

TRANSACTION METHOD AND SYSTEM BASED ON CENTRALIZED SETTLEMENT AND BLOCKCHAIN DEPOSIT CERTIFICATES

ABSTRACT

Disclosed are a transaction method and system based on centralized settlement and blockchain deposit certificates. A blockchain network comprises a plurality of member nodes, a user registers a virtual resource account on a designated member node, and the designated member node comprises a service logic execution module, a database management module, and a blockchain function module. The service logic execution module verifies transaction feasibility for a transaction request; and after the verification succeeds, the database management module is instructed to execute an account balance modification operation, i.e., deducting a designated resource amount from the virtual resource account corresponding to an expenditure user identity, and to add the designated resource amount to the virtual resource account corresponding to an income user identifier. Moreover, the database management module further generates a log file for recording the account balance modification operation, and sends the log file to the blockchain function module, so that the blockchain function module broadcasts the log file to the blockchain network.

Figure 2c