(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
2012 年 2 月 9 日 (09.02.2012)

PCT

(10) 国际公布号
WO 2012/016356 A1

(51) 国际专利分类号:
G06Q 20/00 (2012.01)

(21) 国际申请号: PCT/CN2010/001192

(22) 国际申请日: 2010 年 8 月 5 日 (05.08.2010)

(25) 申请语言: 中文

(26) 公布语言: 中文

(72) 发明人; 及
(71) 申请人 : **萧政豪 (HSIAO, Cheng-hao)** [CN/CM]; 中国台湾省台中市南屯区文山三街 173 号 3 楼, Taiwan 408 (CN)。

(74) 代理人: **北京科龙寰宇知识产权代理有限责任公司 (KELONG INTERNATIONAL INTELLECTUAL PROPERTY AGENT LTD.)**; 中国北京市海淀区知春路 6 号锦秋国际大厦 A 座 13-3, Beijing 100088 (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, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PE, PG, PH, PL, PT, RO, RS, RU, 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, SD, SL, SZ, TZ, UG, ZM, ZW), 欧亚 (AM, AZ, BY, KG, KZ, MD, 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, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, 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))。

(54) **Title**: NETWORK SECURE PAY-AS-YOU-GO SYSTEM

(54) **发明名称** : 网络安全随付系统

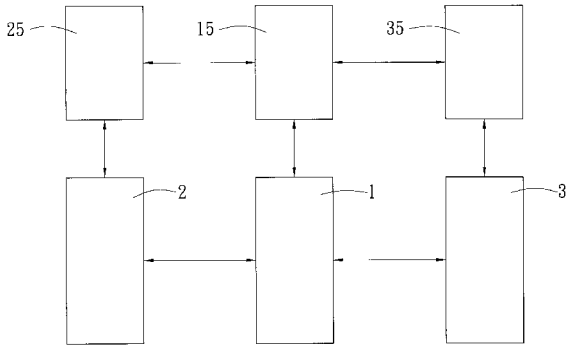


图 1 / Fig. 1

(57) **Abstract**: The present technical scheme relates to a network secure pay-as-you-go system, especially to a network secure pay-as-you-go system capable of confirming the identities of buyers and sellers in advance. The system includes a transaction platform unit, at least one buyer processing end and at least one seller processing end. The transaction platform unit provides at least one vending message distribution, and the transaction platform unit has at least one entity account. The buyer processing end can connect with the transaction platform unit through the Internet, and the buyer processing end has at least one buyer bank account of an entity financial institution. The seller processing end connects with the transaction platform unit through the Internet, and the seller processing end has at least one seller bank account of the entity financial institution. The identities of buyers and sellers are confirmed in advance when the entity financial institution opens an account, and buyers prepay money to the network transaction platform when the buyers purchase merchandise, and a network transaction construction end pays money to the sellers after completing the transaction. The system reduces the phenomenon of the transaction on behalf of others such that the security in transaction is improved.

[见续页]

WO 2012/016356 A1

(57) **摘要**:

本技术方案涉及一种网络安全随付系统，特别指一种可预先确认买卖双方身份的网络安全随付系统。该系统包含有一交易平台单元、至少一买方处理端及至少一卖方处理端。该交易平台单元提供发布至少一贩售讯息，且交易平台单元具有至少一实体帐号。该买方处理端可通过网际网络与交易平台单元连线，且该买方处理端具有至少一实体金融机构的买方银行账户。该卖方处理端通过网际网络与交易平台单元连线，且卖方处理端具有至少一实体金融机构的卖方银行帐户。实体金融机构在开立帐户时，事先确认买、卖双方的身份，且买方在采买商品时由买方预先付款给网络交易平台，并在完成交易后再由网络交易建构端付款给卖方。该系统减少以他人名义交易的现象从而提高了交易安全性。