FINANCING METHODS AND APPARATUSES

ABSTRACT

One or more implementations of the present specification provide a financing method and apparatus, applied to a blockchain-based supply chain financial system, where the supply chain financial system includes a light node and a core node. The method includes: publishing, by the light node, a target transaction for financing to the blockchain, where the target transaction includes account receivable information; obtaining, by the core node from the blockchain, a target transaction initiated by the light node for financing; determining, by the core node, a grant limit, a repayment period, and a loan interest rate of financing based on the account receivable information; publishing, by the core node, a smart contract for financing management to the blockchain, where the smart contract specifies the determined grant limit, repayment period, and loan interest rate of the financing; and invoking, by the light node, the smart contract.

FIG.1