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(72) 发明人; 及
(71) 申请人: **凌芳 (LING, Fang)** [CN/CN]; 中国广东省深圳市罗湖区怡景路广播电视大厦 B301, Guangdong 518000 (CN)。

(74) 代理人: **深圳市智科友专利商标事务所 (SHEN ZHEN ZHIKEYOU PATENT & TRADEMARK AGENCY)**; 中国广东省深圳市罗湖区红岭中路 2118 号建设集团大厦 A 座 9D 曲家彬, Guangdong 518008 (CN)。

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本国际公布:
— 包括国际检索报告(条约第 21 条(3))。

(54) Title: BANKCARD-SYSTEM-BASED COMMUNICATION METHOD ACHIEVING INSTANTANEOUS SETTLEMENT BETWEEN MERCHANT, CONSUMER AND DISTRIBUTOR

(54) 发明名称: 基于银行卡系统实现商户方、消费者、渠道方即时结算的通讯方法

(57) Abstract: The present invention relates to network communication technologies, in particular to a communication technology for instantaneous bankcard system settlement. Provided is a bankcard-system-based communication method achieving instantaneous settlement between a merchant, a consumer (user) and a distributor. By means of a settlement system and a POS facility in an existing bank payment system, adding a management module and a database associated with the management module in a bill reception bank settlement system; adding an instantaneous settlement processing module in the POS facility; setting an electronic tag, discount and discount percentage for each settlement event; and upgrading the POS facility. During bankcard use, the POS facility communicates with the management module to verify the binding relationship between a bankcard and the event, executes the discount, transmits the information to the management module, and conducts the instantaneous settlement between the merchant, the consumer (user) and the distributor if the condition for the instantaneous settlement between the merchant, the consumer (user) and the distributor is satisfied.

(57) 摘要: 基于银行卡系统实现商户方、消费者（用户）和渠道方即时结算的通讯方法，属于网络通讯技术，特别涉及银行卡系统即时结算的通讯技术，借助现有银行支付系统中本身拥有的清结算系统和 POS 机具，在收单银行清结算系统中增设管理模块和与之关联的数据库，在 POS 机具中增设即时结算处理模块，针对每一结算事件，设定事件的电子标签和折扣、优惠比例，升级 POS 机具，在刷卡消费时，POS 机具与管理模块通讯，验证银行卡与事件的绑定关系，执行折扣并将信息发送给管理模块，满足了进行商户方、消费者（用户）和渠道方即时结算的条件，进而进行商户方、消费者（用户）和渠道方即时结算。

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