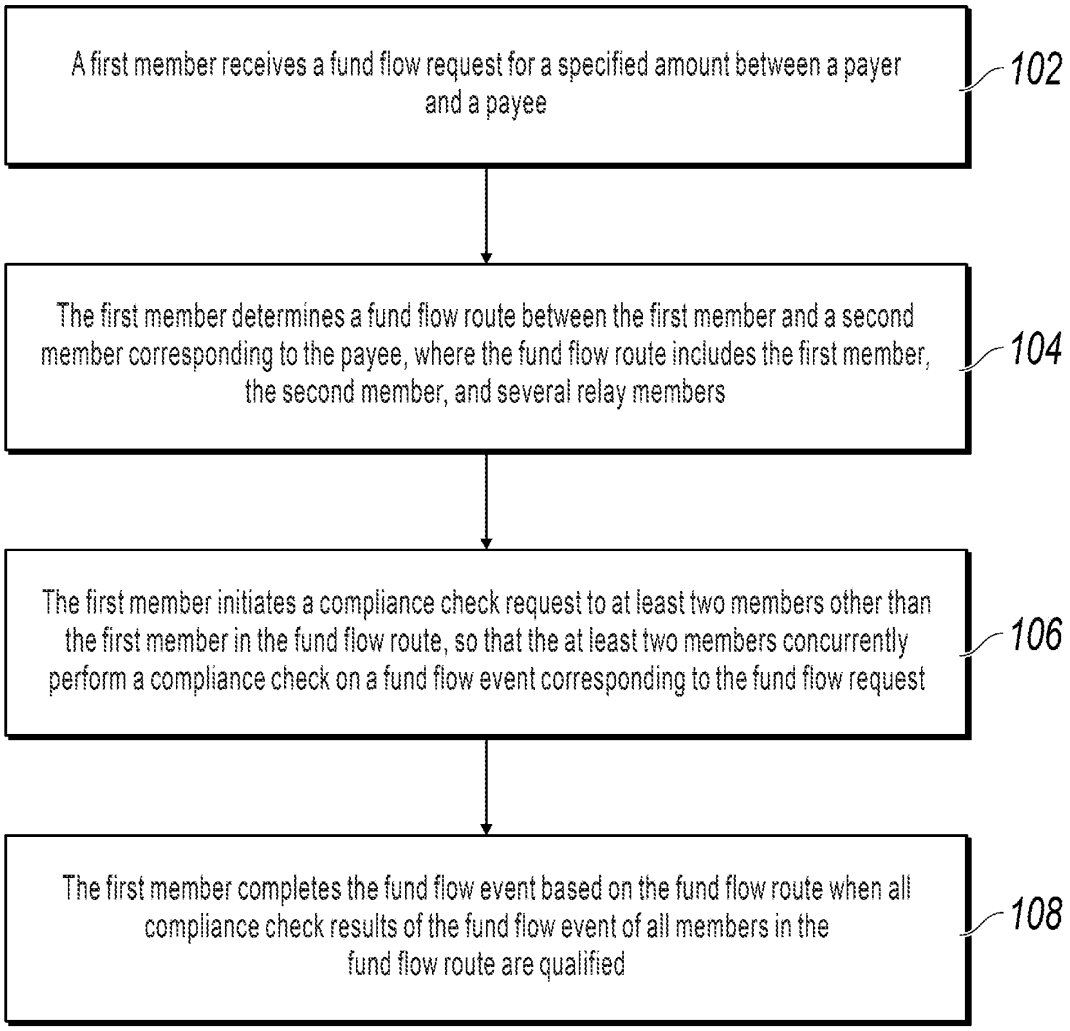

A first member receives a fund flow request for a specified amount between a payer and a payee
102
The first member determines a fund flow route between the first member and a second member corresponding to the payee, where the fund flow route includes the first member, the second member, and several relay members
104
The first member initiates a compliance check request to at least two members other than the first member in the fund flow route, so that the at least two members concurrently perform a compliance check on a fund flow event corresponding to the fund flow request
106
The first member completes the fund flow event based on the fund flow route when all compliance check results of the fund flow event of all members in the fund flow route are qualified
108

FIG. 1

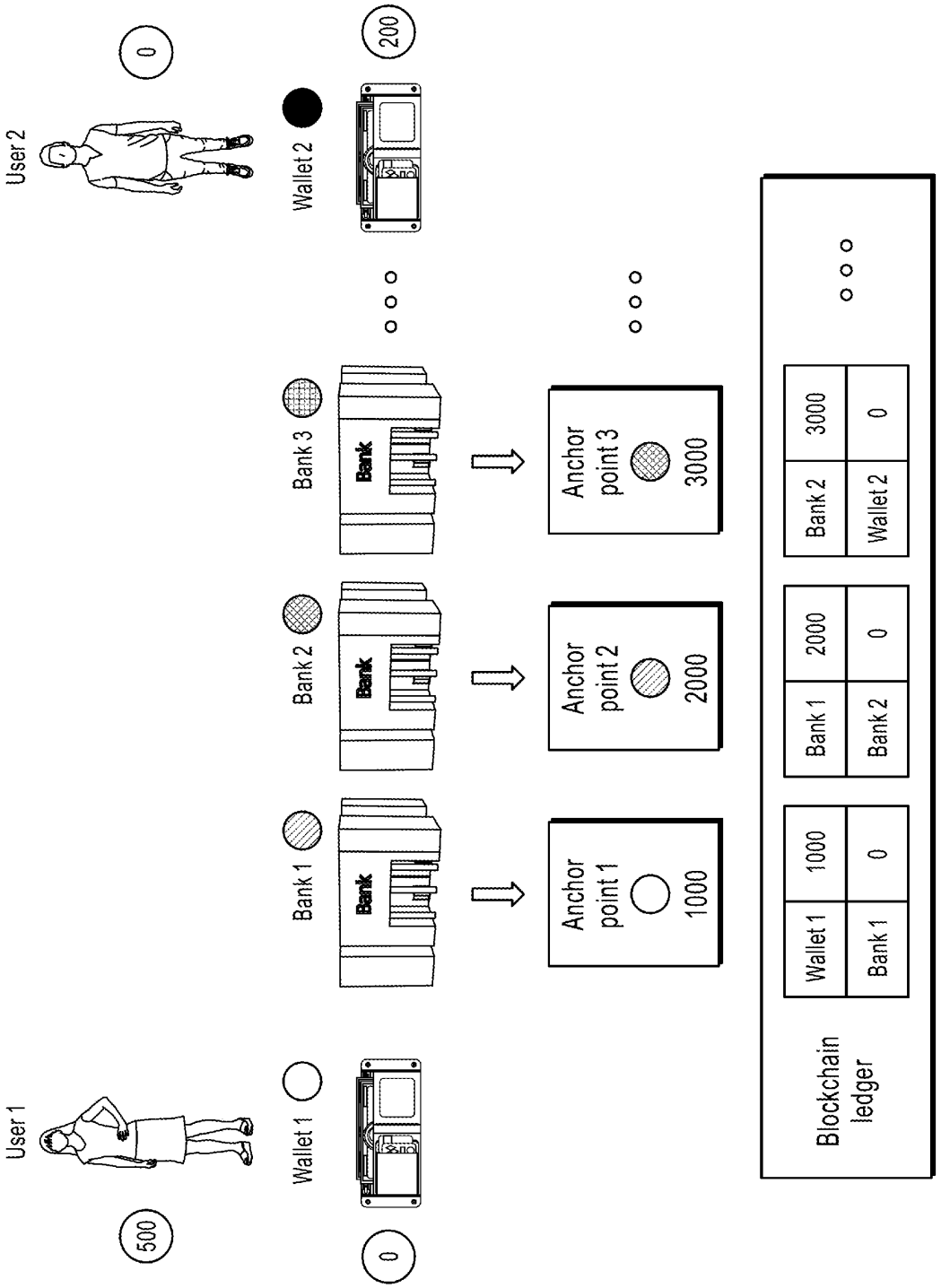

User 1
500
Wallet 1
0
Bank 1
Bank
Bank 2
Bank
Bank 3
Bank
Wallet 2
200
User 2
0
Anchor point 1
1000
Anchor point 2
2000
Anchor point 3
3000
Blockchain ledger
Wallet 1
1000
Bank 1
0
Bank 1
2000
Bank 2
0
Bank 2
3000
Wallet 2
0

FIG. 2

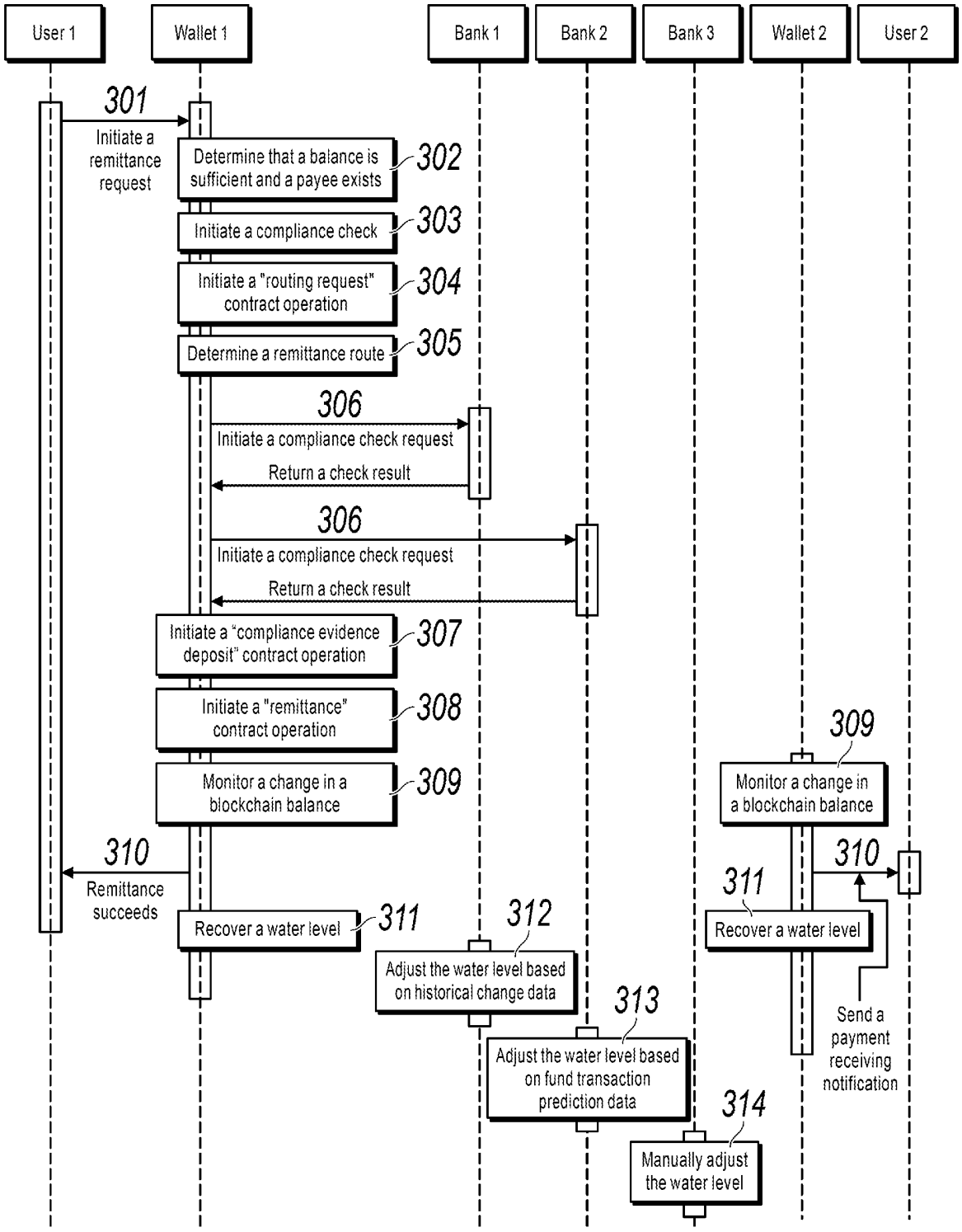

User 1
Wallet 1
Bank 1
Bank 2
Bank 3
Wallet 2
User 2
301
Initiate a remittance request
Determine that a balance is sufficient and a payee exists
302
Initiate a compliance check
303
Initiate a "routing request" contract operation
304
Determine a remittance route
305
306
Initiate a compliance check request
Return a check result
306
Initiate a compliance check request
Return a check result
Initiate a "compliance evidence deposit" contract operation
307
Initiate a "remittance" contract operation
308
Monitor a change in a blockchain balance
309
Monitor a change in a blockchain balance
309
310
Remittance succeeds
310
311
Recover a water level
311
Recover a water level
312
Adjust the water level based on historical change data
313
Adjust the water level based on fund transaction prediction data
314
Manually adjust the water level
Send a payment receiving notification

FIG. 3

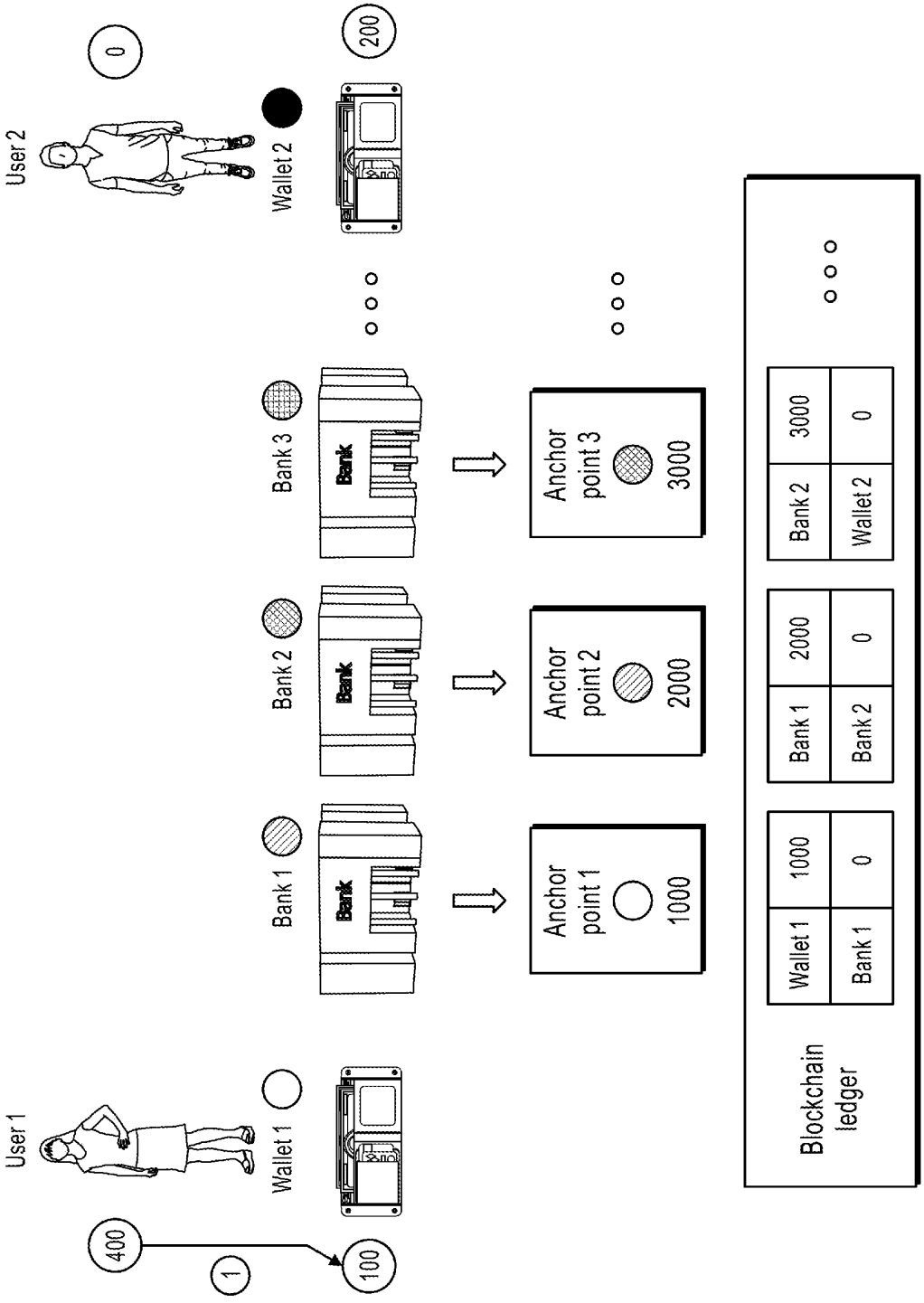

User 1
Wallet 1
400
100
1
User 2
Wallet 2
0
200
Bank 1
Bank 2
Bank 3
Bank
Anchor point 1
1000
Anchor point 2
2000
Anchor point 3
3000
Blockchain ledger
Wallet 1
Bank 1
1000
0
Bank 1
Bank 2
2000
0
Bank 2
Wallet 2
3000
0

FIG. 4

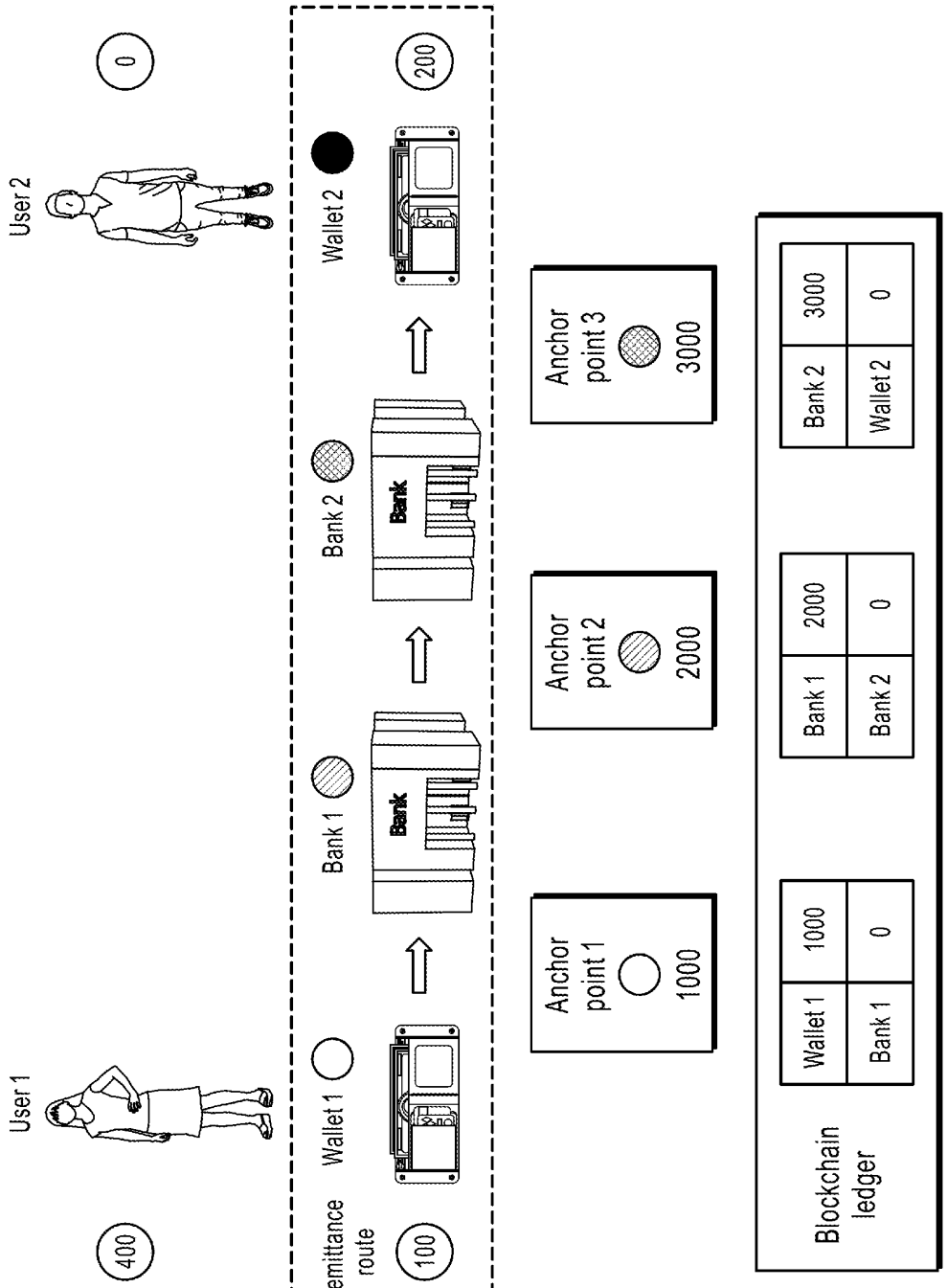

User 1
400
Wallet 1
Remittance route
100
Bank 1
Bank
Bank 2
Bank
Wallet 2
200
User 2
0
Anchor point 1
1000
Anchor point 2
2000
Anchor point 3
3000
Blockchain ledger
Wallet 1
1000
Bank 1
0
Bank 1
2000
Bank 2
0
Bank 2
3000
Wallet 2
0

FIG. 5

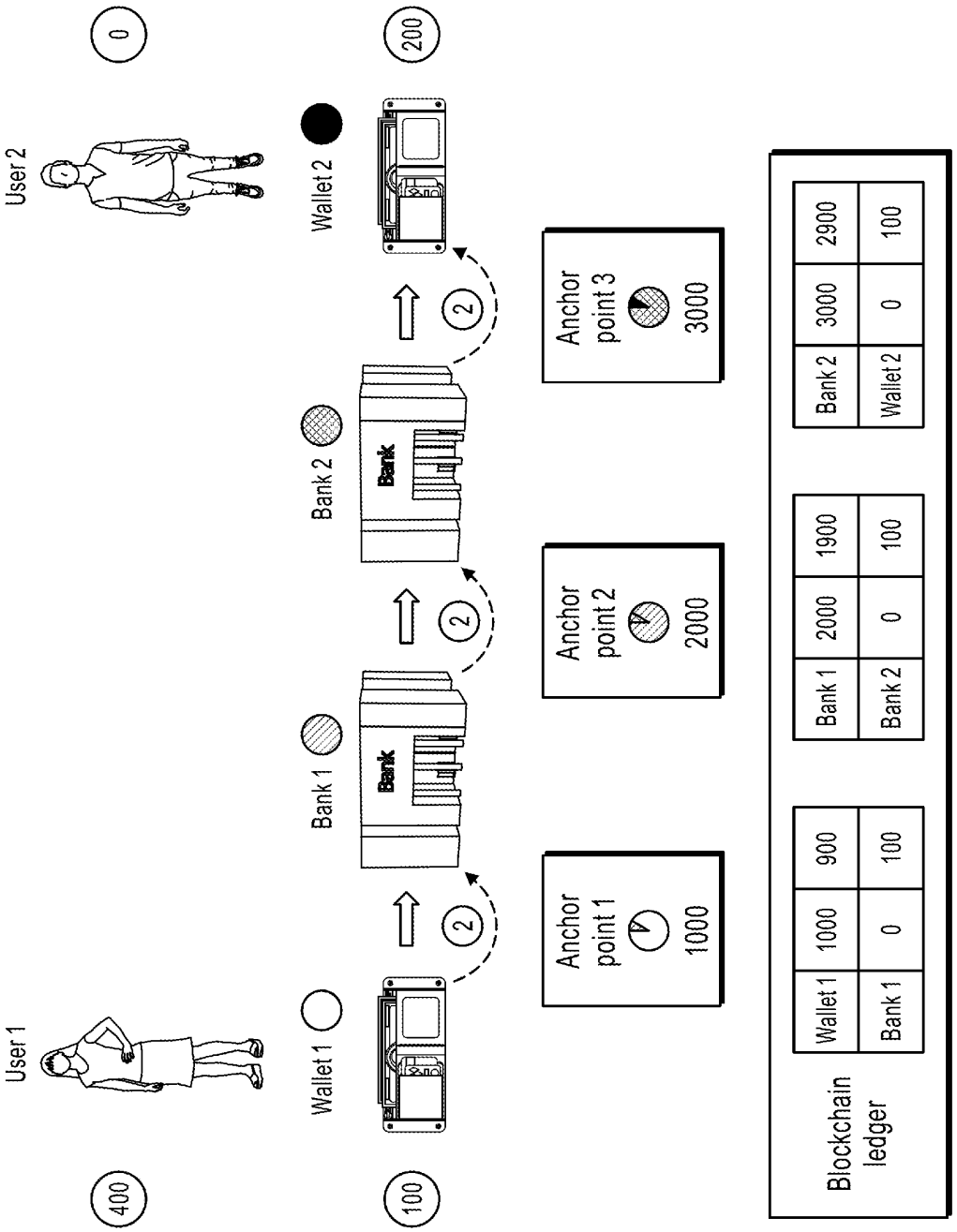

User 1
User 2
Wallet 1
Wallet 2
Bank 1
Bank 2
Bank
Bank
400
100
0
200
2
2
2
Anchor point 1
1000
Anchor point 2
2000
Anchor point 3
3000
Blockchain ledger
Wallet 1
1000
900
Bank 1
0
100
Bank 1
2000
1900
Bank 2
0
100
Bank 2
3000
2900
Wallet 2
0
100

FIG. 6

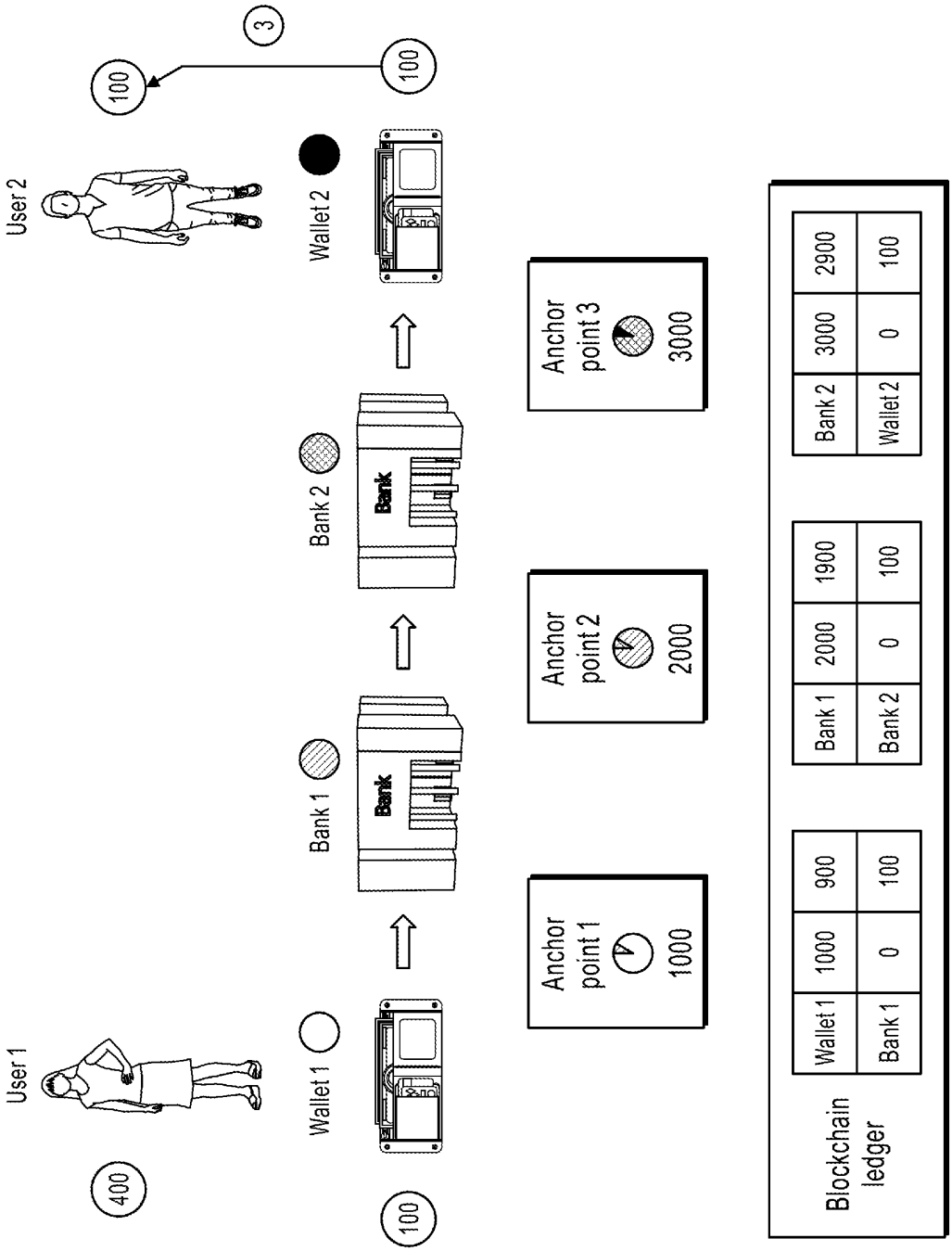

User 1
400
Wallet 1
100
Bank 1
Bank
Anchor point 1
1000
Bank 2
Bank
Anchor point 2
2000
Anchor point 3
3000
Wallet 2
100
3
100
User 2
Blockchain ledger
Wallet 1
1000
900
Bank 1
0
100
Bank 1
2000
1900
Bank 2
0
100
Bank 2
3000
2900
Wallet 2
0
100

FIG. 7

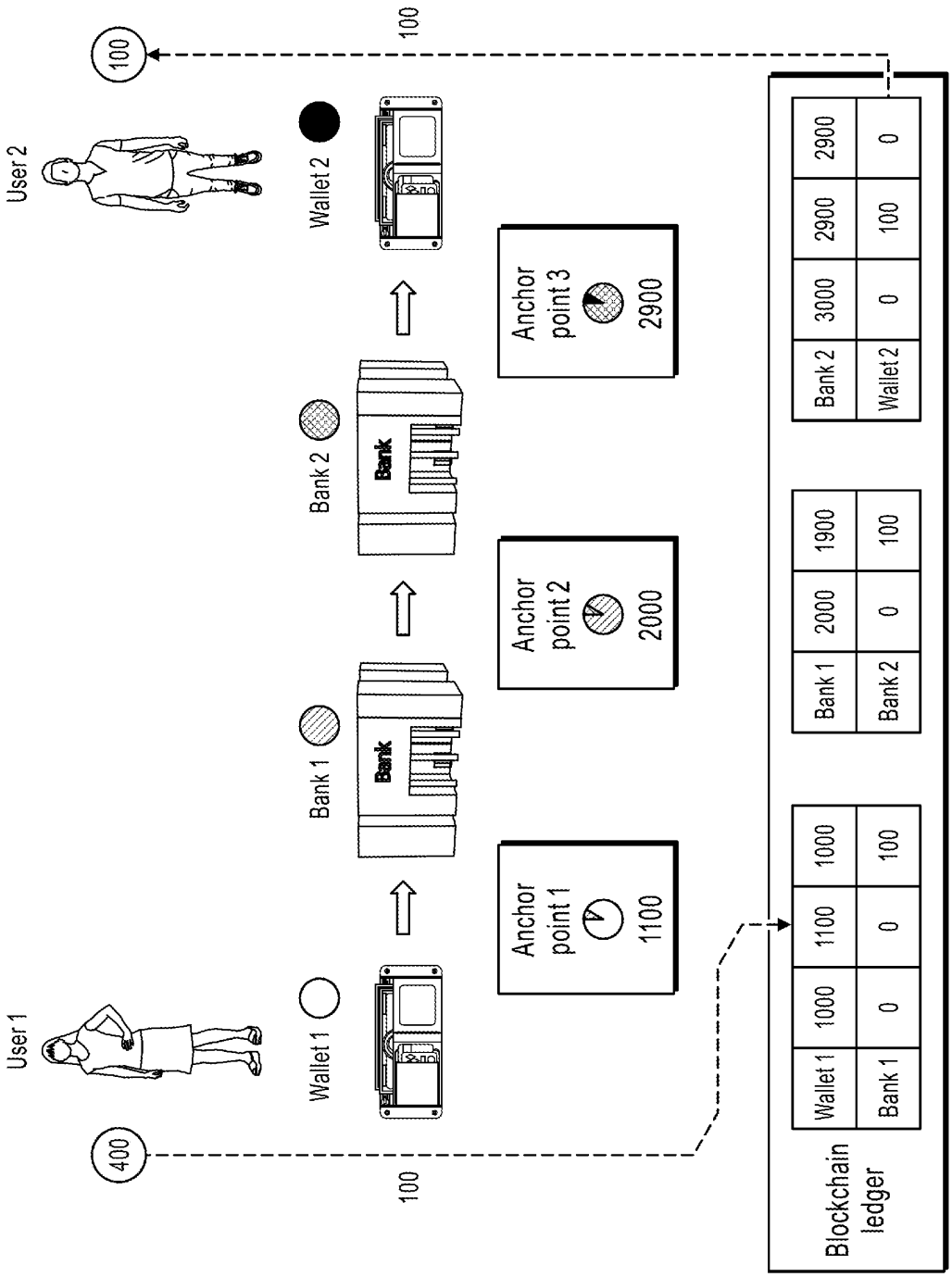

User 1
User 2
Wallet 1
Wallet 2
Bank 1
Bank 2
Bank
Bank
Anchor point 1
1100
Anchor point 2
2000
Anchor point 3
2900
400
100
100
100
Blockchain ledger
Wallet 1 1000 1100 1000
Bank 1 0 0 100
Bank 1 2000 1900
Bank 2 0 100
Bank 2 3000 2900 2900
Wallet 2 0 100 0

FIG. 8

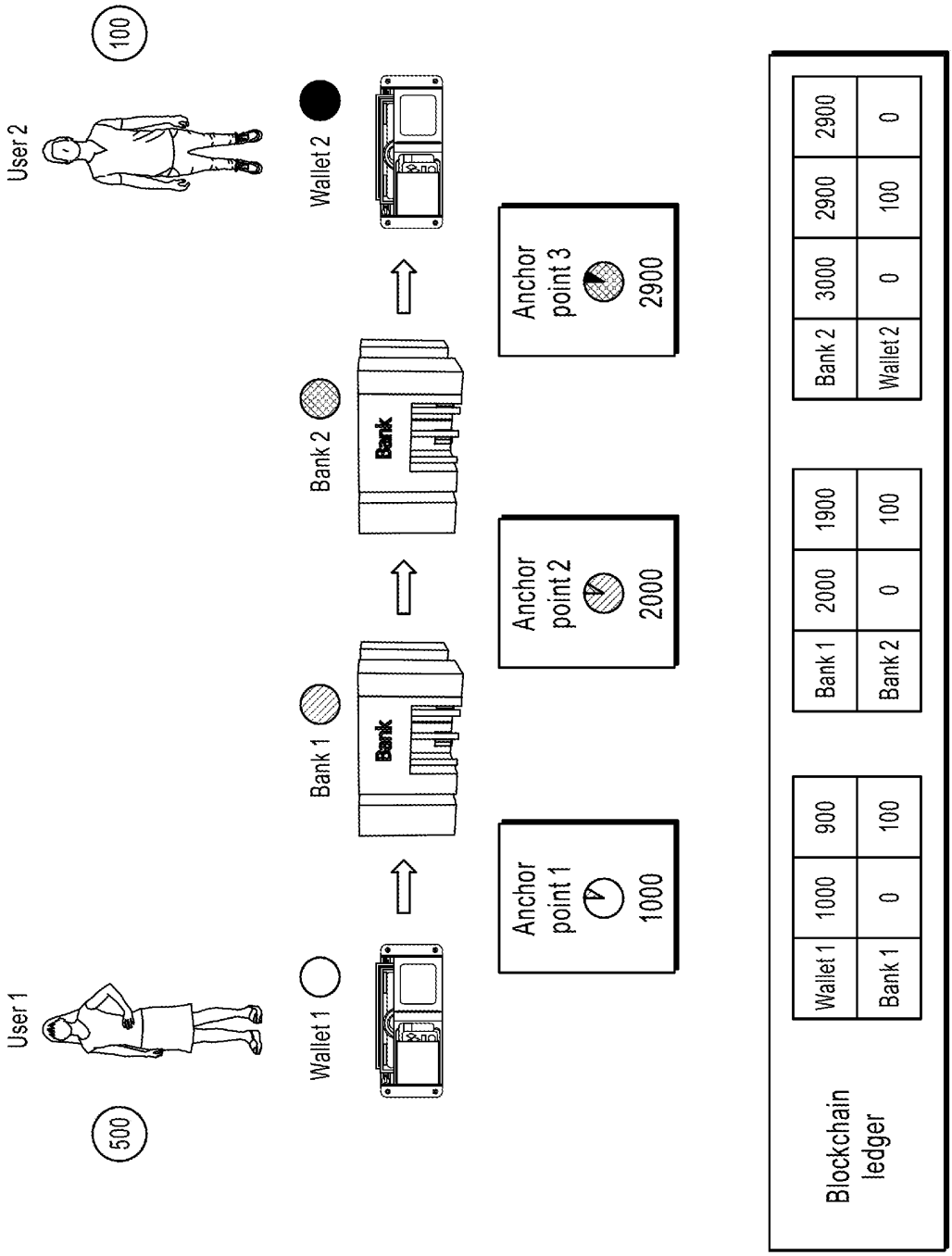

User 1
500
Wallet 1
Bank 1
Bank
Anchor point 1
1000
Bank 2
Bank
Anchor point 2
2000
Anchor point 3
2900
Wallet 2
User 2
100
Blockchain ledger
Wallet 1
1000
900
Bank 1
0
100
Bank 1
2000
1900
Bank 2
0
100
Bank 2
3000
2900
2900
Wallet 2
0
100
0

FIG. 9

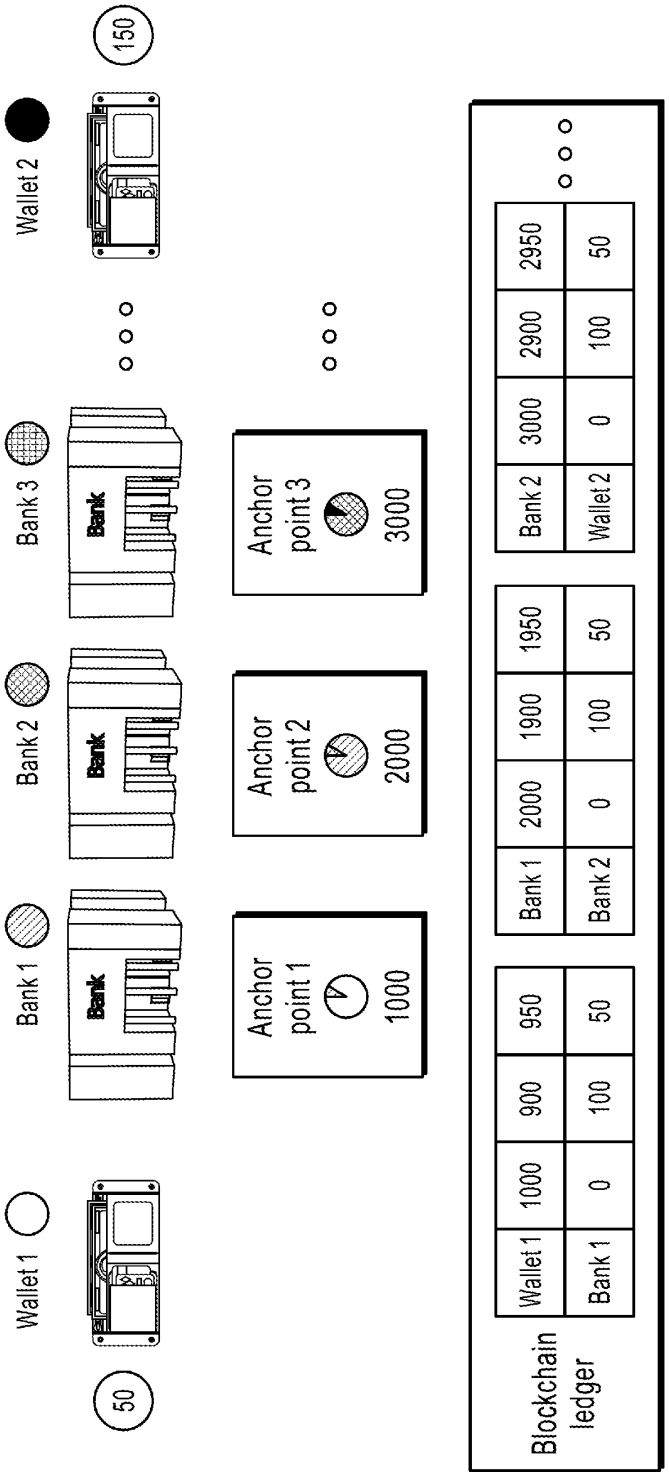

Wallet 1
Wallet 2
Bank 1
Bank 2
Bank 3
Bank
Anchor point 1
1000
Anchor point 2
2000
Anchor point 3
3000
50
150
Blockchain ledger
Wallet 1 1000 900 950
Bank 1 0 100 50
Bank 1 2000 1900 1950
Bank 2 0 100 50
Bank 2 3000 2900 2950
Wallet 2 0 100 50

FIG. 10

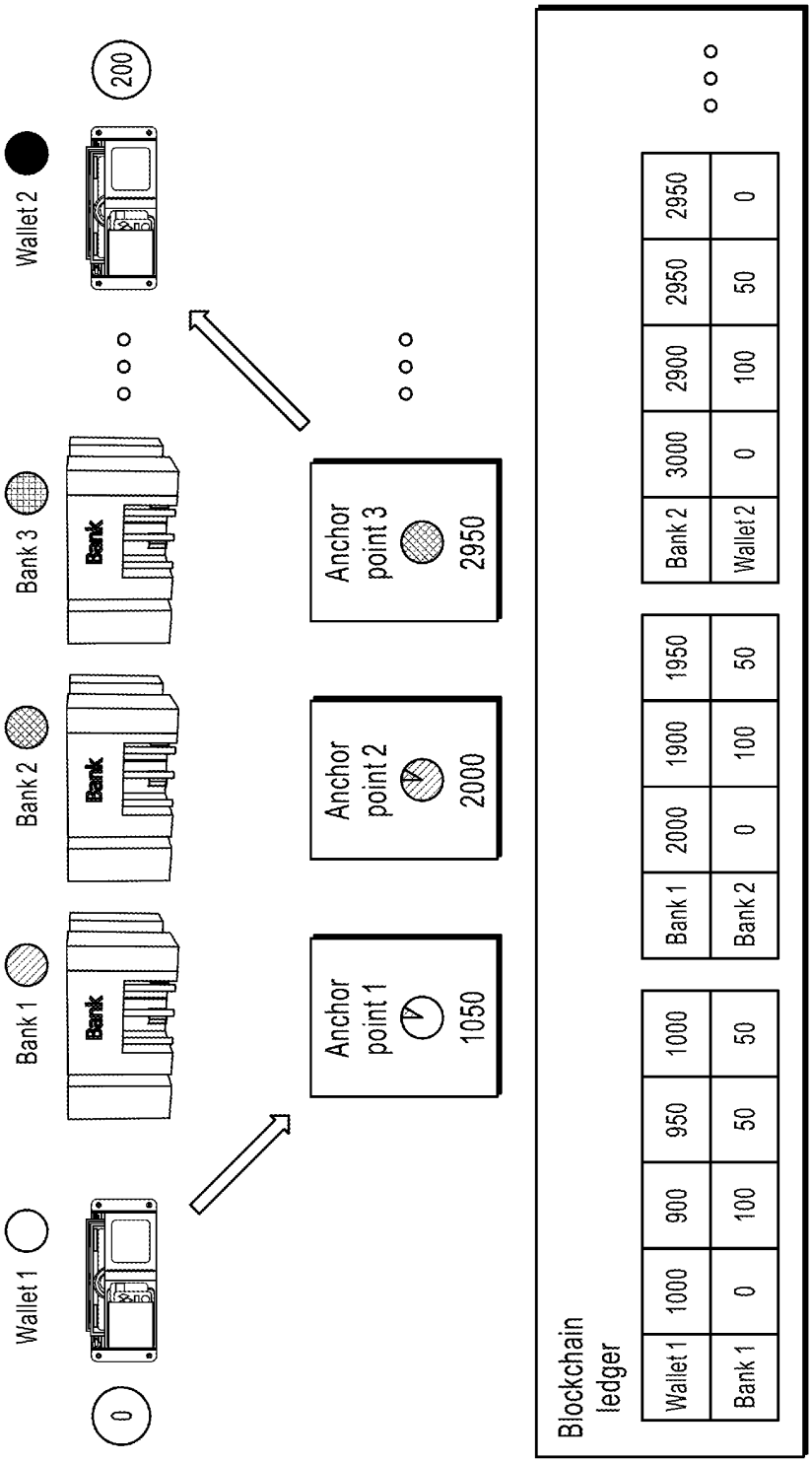

Wallet 1
Wallet 2
Bank 1
Bank 2
Bank 3
Bank
0
200
Anchor point 1
1050
Anchor point 2
2000
Anchor point 3
2950
Blockchain ledger
Wallet 1 1000 900 950 1000
Bank 1 0 100 50 50
Bank 1 2000 1900 1950
Bank 2 0 100 50
Bank 2 3000 2900 2950
Wallet 2 0 100 50

FIG. 11

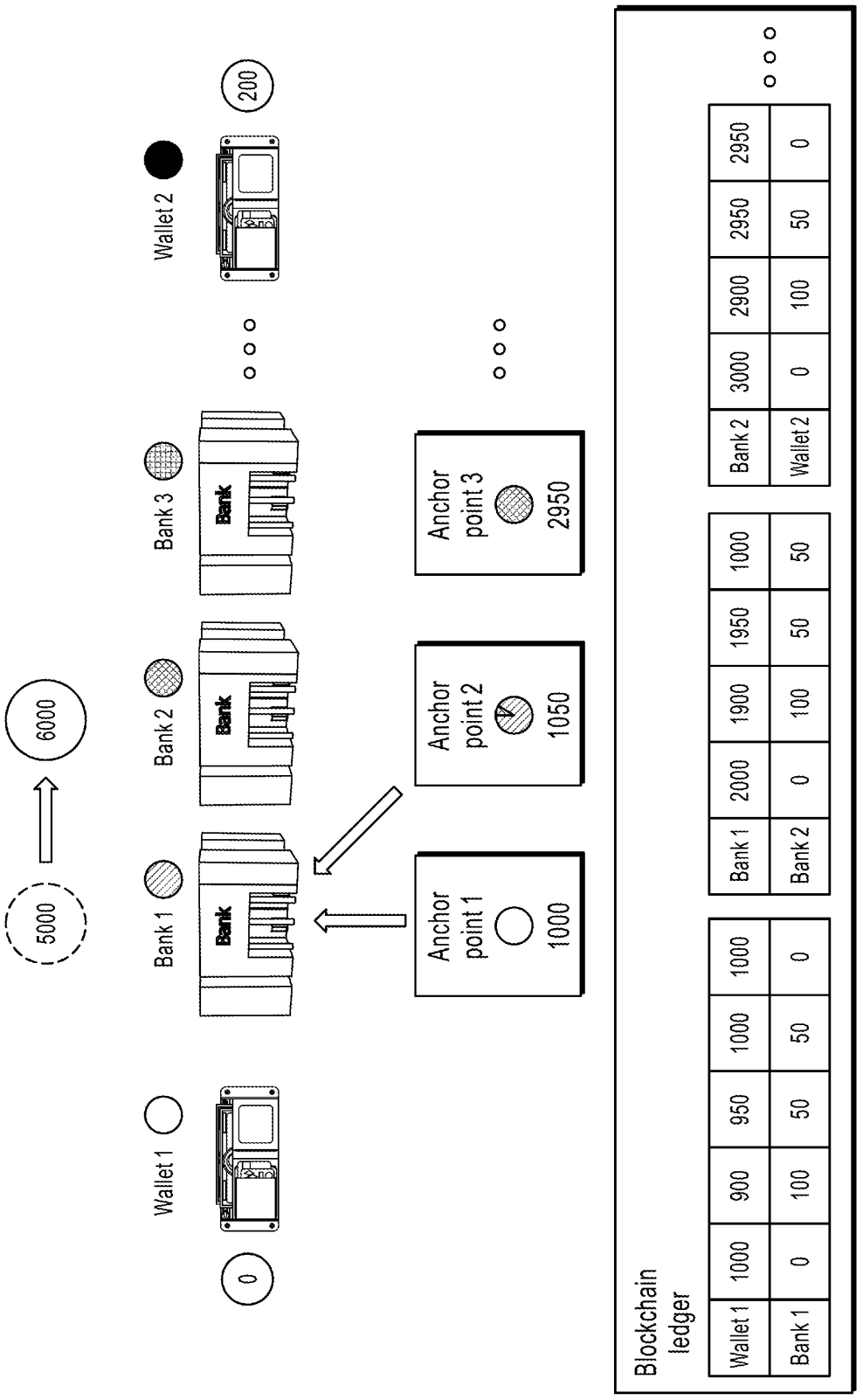

Wallet 1
Wallet 2
Bank 1
Bank 2
Bank 3
Bank
0
5000
6000
200
Anchor point 1
1000
Anchor point 2
1050
Anchor point 3
2950
Blockchain ledger
Wallet 1 1000 900 950 1000 1000
Bank 1 0 100 50 50 0
Bank 1 2000 1900 1950 1000
Bank 2 0 100 50 50
Bank 2 3000 2900 2950 2950
Wallet 2 0 100 50 0

FIG. 12

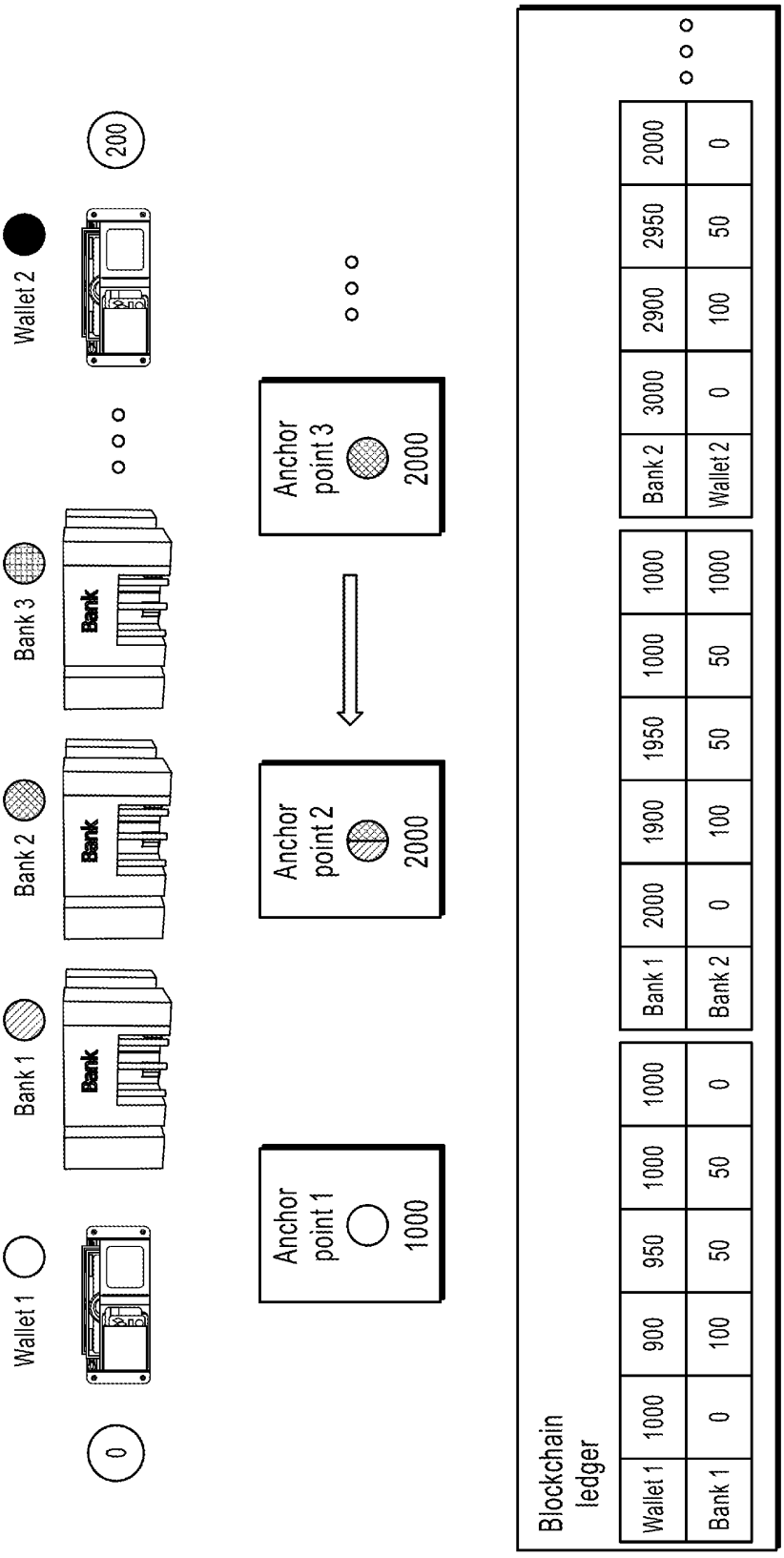

Wallet 1
Wallet 2
Bank 1
Bank 2
Bank 3
Bank
Bank
Bank
0
200
Anchor point 1
1000
Anchor point 2
2000
Anchor point 3
2000
Blockchain ledger
Wallet 1 1000 900 950 1000 1000
Bank 1 0 100 50 50 0
Bank 1 2000 1900 1950 1000 1000
Bank 2 0 100 50 50 1000
Bank 2 3000 2900 2950 2000
Wallet 2 0 100 50 0

FIG. 13

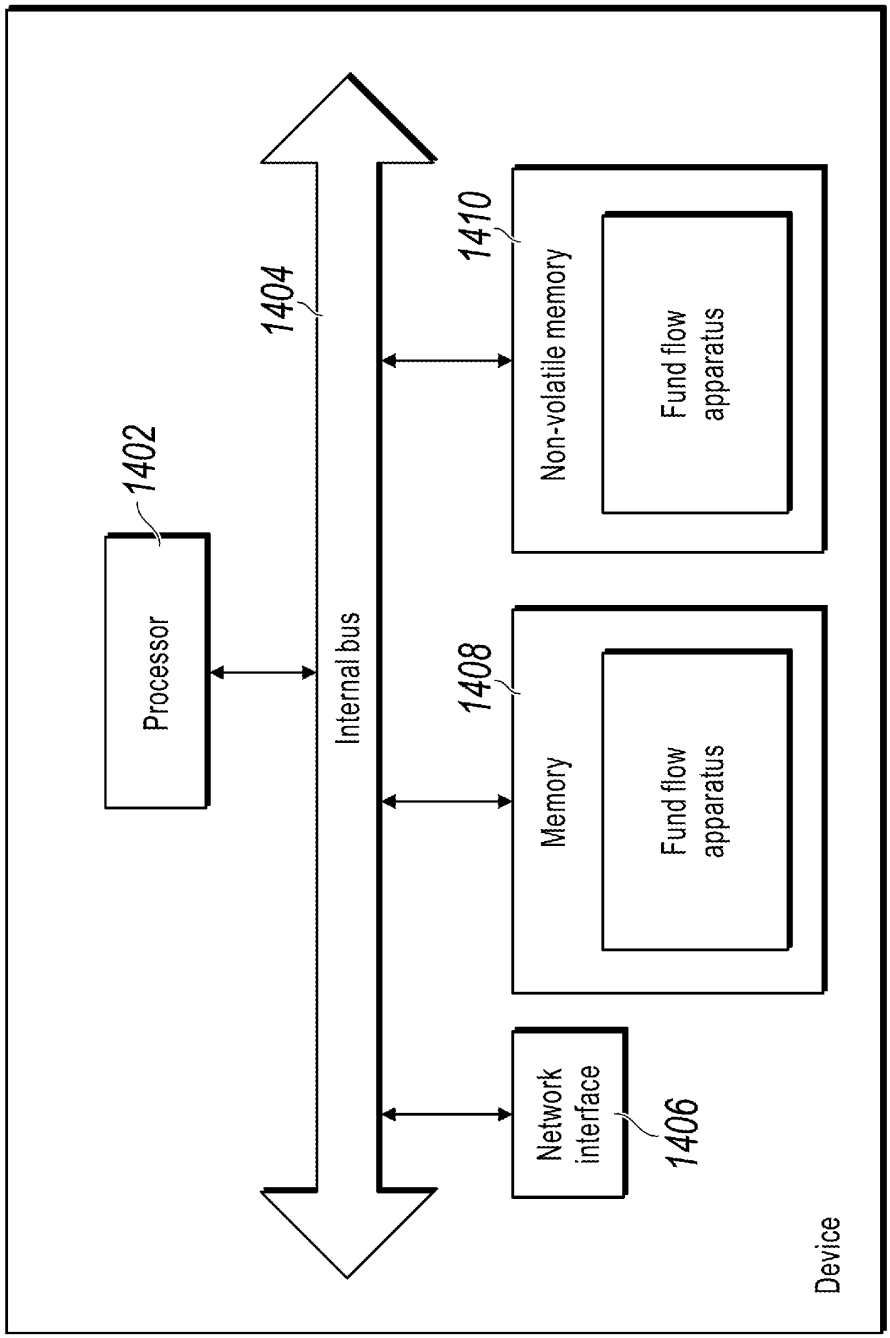

Device
Processor
1402
Internal bus
1404
Network interface
1406
Memory
1408
Fund flow apparatus
Non-volatile memory
1410
Fund flow apparatus

FIG. 14

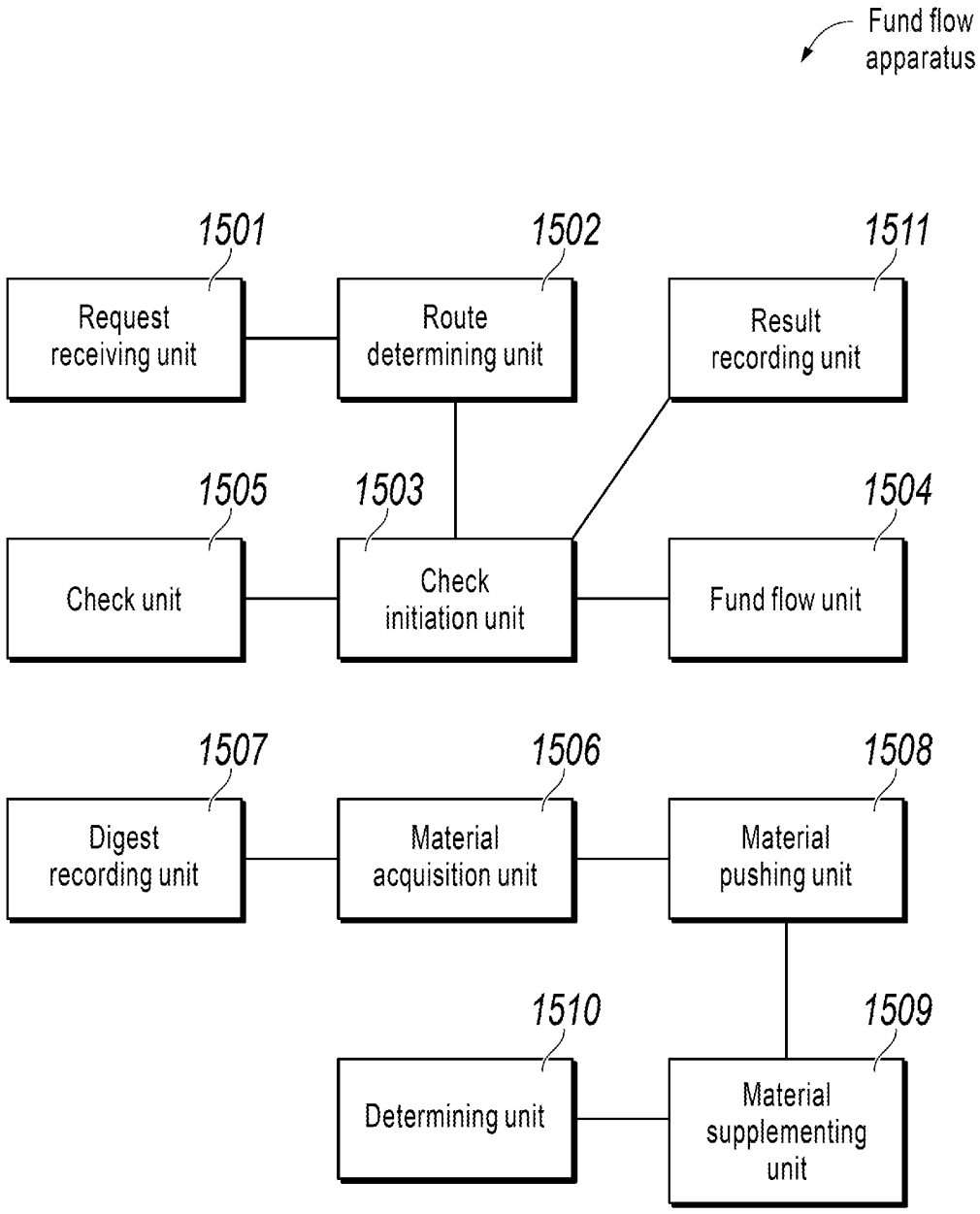

Fund flow apparatus
1501
Request receiving unit
1502
Route determining unit
1511
Result recording unit
1505
Check unit
1503
Check initiation unit
1504
Fund flow unit
1507
Digest recording unit
1506
Material acquisition unit
1508
Material pushing unit
1510
Determining unit
1509
Material supplementing unit

FIG. 15

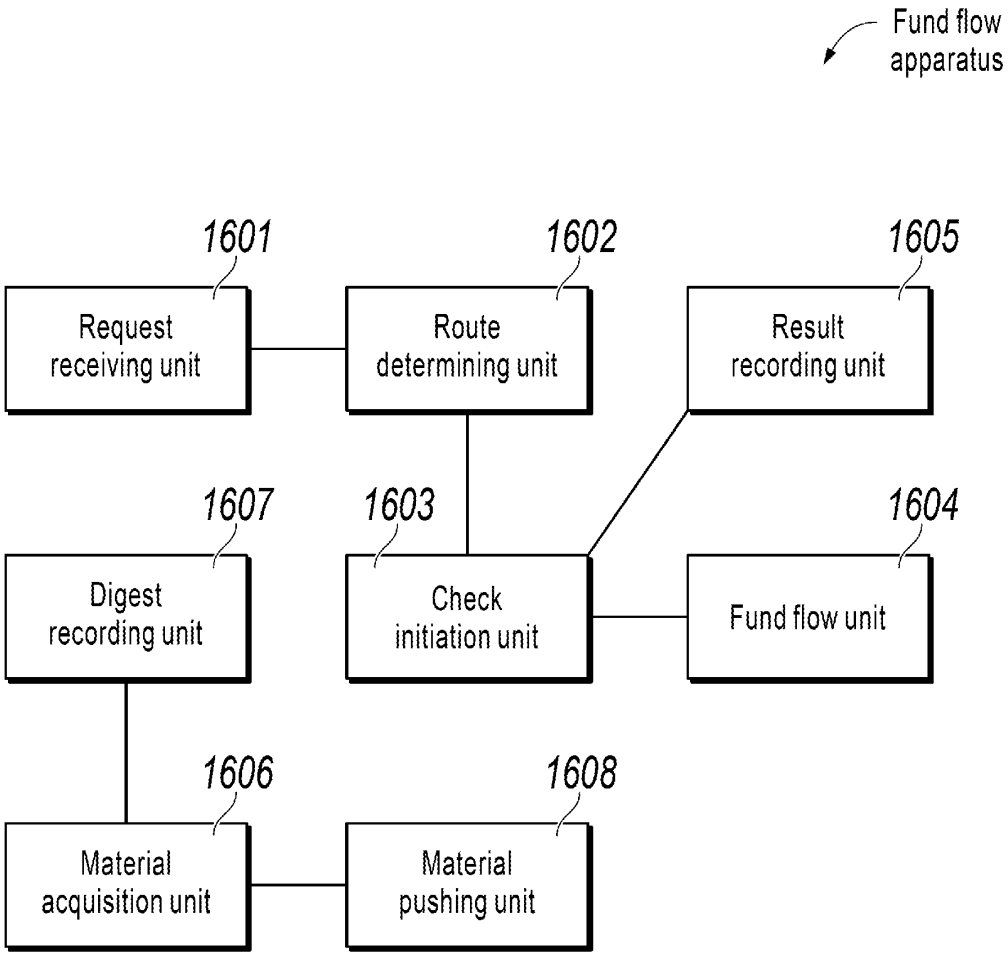

Fund flow apparatus
1601
Request receiving unit
1602
Route determining unit
1605
Result recording unit
1607
Digest recording unit
1603
Check initiation unit
1604
Fund flow unit
1606
Material acquisition unit
1608
Material pushing unit

FIG. 16

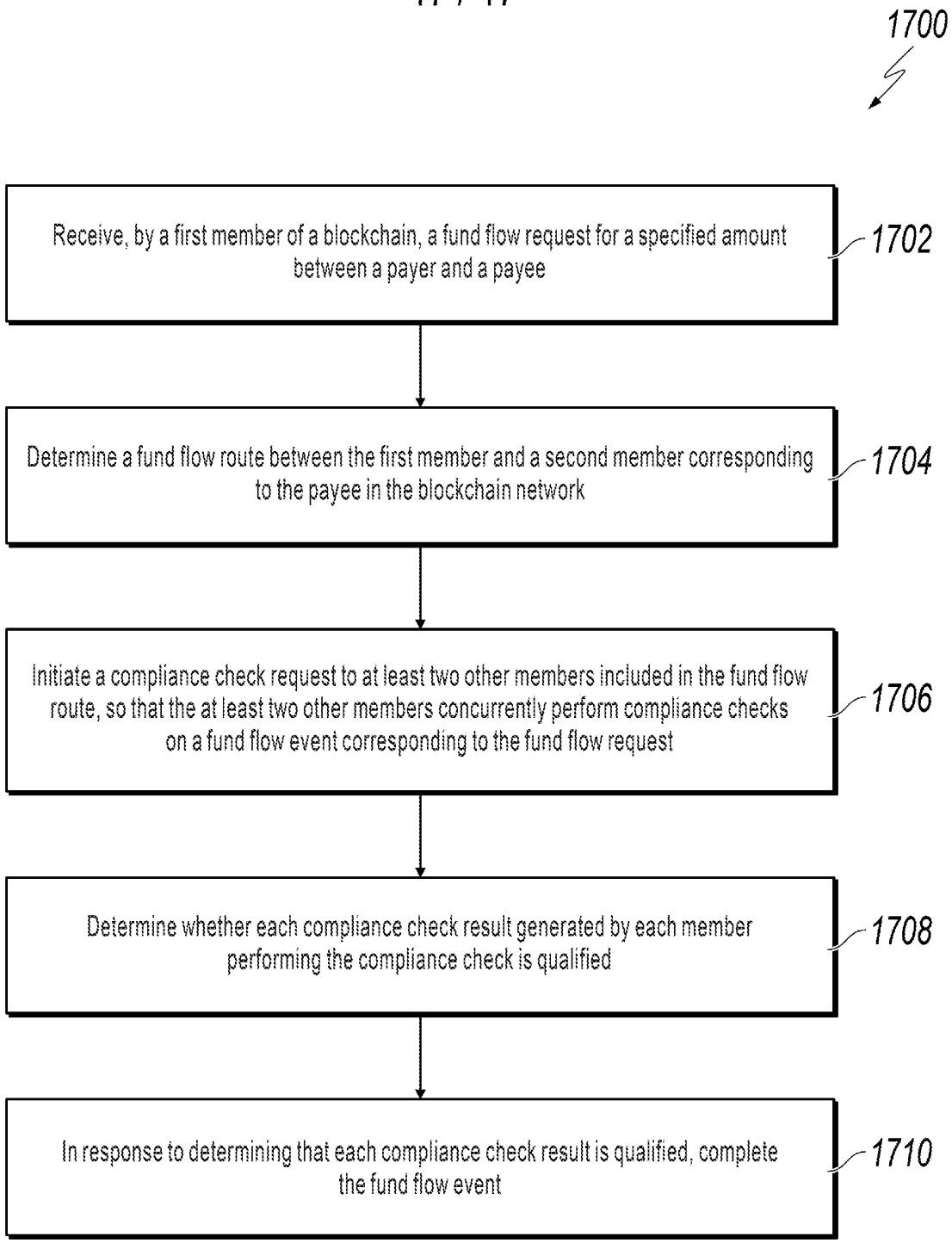

1700
Receive, by a first member of a blockchain, a fund flow request for a specified amount between a payer and a payee
1702
Determine a fund flow route between the first member and a second member corresponding to the payee in the blockchain network
1704
Initiate a compliance check request to at least two other members included in the fund flow route, so that the at least two other members concurrently perform compliance checks on a fund flow event corresponding to the fund flow request
1706
Determine whether each compliance check result generated by each member performing the compliance check is qualified
1708
In response to determining that each compliance check result is qualified, complete the fund flow event
1710

FIG. 17