

Claims

1. A KYC-based anti-money-laundering method comprising:
 - obtaining a user identity information, and storing the user identity information into a third-party database by using a block chain;
 - if a user transaction information is obtained, obtaining the user identity information from the third-party database according to the user transaction information;
 - verifying the user identity information obtained from the third-party database, and
 - if verification succeeds, responding to the user transaction information.
2. The KYC-based anti-money-laundering method according to claim 1, wherein the step of obtaining a user identity information, and storing the user identity information into a third-party database by using a block chain comprises:
 - the user identity information comprising a user identity and a user historical transaction record; and
 - encrypting the user historical transaction record by using an asymmetric cryptographic algorithm, and
 - storing the encrypted user historical transaction record into the third-party database.
3. The KYC-based anti-money-laundering method according to claim 2, wherein the steps of encrypting the user historical transaction record by using an asymmetric cryptographic algorithm, and storing the encrypted user historical transaction record into the third-party database comprise:
 - each user historical transaction record comprising corresponding transaction time and transaction content;
 - calculating each historical transaction record by using a Hash algorithm, to obtain a corresponding block and Hash value;
 - forming the block corresponding to each historical transaction record into a block chain according to a sequence of the transaction time; and
 - encrypting the block chain by using the asymmetric cryptographic algorithm, and
 - storing the block chain into the third-party database according to the user identity.
4. The KYC-based anti-money-laundering method according to claim 3, wherein the step of forming the block corresponding to each historical transaction record into a block chain according to a sequence of the transaction time comprises:
 - calculating a first historical transaction record by using the Hash algorithm according to the sequence of the transaction time, to obtain a first block and a first Hash value; and
 - calculating an Mth historical transaction record and an (M-1)th Hash value starting from a second historical transaction record by using the Hash algorithm, to obtain an Mth block and an Mth Hash value, and
 - forming the first, second, ..., Mth blocks into the block chain, wherein M is a positive integer greater than or equal to 2.
5. The KYC-based anti-money-laundering method according to claim 3, wherein the step of if a

user transaction information is obtained, obtaining the user identity information from the third-party database according to the user transaction information comprises:

the asymmetric cryptographic algorithm comprising a public key and a private key;

encrypting the block chain by using the public key, and storing the encrypted block chain into the third-party database;

the user transaction information comprising the user identity, and obtaining, from the third-party database according to the user identity, the corresponding block chain after encryption; and

decrypting, by using the private key, the corresponding block chain after encryption, to obtain the user identity information.

6. A KYC-based anti-money-laundering apparatus comprising:

a first obtaining module, configured to: obtain a user identity information, and store the user identity information into a third-party database by using a block chain;

a second obtaining module, configured to: if a user transaction information is obtained, obtain the user identity information from the third-party database according to the user transaction information; and

a verification module, configured to: verify the user identity information obtained from the third-party database, and if verification succeeds, respond to the user transaction information.

7. The KYC-based anti-money-laundering apparatus according to claim 6, wherein the first obtaining module further comprises:

a user information submodule, for allowing the user identity information to comprise a user identity and a user historical transaction record; and

an encryption submodule, configured to: encrypt the user historical transaction record by using an asymmetric cryptographic algorithm, and store the encrypted user historical transaction record into the third-party database.

8. The KYC-based anti-money-laundering apparatus according to claim 7, wherein the encryption submodule comprises:

a transaction record unit, for allowing each user historical transaction record to comprise corresponding transaction time and transaction content;

a calculation unit, configured to calculate each historical transaction record by using a Hash algorithm, to obtain a corresponding block and Hash value;

a block chain forming unit, configured to form the block corresponding to each historical transaction record into a block chain according to a sequence of the transaction time; and

a storage unit, configured to: encrypt the block chain by using the asymmetric cryptographic algorithm, and store the block chain into the third-party database according to the user identity.

9. A computer device, comprising a memory, a processor, and a computer program that is stored in the memory and that can run on the processor, wherein when the processor executes the computer program, the steps of the KYC-based anti-money-laundering method according to any one of claims 1 to 5 are implemented.

10. A computer readable storage medium, storing a computer program, wherein when the computer program is executed by a processor, the steps of the KYC-based anti-money-laundering method according to any one of claims 1 to 5 are implemented.