CLAIMS

What is claimed is:

1. A method for blockchain-based service rental, the method comprising:

receiving a rental request initiated by a target user for a target service in a blockchain network;

performing a first credit risk assessment on the target user in response to the rental request;

if the target user passes the first credit risk assessment, creating an electronic rental contract that corresponds to the target service, and delivering the electronic rental contract to the target user and a service provider of the target service, wherein the target user and the service provider perform an electronic signature on the electronic rental contract; and

storing the electronic rental contract with electronic signatures in a distributed blockchain database of the blockchain network, wherein the electronic rental contract stored in the distributed blockchain database is subsequently used to generate updated credit information of the target user;

receiving a performance record of the target user and a performance record of the service provider that correspond to the electronic rental contract;

storing the performance records in the distributed blockchain database;

reading the electronic rental contract stored in the distributed blockchain database, the performance record of the target user and the performance record of the service provider that correspond to the electronic rental contract;

performing a second credit assessment on the target user based on the electronic rental contract and the performance record of the target user to obtain the updated credit information of the target user; and

performing credit assessment on the service provider based on the electronic rental contract and the performance record of the service provider to obtain credit information of the service provider.

2. The method according to claim 1, wherein the credit information of the service provider is a basis for a future credit risk assessment on the service provider.

3. The method according to claim 1, wherein performing the first credit risk assessment on the target user in response to the rental request comprises:

performing identity authentication on the target user in response to the rental request; and

if the identity authentication of the target user succeeds, further performing credit risk assessment on the target user.

4. The method according to claim 2, wherein the credit information comprises a credit score.

5. The method according to claim 4, wherein performing credit risk assessment on the target user comprises:

reading the credit score of the target user;

determining whether the credit score of the target user is less than a predetermined threshold; and

if the credit score of the target user is less than the predetermined threshold, determining that the target user fails to pass the credit risk assessment; or if the credit score of the target user is not less than the predetermined threshold, determining that the target user passes the credit risk assessment.

6. The method according to claim 1, further comprising:

performing credit risk assessment on the service provider; and

if the service provider fails to pass the credit risk assessment, marking a service provided by the service provider as an untrusted service or deleting the service from a trusted service list.

7. The method according to claim 1, wherein the target service is a house rental service.

8. The method according to claim 1, wherein the electronic signature is based on a credit private key.

9. The method according to claim 1, wherein the blockchain network comprises a public chain, a private chain, or a consortium chain.

10. An apparatus for blockchain-based service rental, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 9.