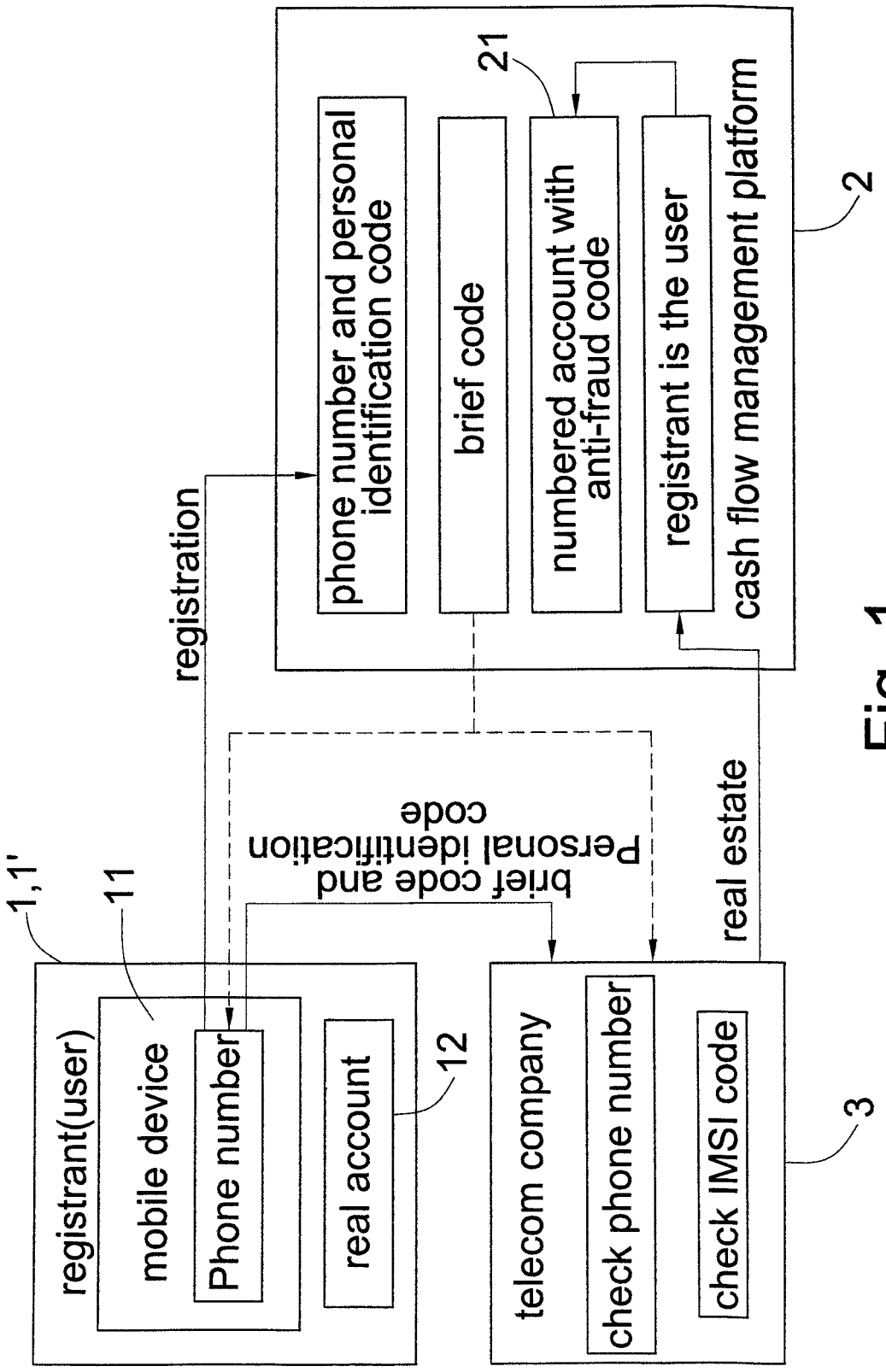

cash flow management platform
2
21
registrant is the user
numbered account with anti-fraud code
brief code
phone number and personal identification code
registration
brief code and Personal identification code
real estate
1,1'
11
registrant(user)
mobile device
Phone number
real account
12
telecom company
check phone number
check IMSI code
3

Fig. 1

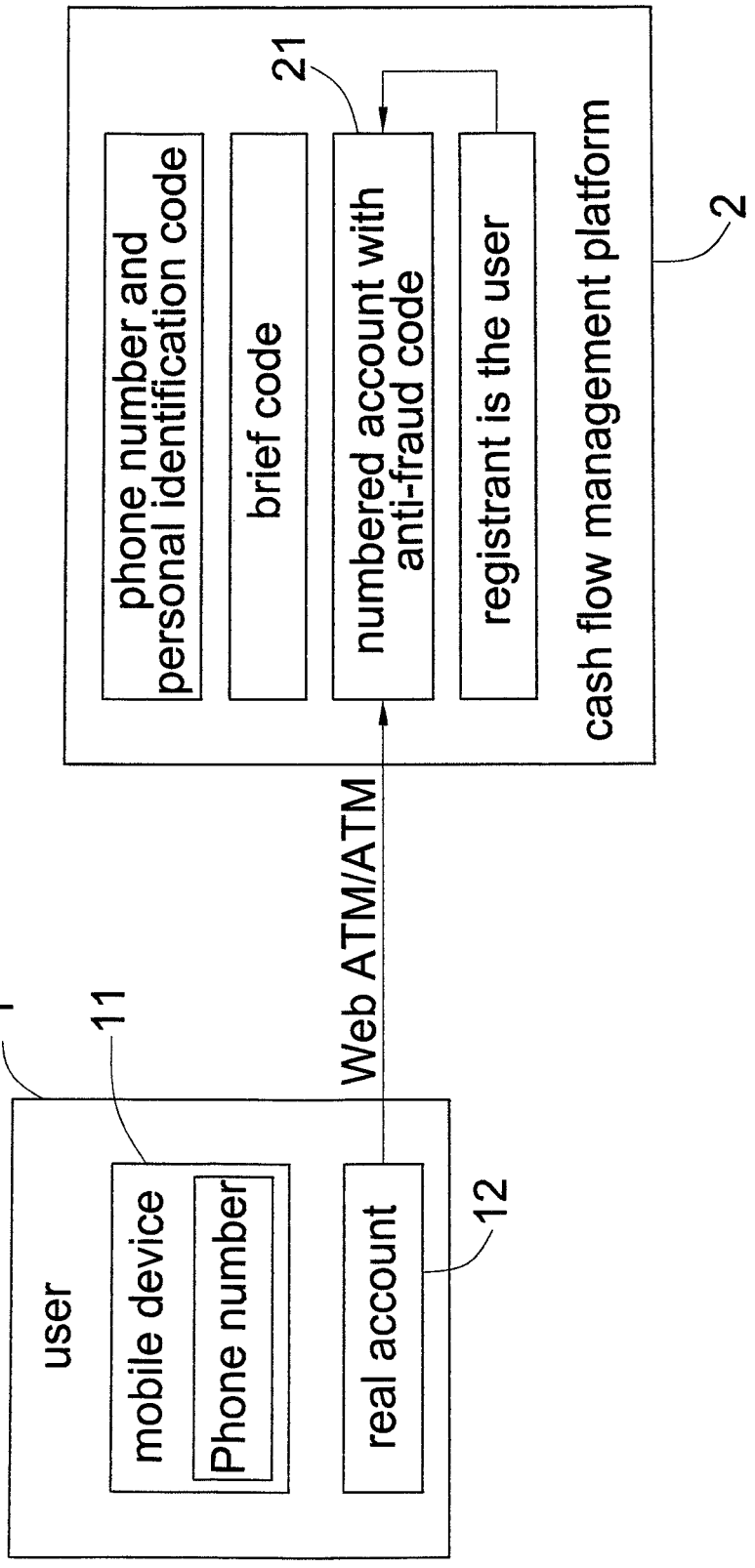

cash flow management platform
2
21
phone number and personal identification code
brief code
numbered account with anti-fraud code
registrant is the user
Web ATM/ATM
1
11
user
mobile device
Phone number
real account
12

Fig. 2

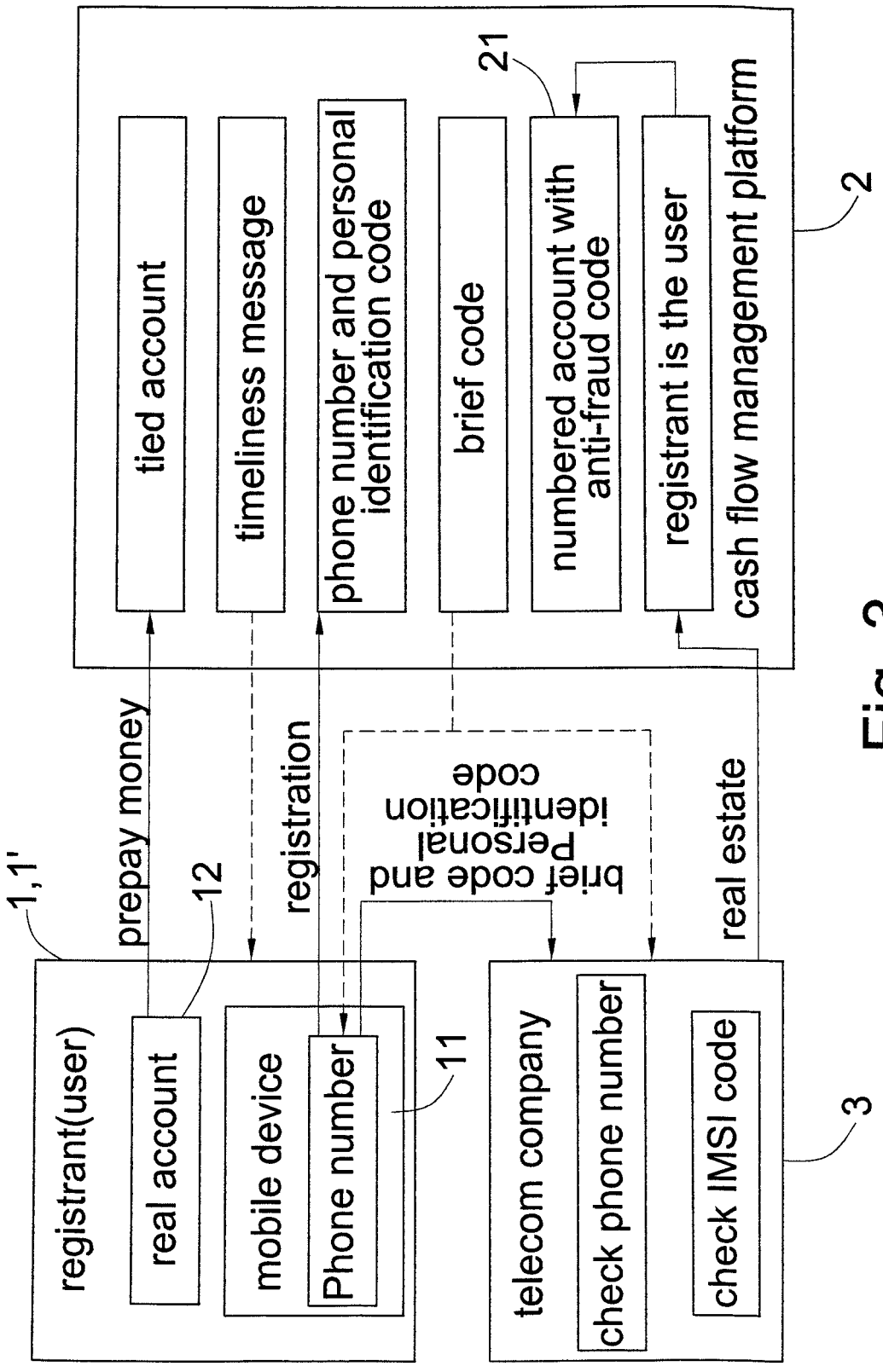

cash flow management platform
2
21
tied account
timeliness message
phone number and personal identification code
brief code
numbered account with anti-fraud code
registrant is the user
prepay money
registration
brief code and Personal identification code
real estate
1,1'
12
registrant(user)
real account
mobile device
Phone number
11
telecom company
check phone number
check IMSI code
3

Fig. 3

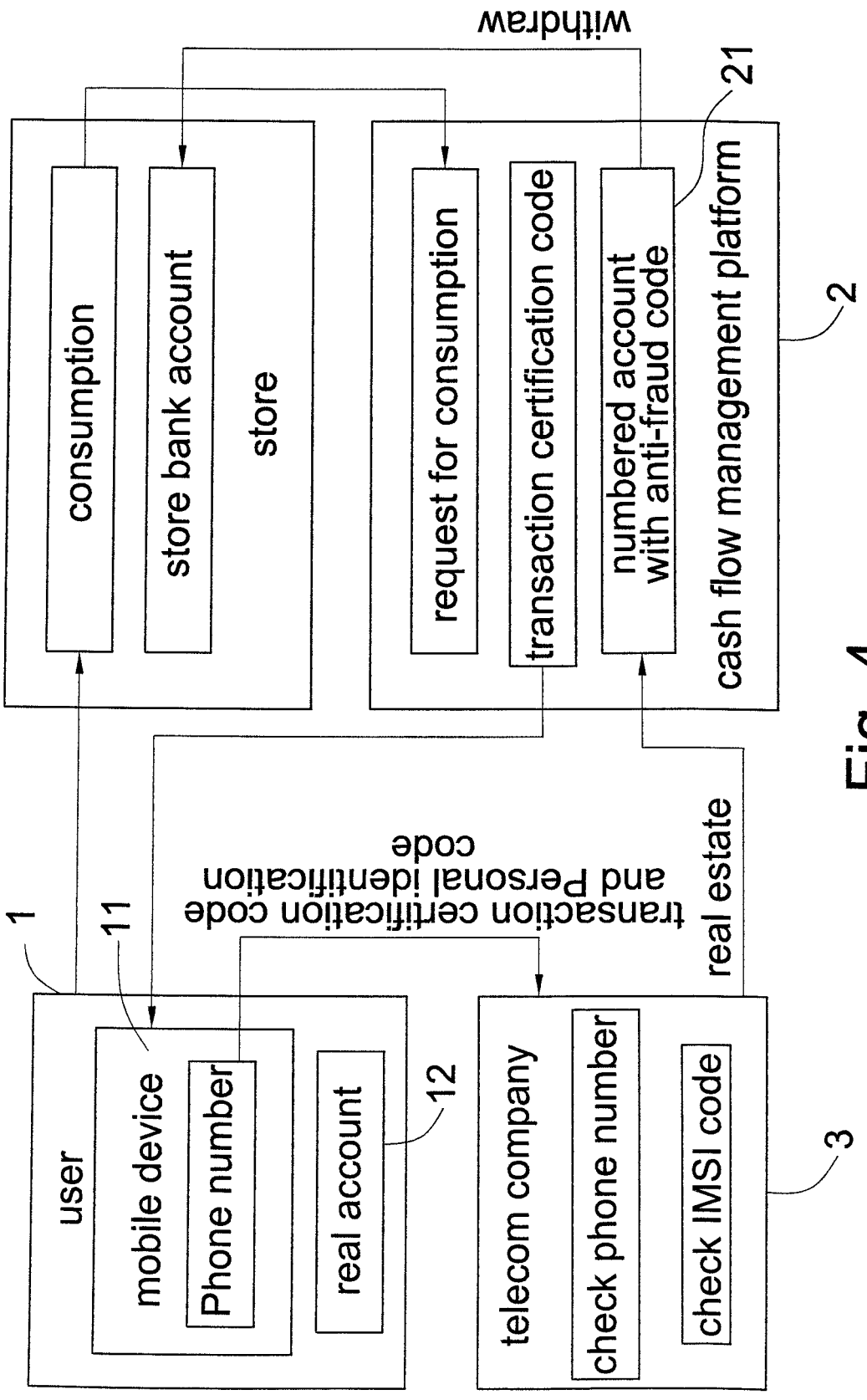

withdraw
consumption
store bank account
store
request for consumption
transaction certification code
numbered account with anti-fraud code
cash flow management platform
21
2
transaction certification code and Personal identification code
real estate
1
11
user
mobile device
Phone number
real account
12
telecom company
check phone number
check IMSI code
3

Fig. 4