

CLAIMS

What is claimed is:

1. A method for initiating a fund flow, the method comprising:
 - receiving, by a first member of a blockchain, a request for fund flow of a specified amount between a payer and a payee (102A);
 - determining, by the first member, a fund flow route between the first member and a second member corresponding to the payee in the blockchain, wherein the fund flow route comprises the first member, the second member, and several relay members, and blockchain balances deposited by all members of the fund flow route at all anchor points of the blockchain are registered in a blockchain ledger of the blockchain (104A); and
 - initiating, by the first member, a fund flow contract operation, wherein, after the fund flow contract operation takes effect, the blockchain balances of all the members of the fund flow route registered in the blockchain ledger uniformly change, so that the second member pays funds of the specified amount to the payee (106A).
2. The method according to claim 1, wherein receiving the request for fund flow of the specified amount between the payer and the payee comprises:
 - receiving, by the first member, a fund payment request initiated by the payer for the payee; or
 - receiving, by the first member, a fund receiving request initiated by the payee for the payer.
3. The method according to claim 1, wherein the associated anchor point exists between adjacent members in the fund flow route, a blockchain balance deposited by an upstream member in the adjacent members at the associated anchor point is greater than the specified amount, and the associated anchor point is set as a trusted anchor point by a downstream member.

4. The method according to claim 3, wherein determining, by the first member, the fund flow route between the first member and a second member corresponding to the payee in the blockchain comprises:

initiating, by the first member, a route selection contract operation, wherein after the route selection contract operation takes effect, the fund flow route is determined based on a status of trustiness imposed by each member in each anchor point and a deposit status of a blockchain balance of each member at each anchor point registered in the blockchain ledger.

5. The method according to claim 3, wherein after the fund flow contract operation takes effect, a blockchain balance deposited by the upstream member in the adjacent members at the associated anchor point is reduced by the specified amount, and a blockchain balance deposited by the downstream member at the associated anchor point is increased by the specified amount, so that the blockchain balances of all the members of the fund flow route registered in the blockchain ledger uniformly change.

6. The method according to claim 1, wherein initiating, by the first member, the fund flow contract operation comprises:

initiating, by the first member, the fund flow contract operation after obtaining the funds of the specified amount provided by the payer and depositing the funds of the specified amount in a blockchain balance of the first member or a self-owned account of the first member; or

initiating, by the first member, the fund flow contract operation based on credit of the payer before obtaining the funds of the specified amount provided by the payer.

7. The method according to claim 1, wherein the funds of the specified amount received by the payee come from a blockchain balance of the second member or a self-owned account of the second member.

8. The method according to claim 1, wherein the fund flow performed between the first member and the second member based on the request for fund flow is a cross-border fund flow.

9. The method according to claim 1, wherein the fund flow performed between the first member and the second member based on the request for fund flow is a remittance, a payment, or a collection.
10. The method according to claim 1, wherein all the members in the fund flow route belong to different institutions or different branches of the same institution.
11. The method according to claim 1, wherein the blockchain is a consortium chain, and each member in the fund flow route is a consortium member of the consortium chain.
12. The method according to any one of claims 1 to 11, further comprising performing a compliance check on a fund flow event corresponding to the request for the fund flow.
13. The method according to claim 12, wherein the compliance check comprises at least one of: a Know Your Customer (KYC) check and an anti-money laundering check.
14. An apparatus for initiating a fund flow, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 13.