User
Store
Tax Refundment Company
Tax Refundment Partner
Credit Institution
1:Shopping
2:Credit tax refundment authorization
2.1: Request for credit tax refundment authorization
2.1.1:Initiating a request for credit tax refundment authorization
2.1.1.1: Forwarding the request for credit authorization
2.1.1.1.1: Judging whether a credit score is satisfied
2.1.1.1.2: Signing an agreement on tax refundment authorization
2.1.1.3: Returning authorization result
2.1.1.3.2: Returning authorization result
2.1.1.3.2.1:Returning authorization result
2.1.1.3.1: Signing deducting
3:Applying for credit tax refundment
3.1:Forwarding a request for credit tax refundment
3.1.1:Forwarding the request for credit tax refundment
3.1.1.1:Verifying whether the credit tax refundment authorization is successful
3.1.1.2:Tax refundment remitting verification
3.1.1.3: Tax refundment remitting
3.1.1.4: Synchronizing tax refundment success record
3.1.1.5: Returning tax refund result
3.1.1.5.1: Returning tax refund result
3.1.1.5.1.1: Returning tax refund result
3.1.1.5.1.1.1: Delivering a refundment credential upon departure
3.1.1.5.1.1.1.1:
Receiving the user's valid tax refundment voucher
3.1.1.5.1.1.1.2:
Completing the credit tax refundment to release the deducting agreement
3.1.1.5.1.1.2.1.1:
Synchronizing tax refundment completion information
3.1.1.5.1.1.1.2.1.1:
Recording a credit footprint
4:Initiating a deducting request if the user's valid tax refundment voucher is not received within the prescribed number of days
4.1: Deducting the advance payment
4.2: Synchronizing default information
5:Initiating a reimbursement procedure if subsequently, the user's valid tax refundment voucher is received within a period of time after deducting
5.1: Reimbursing the deducted amount back to the user's account
5.2:Synchronizing tax refundment completion information

FIG. 6