

(12) 按照专利合作条约所公布的国际申请

(19) 世界知识产权组织
国际局



(10) 国际公布号

WO 2022/237555 A1

(43) 国际公布日
2022 年 11 月 17 日 (17.11.2022) WIPO | PCT

(51) 国际专利分类号:
G06Q 20/10 (2012.01)

(21) 国际申请号: PCT/CN2022/089807

(22) 国际申请日: 2022 年 4 月 28 日 (28.04.2022)

(25) 申请语言: 中文

(26) 公布语言: 中文

(30) 优先权:
202110510872.2 2021 年 5 月 11 日 (11.05.2021) CN

(71) 申请人: 支付宝 (杭州) 信息技术有限公司 (ALIPAY (HANGZHOU) INFORMATION TECHNOLOGY CO., LTD.) [CN/CN]; 中国浙江省杭州市西湖区西溪路 556 号 8 层 B 段 801-11, Zhejiang 310000 (CN)。蚂蚁区块链科技 (上海) 有限公司 (ANT BLOCKCHAIN TECHNOLOGY (SHANGHAI) CO., LTD.) [CN/CN]; 中国上海市黄浦区外马路 618 号 8 层 803 室, Shanghai 200010 (CN)。

(72) 发明人: 胡国卿 (HU, Guoqing); 中国浙江省杭州市西湖区西溪路 556 号 8 层 B 段 801-11, Zhejiang 310000 (CN)。魏玮 (WEI, Wei); 中国浙江省杭州市西湖区西溪路 556 号 8 层 B 段 801-11, Zhejiang 310000 (CN)。

(74) 代理人: 北京博思佳知识产权代理有限公司 (BEIJING BESTIPR INTELLECTUAL PROPERTY LAW CORPORATION); 中国北京市海淀区上地三街 9 号嘉华大厦 B 座 409, Beijing 100085 (CN)。

(81) 指定国 (除另有指明, 要求每一种可提供的国家保护): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, IT, JM, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK,

(54) Title: BLOCKCHAIN SYSTEM-BASED REMITTANCE METHOD, AND APPARATUS

(54) 发明名称: 基于区块链系统汇款的方法及装置

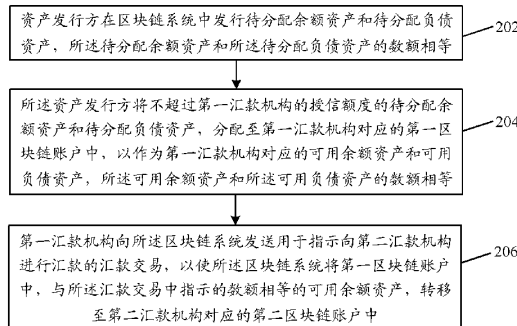


图 2

- 202 Asset issuer issues balance assets to be distributed and debt assets to be distributed in blockchain system, balance assets to be distributed and debt assets to be distributed being same amount
- 204 Asset issuer distributes debt assets to be distributed and balance assets to be distributed not exceeding credit amount of first remittance institution to first blockchain account corresponding to first remittance institution, so as to serve as available debt assets and available balance assets corresponding to first remittance institution, available balance assets and available debt assets being same amount
- 206 First remittance institution sends to blockchain system remittance transaction used for indicating to execute remittance to second remittance institution, so as to cause blockchain system to transfer available balance assets in first blockchain account equivalent to amount indicated in remittance transaction to second blockchain account corresponding to second remittance institution

(57) Abstract: Provided in one or more embodiments of the present application are a blockchain system-based remittance method and an apparatus. The method comprises: an asset issuer issues balance assets to be distributed and debt assets to be distributed in a blockchain system, the balance assets to be distributed and the debt assets to be distributed being a same amount; the asset issuer distributes the debt assets to be distributed and the balance assets to be distributed not exceeding a credit amount of a first remittance institution to a first blockchain account corresponding to the first remittance institution, so as to serve as available balance assets and available debt assets corresponding to the first remittance institution, the available balance assets and the available debt assets being a same amount; the first remittance institution sends to the blockchain system a remittance transaction used for indicating to execute a remittance to a second remittance institution, so as to cause the blockchain system to transfer available balance assets in the first blockchain account equivalent to an amount indicated in the remittance transaction to a second blockchain account corresponding to the second remittance institution.

[见续页]

SL, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG,
US, UZ, VC, VN, WS, ZA, ZM, ZW。

(84) 指定国 (除另有指明, 要求每一种可提供的地区
保护): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ,
NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), 欧亚 (AM,
AZ, BY, KG, KZ, RU, TJ, TM), 欧洲 (AL, AT, BE, BG,
CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU,
IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT,
RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI,
CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG)。

本国际公布:

— 包括国际检索报告 (条约第21条(3))。

(57) 摘要: 本说明书一个或多个实施例提供一种基于区块链系统的汇款方法及装置, 包括: 资产发行方在区块链系统中发行待分配余额资产和待分配负债资产, 所述待分配余额资产和所述待分配负债资产的数额相等; 所述资产发行方将不超过第一汇款机构的授信额度的待分配余额资产和待分配负债资产, 分配至第一汇款机构对应的第一区块链账户中, 以作为第一汇款机构对应的可用余额资产和可用负债资产, 所述可用余额资产和所述可用负债资产的数额相等; 第一汇款机构向所述区块链系统发送用于指示向第二汇款机构进行汇款的汇款交易, 以使所述区块链系统将第一区块链账户中, 与所述汇款交易中指示的数额相等的可用余额资产, 转移至第二汇款机构对应的第二区块链账户中。