
Participate in an activity
Execute an activity procedure
User A
Institution A
Institution B

FIG. 1

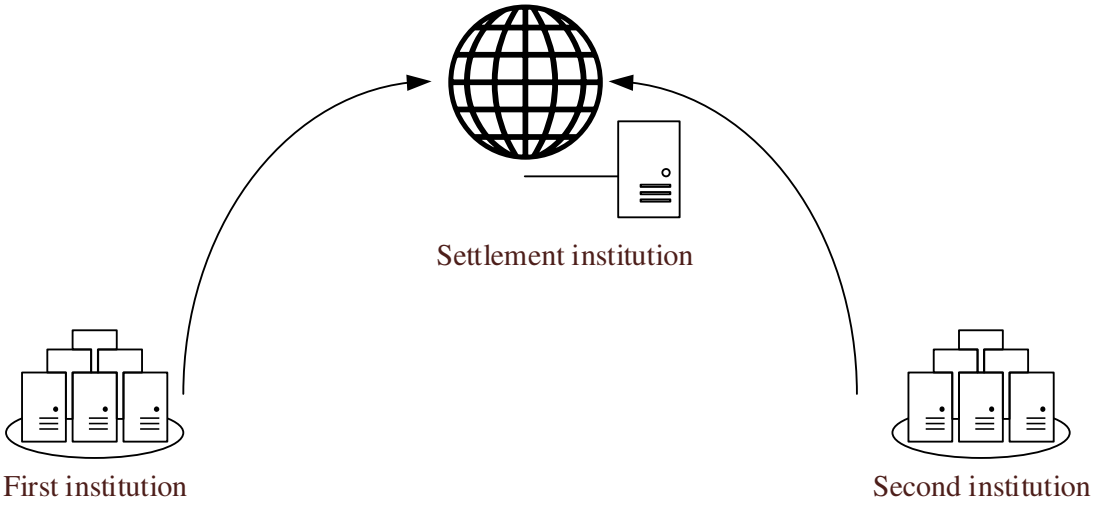

Settlement institution
First institution
Second institution

FIG. 2

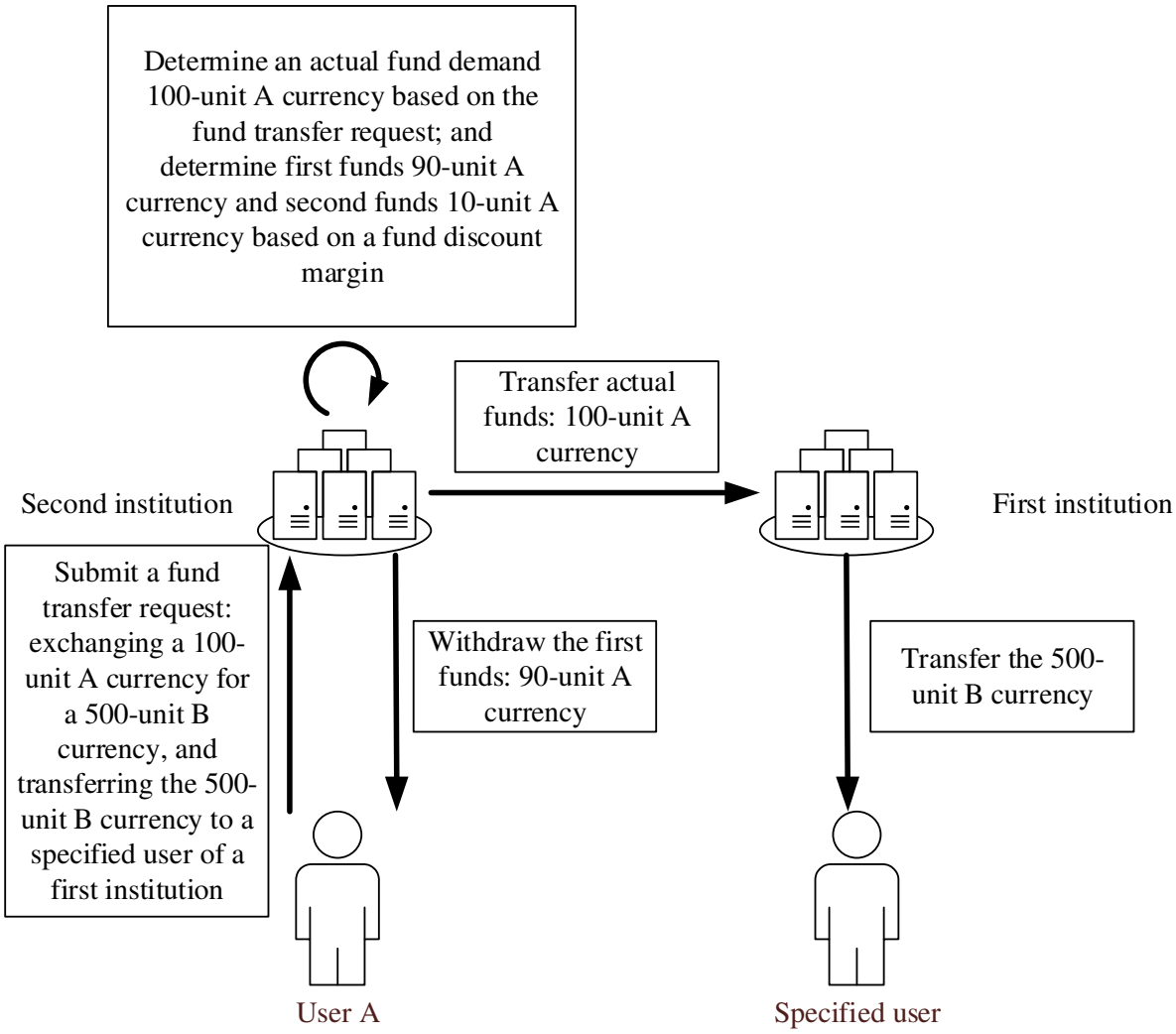


FIG. 3

Permission use code: XXXXXX
Activity time: XX-XX-XX——XX-XX-XX
Issuing institution: XXXX
User: XX
User identifier: XXXX
Available institution: XX
Permission type: XXXX
Fund discount rule: XXXX
Permission status: XX

FIG. 4

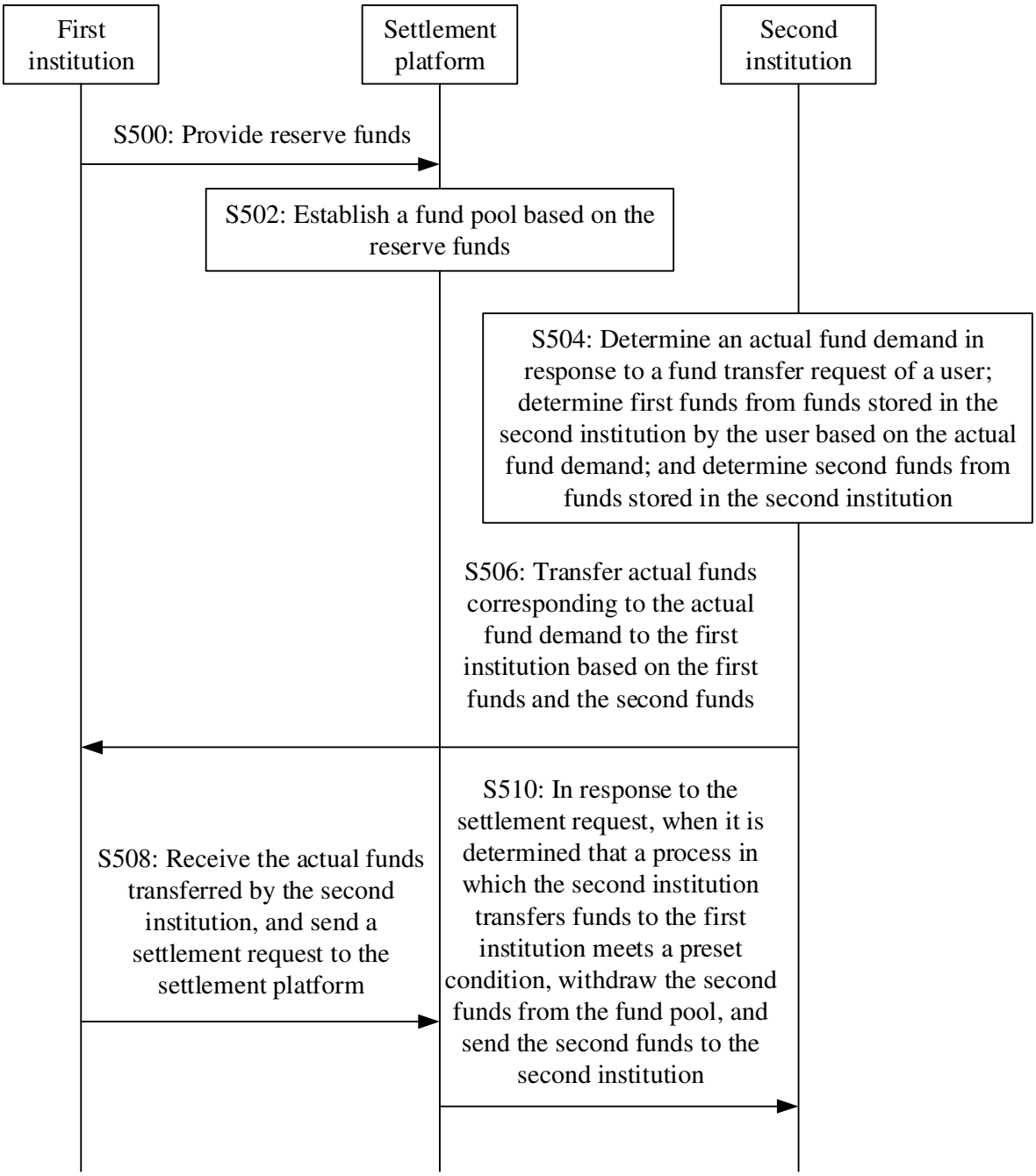

First institution
Settlement platform
Second institution
S500: Provide reserve funds
S502: Establish a fund pool based on the reserve funds
S504: Determine an actual fund demand in response to a fund transfer request of a user; determine first funds from funds stored in the second institution by the user based on the actual fund demand; and determine second funds from funds stored in the second institution
S506: Transfer actual funds corresponding to the actual fund demand to the first institution based on the first funds and the second funds
S508: Receive the actual funds transferred by the second institution, and send a settlement request to the settlement platform
S510: In response to the settlement request, when it is determined that a process in which the second institution transfers funds to the first institution meets a preset condition, withdraw the second funds from the fund pool, and send the second funds to the second institution

FIG. 5

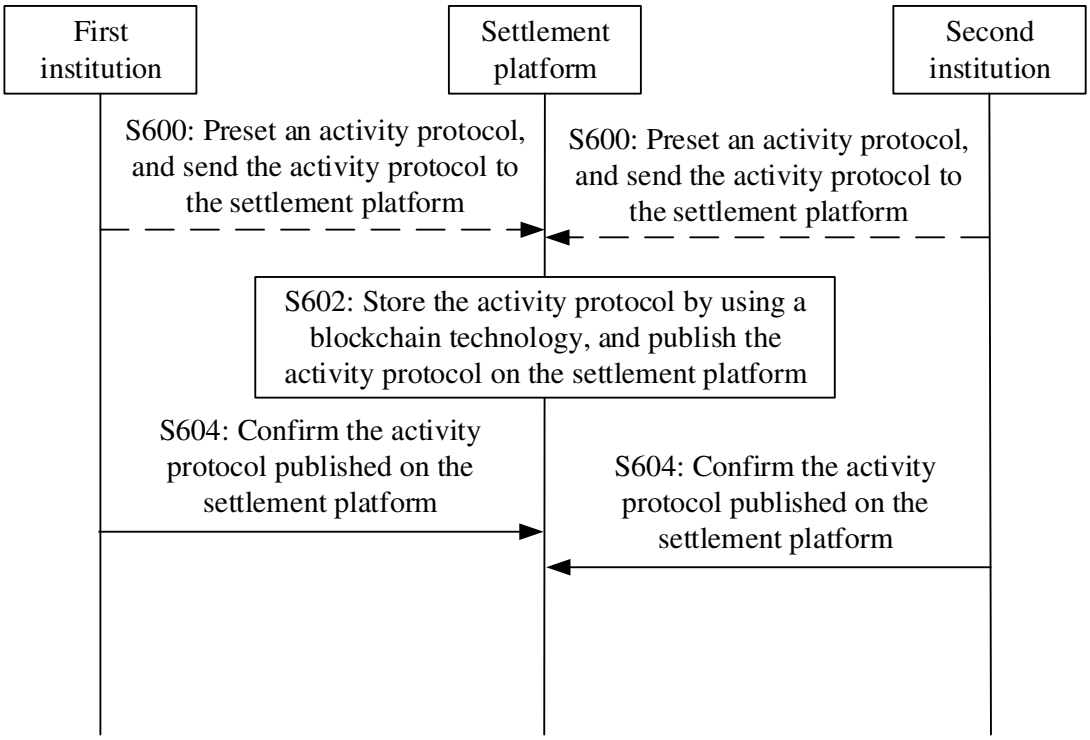

First institution
Settlement platform
Second institution
S600: Preset an activity protocol, and send the activity protocol to the settlement platform
S600: Preset an activity protocol, and send the activity protocol to the settlement platform
S602: Store the activity protocol by using a blockchain technology, and publish the activity protocol on the settlement platform
S604: Confirm the activity protocol published on the settlement platform
S604: Confirm the activity protocol published on the settlement platform

FIG. 6

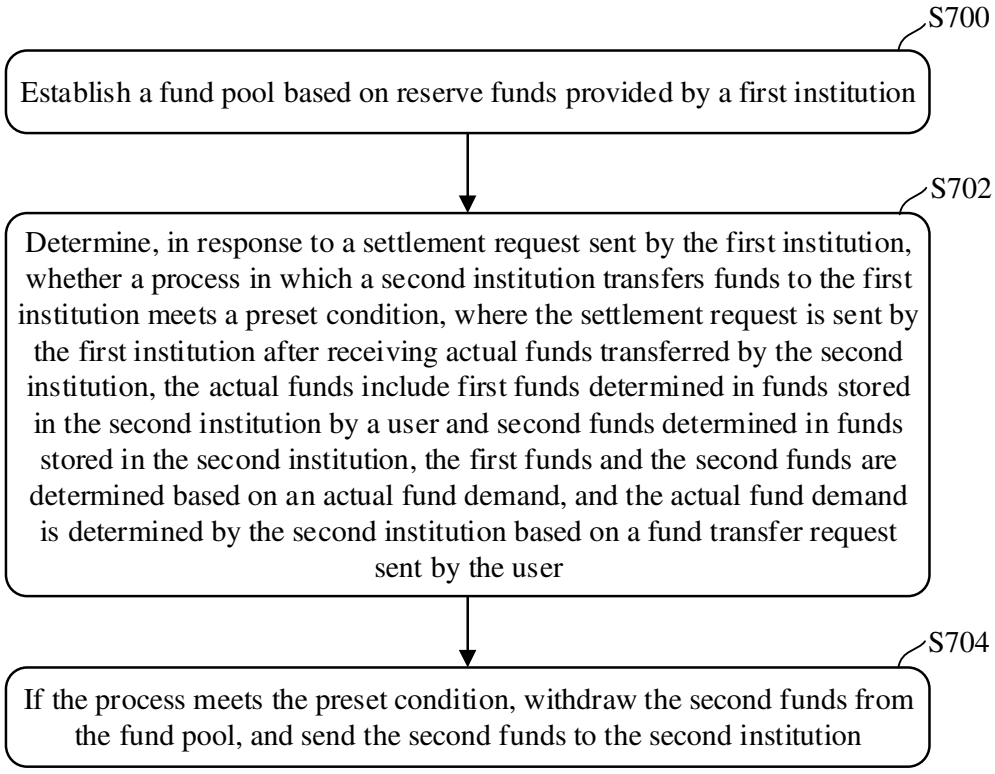

S700
Establish a fund pool based on reserve funds provided by a first institution
S702
Determine, in response to a settlement request sent by the first institution, whether a process in which a second institution transfers funds to the first institution meets a preset condition, where the settlement request is sent by the first institution after receiving actual funds transferred by the second institution, the actual funds include first funds determined in funds stored in the second institution by a user and second funds determined in funds stored in the second institution, the first funds and the second funds are determined based on an actual fund demand, and the actual fund demand is determined by the second institution based on a fund transfer request sent by the user
S704
If the process meets the preset condition, withdraw the second funds from the fund pool, and send the second funds to the second institution

FIG. 7

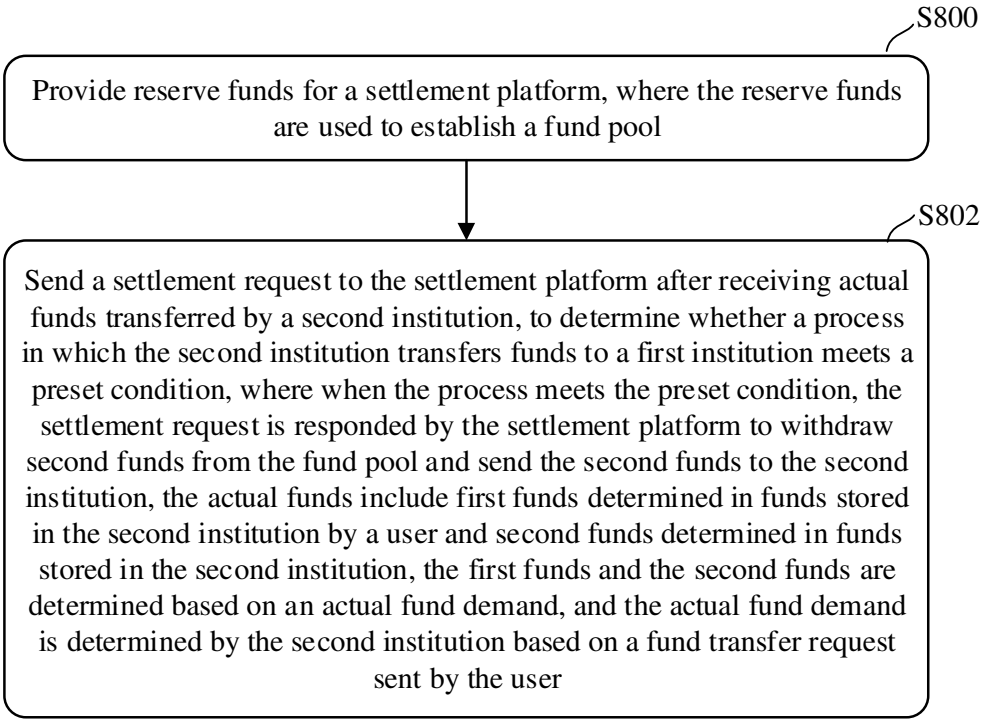

S800
Provide reserve funds for a settlement platform, where the reserve funds are used to establish a fund pool
S802
Send a settlement request to the settlement platform after receiving actual funds transferred by a second institution, to determine whether a process in which the second institution transfers funds to a first institution meets a preset condition, where when the process meets the preset condition, the settlement request is responded by the settlement platform to withdraw second funds from the fund pool and send the second funds to the second institution, the actual funds include first funds determined in funds stored in the second institution by a user and second funds determined in funds stored in the second institution, the first funds and the second funds are determined based on an actual fund demand, and the actual fund demand is determined by the second institution based on a fund transfer request sent by the user

FIG. 8

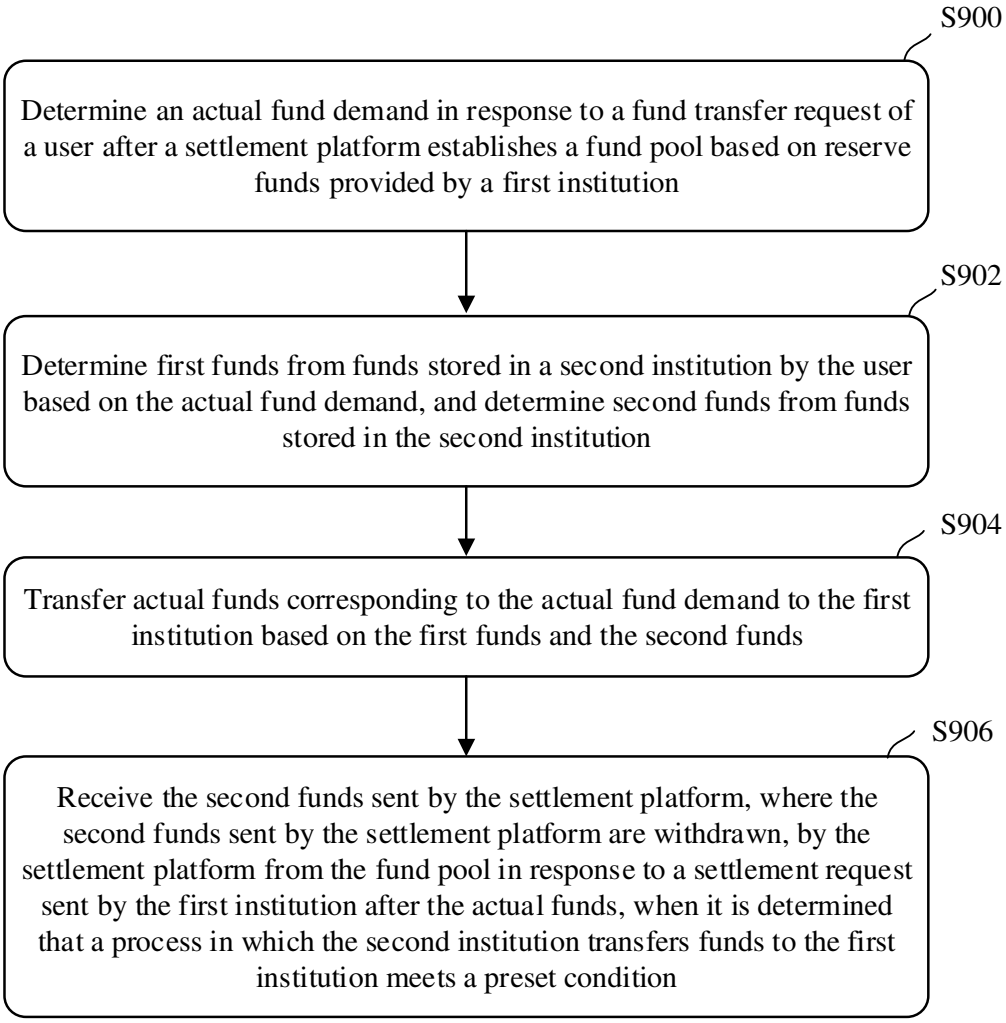

S900
Determine an actual fund demand in response to a fund transfer request of a user after a settlement platform establishes a fund pool based on reserve funds provided by a first institution
S902
Determine first funds from funds stored in a second institution by the user based on the actual fund demand, and determine second funds from funds stored in the second institution
S904
Transfer actual funds corresponding to the actual fund demand to the first institution based on the first funds and the second funds
S906
Receive the second funds sent by the settlement platform, where the second funds sent by the settlement platform are withdrawn, by the settlement platform from the fund pool in response to a settlement request sent by the first institution after the actual funds, when it is determined that a process in which the second institution transfers funds to the first institution meets a preset condition

FIG. 9

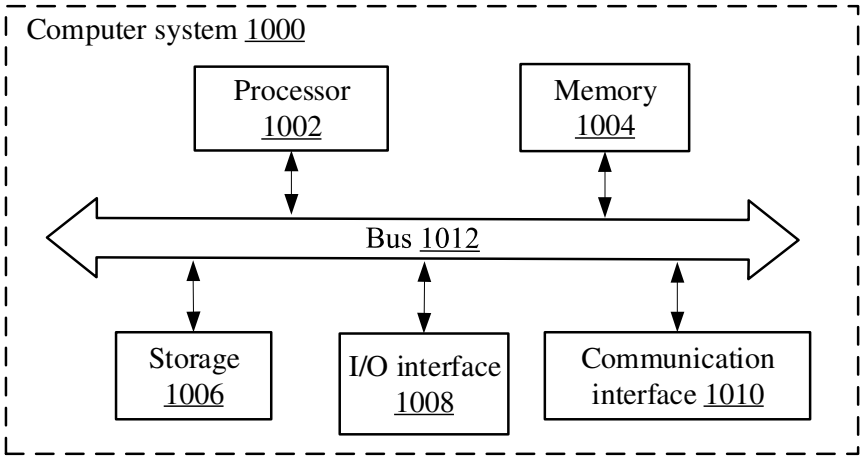

Computer system 1000
Processor 1002
Memory 1004
Bus 1012
Storage 1006
I/O interface 1008
Communication interface 1010

FIG. 10