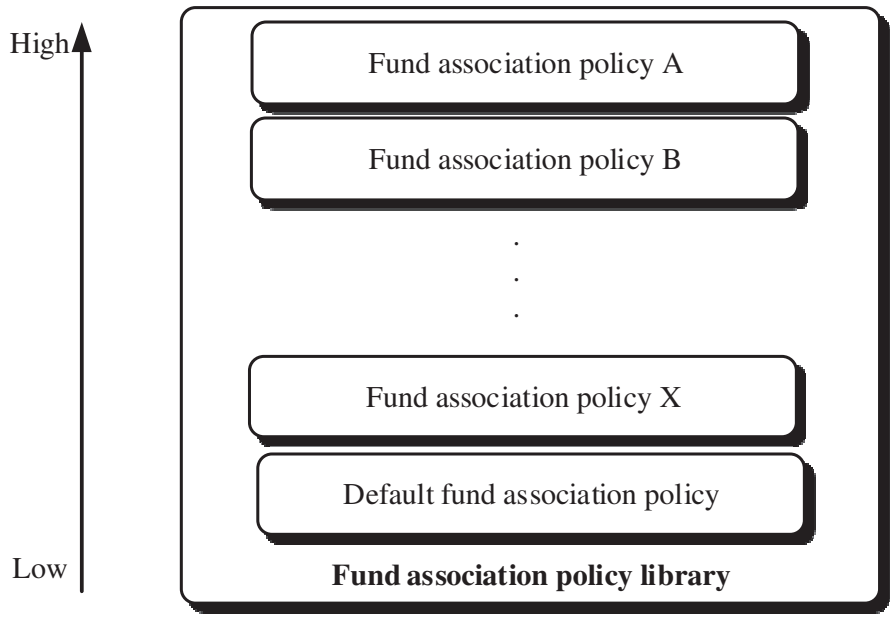


FIG. 6

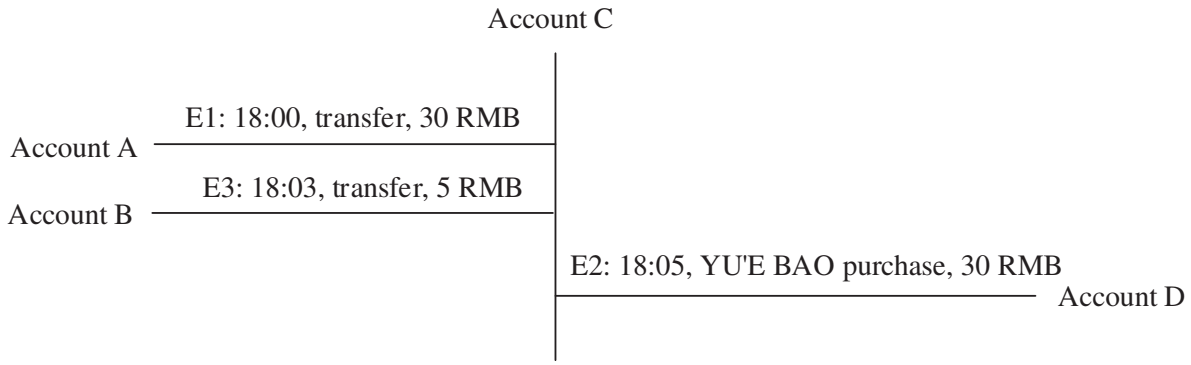


FIG. 7A

Rule A {R1: transaction scenario of a current financial transaction = "fund purchase",
R2: a transaction time of an associated financial transaction is before a transaction time of the current financial transaction and a time interval is less than a predetermined time interval,
R3: a transaction amount of the associated financial transaction is equal to a transaction amount of the current financial transaction
}

FIG. 7B

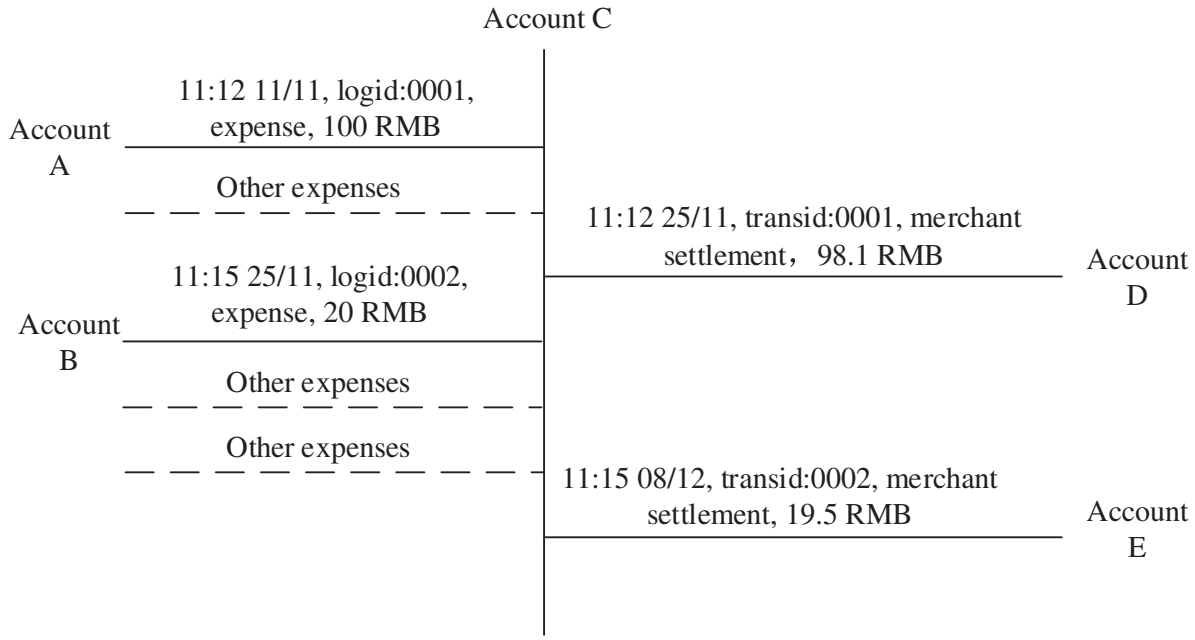


FIG. 8A

Rule B {R1: transaction scenario of an associated financial transaction = "expense", transaction scenario of a current financial transaction = "merchant settlement"

R2: a transaction time of the associated financial transaction is before a transaction time of the current financial transaction,

R3: a transaction ID of the associated financial transaction and a transaction ID of the current financial transaction point to the same order

}

FIG. 8B

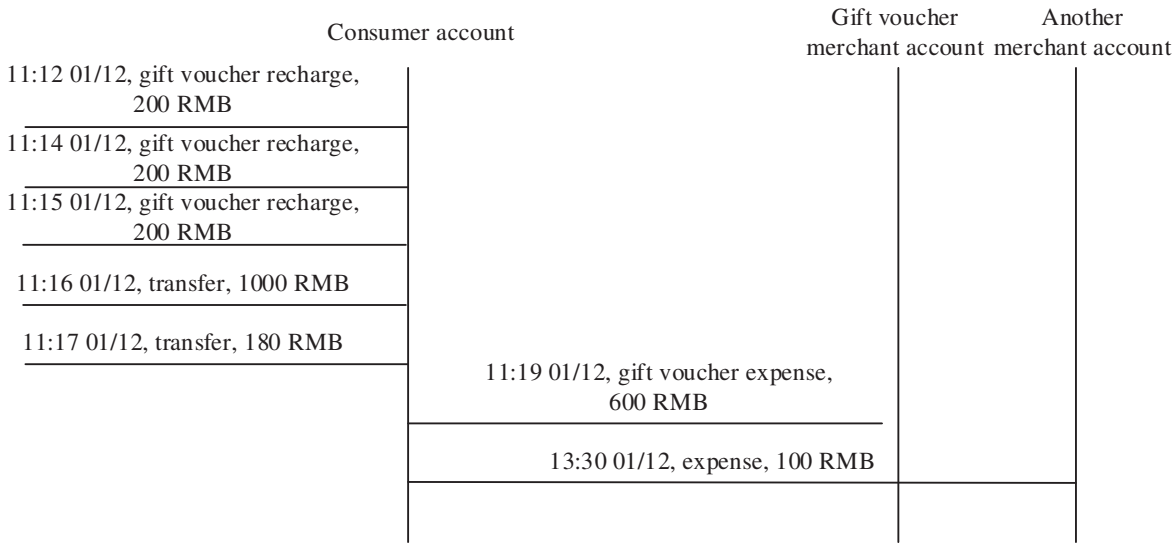


FIG. 9A

Rule C {R1: a transaction scenario of an associated financial transaction is gift voucher recharge, and a transaction scenario of a current financial transaction is gift voucher expense,

R2: a transaction time of the associated financial transaction is before a transaction time of the current financial transaction,

R3: a transaction ID of the associated financial transaction and a transaction ID of the current financial transaction point to the same merchant

}

FIG. 9B

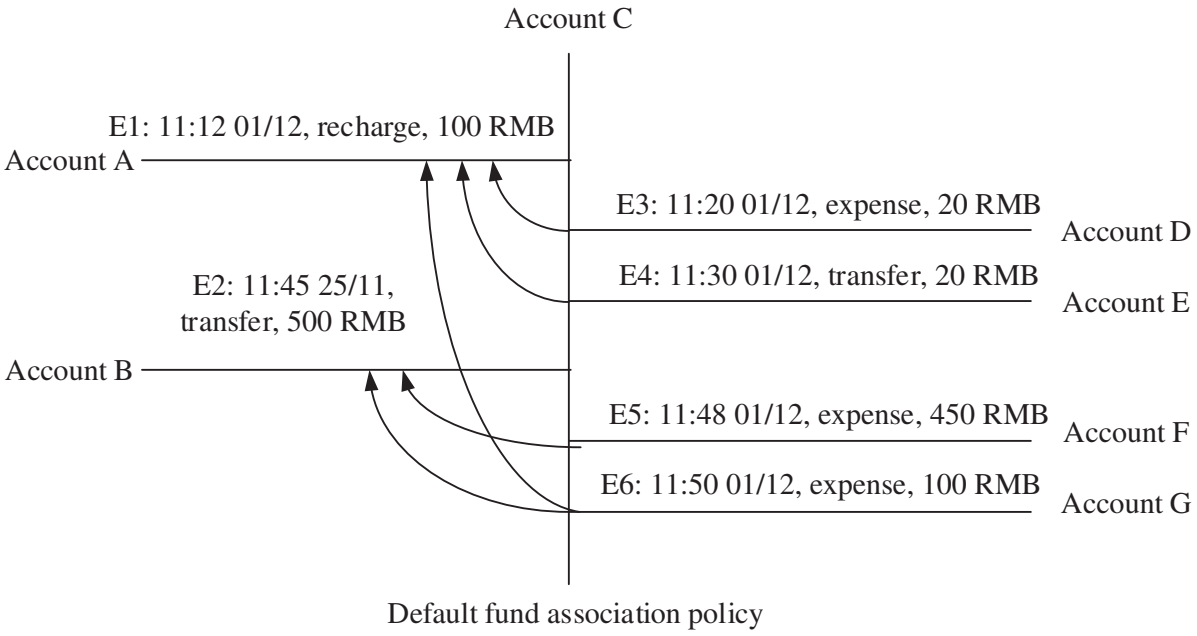
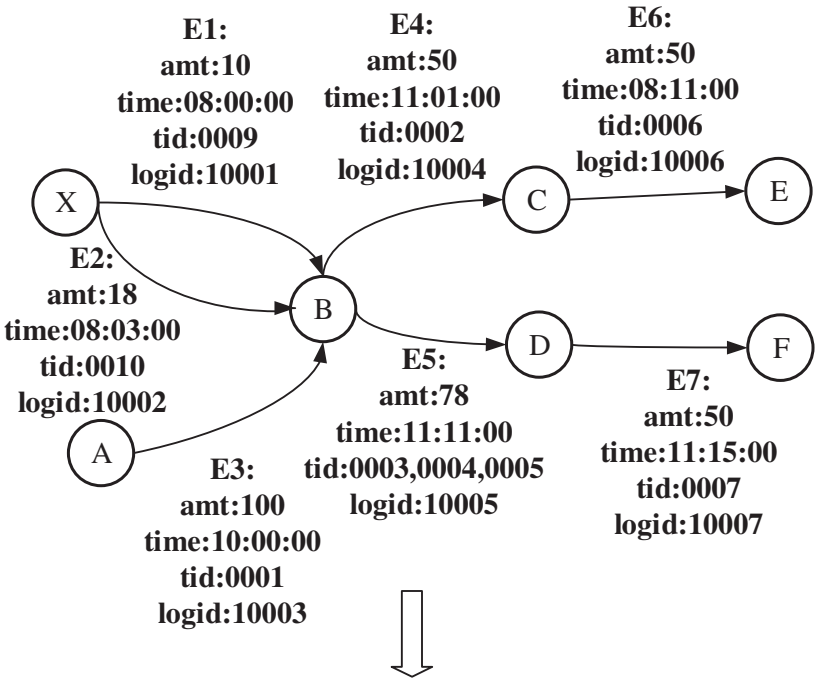

Account C
E1: 11:12 01/12, recharge, 100 RMB
Account A
E3: 11:20 01/12, expense, 20 RMB
Account D
E4: 11:30 01/12, transfer, 20 RMB
Account E
E2: 11:45 25/11,
transfer, 500 RMB
Account B
E5: 11:48 01/12, expense, 450 RMB
Account F
E6: 11:50 01/12, expense, 100 RMB
Account G
Default fund association policy

FIG. 10



Fund association relationship output

B: p=null, r=0009, uuid=0009, total=10, remain=0, logid=10001
B: p=null, r=0010, uuid=0010, total=18, remain=0, logid=10002
B: p=null, r=0001, uuid=0001, total=100, remain=0, logid=10003
C: p=0001, r=0001, uuid=0002, total=50, remain=50, logid=10004
D: p=0001, r=0001, uuid=0003, total=50, remain=50, logid=10005
D: p=0010, r=0010, uuid=0004, total=18, remain=18, logid=10005
D: p=0009, r=0009, uuid=0005, total=10, remain=10, logid=10005
E: p=null, r=0006, uuid=0006, total=50, remain=50, logid=10006
F: p=0003, r=0001, uuid=0007, total=50, remain=50, logid=10007

FIG. 11

Time	E1	E2	E3	E4	E5	E6
11:12 01/12	total:100 remain:100	None	None	None	None	None
11:20 01/12	total:100 remain:80	total:20 remain:20	None	None	None	None
11:30 01/12	total:100 remain:60	total:20 remain:20	total:20 remain:20	None	None	None
11:45 01/12	total:100 remain:60	total:20 remain:20	total:20 remain:20	total:500 remain:500	None	None
11:48 01/12	total:100 remain:60	total:20 remain:20	total:20 remain:20	total:500 remain:50	total:450 remain:450	None
11:50 01/12	total:100 remain:10	total:20 remain:20	total:20 remain:20	total:500 remain: 0	total:450 remain:450	total:100 remain:100

FIG. 12

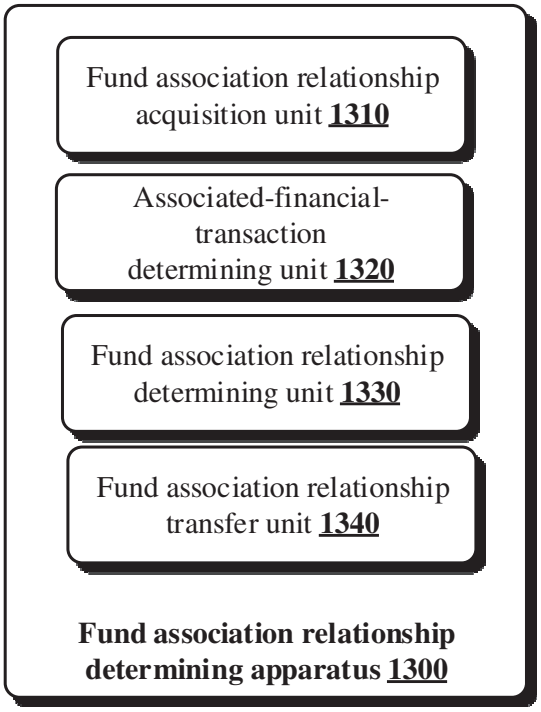


FIG. 13

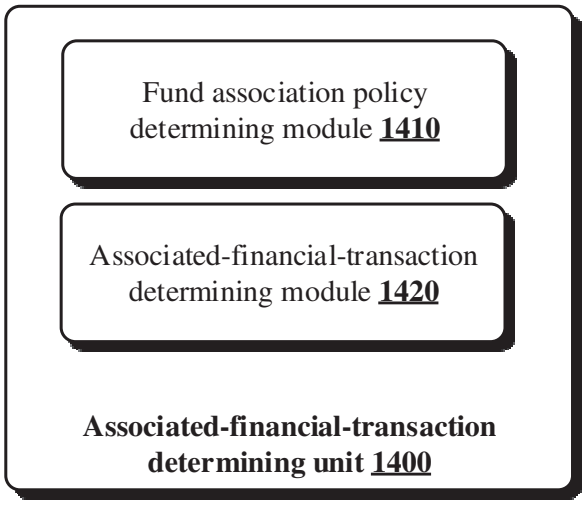

Fund association policy determining module 1410
Associated-financial-transaction determining module 1420
Associated-financial-transaction determining unit 1400

FIG. 14

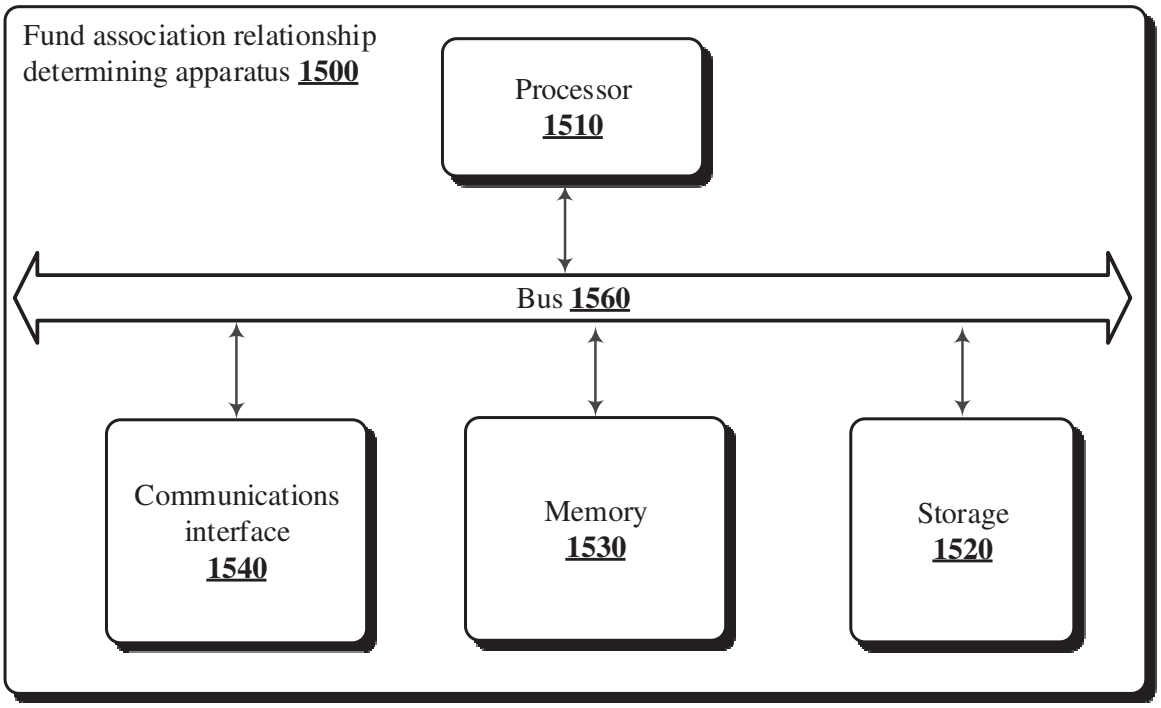

Fund association relationship determining apparatus 1500
Processor 1510
Bus 1560
Communications interface 1540
Memory 1530
Storage 1520

FIG. 15