(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

(43) 国际公布日
2018 年 2 月 22 日 (22.02.2018)

WIPO | PCT

(10) 国际公布号
WO 2018/032982 A1

(51) 国际专利分类号:
G06Q 20/10 (2012.01) *G06Q 20/22* (2012.01)

(21) 国际申请号: PCT/CN2017/095919

(22) 国际申请日: 2017 年 8 月 4 日 (04.08.2017)

(25) 申请语言: 中文

(26) 公布语言: 中文

(30) 优先权:
201610686134.2 2016年8月18日 (18.08.2016) CN

(71) 申请人: 阿里巴巴集团控股有限公司 (ALIBABA GROUP HOLDING LIMITED) [—/CN]; 开曼群岛大开曼资本大厦一座四层 847 号邮箱, Grand Cayman (KY)。

(72) 发明人: 童骏 (TONG, Jun); 中国浙江省杭州市余杭区文一西路969号3号楼5楼阿里巴巴集团法务部, Zhejiang 311121 (CN)。

(74) 代理人: 北京三友知识产权代理有限公司 (BEIJING SANYOU INTELLECTUAL PROPERTY AGENCY LTD.); 中国北京市金融街 35 号国际企业大厦 A 座 16 层, Beijing 100033 (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, 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, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, 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,

(54) **Title:** METHOD AND DEVICE FOR DETECTING FUND TRANSACTION ROUTE IN ELECTRONIC PAYMENT PROCESS

(54) **发明名称:** 电子支付过程中资金交易路径的检测方法和装置

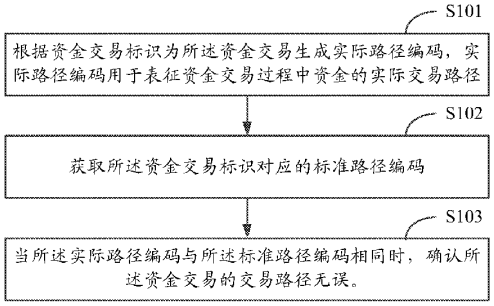


图 1

S101 Generate an actual route coding for this fund transaction according to a fund transaction identification, the actual route coding being used to represent an actual transaction route of fund in the fund transaction process

S102 Obtain a standard route coding corresponding to the fund transaction identification

S103 When the actual route coding is the same as the standard route coding, confirm correctness of the transaction route of the fund transaction

(57) Abstract: Provided are a method and a device for detecting a fund transaction route in an electronic payment process. The method comprises: generating an actual route coding for this fund transaction according to a fund transaction identification, the actual route coding being used to represent an actual transaction route of fund in the fund transaction process (S101); obtaining a standard route coding corresponding to the fund transaction identification (S102); and when the actual route coding is the same as the standard route coding, confirming correctness of the transaction route of the fund transaction (S103). By generating an actual route coding for representing the actual transaction route in the fund transaction process according to the fund transaction identification and determining whether the fund transaction route is consistent with the preset route by comparing the actual route coding with the standard route coding, timely interventions could be taken when the routes are inconsistent so as to reduce financial losses to a user caused by the inconsistency in the actual transaction route and to enhance the user experience.

WO 2018/032982 A1

[见续页]

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: 一种电子支付过程中资金交易路径的检测方法和装置。所述方法包括：根据资金交易标识为本次资金交易生成实际路径编码，所述实际路径编码用于表征所述资金交易过程中资金的实际交易路径（S101）；获取所述资金交易标识对应的标准路径编码（S102）；当所述实际路径编码与所述标准路径编码相同时，确认所述资金交易的交易路径无误（S103）。其可以根据资金交易标识生成用于表征资金交易过程中实际交易路径的实际路径编码，并通过比对实际路径编码与标准路径编码确定资金交易的路径是否与预设的路径一致，从而可以在路径不一致时及时采取干预措施，减少实际交易路径不一致给用户带来的资金损失，提升用户的使用体验。