CLAIMS

What is claimed is:

~~1. A method of self-owned resource interaction, the method comprising:~~

~~recording resource interaction information by a management system;~~

~~receiving at the management system a first user's self-owned resource; and~~

~~sending by the management system the first user's self-owned resource to a second user terminal after verifying receipt of a second user's self-owned resource by a first user terminal.~~

~~2. The method of self-owned resource interaction as recited in claim 1, further comprising:~~

~~informing the second user terminal by the management system after receiving the first user's self-owned resources; and~~

~~informing the first user terminal by the management system after the receiving a notice that the second user's self-owned resource has been sent out.~~

~~3. The method of self-owned resource interaction as recited in claim 1 or 2, wherein the self-owned resources include one or more of a payment fund and goods, and wherein the payment fund is managed by an intermediary credit account.~~

~~4. A system of self-owned resource interaction, the system comprising:~~

~~a first user terminal for sending out a first user's self-owned resource and sending out a confirmation of receipt of a second user's self-owned resource;~~

~~a second user terminal for sending out a second user's self-owned resource;~~

~~and a management system for recording information of resource interaction, receiving the first user's self-owned resource, notifying the first user and the second user the information of resource interaction, and transferring the first user's self-owned resource to the second user terminal after receiving the confirmation.~~

1~~5~~. A method for processing electronic trading information, ~~the method being characterized by setting up an intermediary credit account, and~~ comprising:

recording at a management system a trade information and a verification information of each user, wherein for each user the respective verification information verifies an identity of the user to ensure reliability and authenticity of the user's trade information;

receiving at an ~~the~~ intermediary credit account of the ~~by a~~ management system a payment fund sent from a first user; ~~and~~

sending by the management system a payment-made message to a second user;

notifying the first user upon receiving a shipping notice indicating that the second user has sent goods for trade; and

transferring by the ~~management system the payment fund from the~~ intermediary credit account the payment fund to the ~~a~~ second user's account according to ~~after receiving~~ a confirmation message from a logistics company, wherein the confirmation message verifies receipt of the goods ~~of receipt of goods of a second user by the first user~~.

~~6. The method for processing electronic trading information as recited in claim 5, further comprising:~~

~~determining whether a logistics company is assigned after the management system receives a shipping notice indicating that the second user has shipped the goods; and~~

~~sending a pick-up notice to the logistics company if assigned, or sending the pick-up notice to the first user if no logistics company is assigned.~~

2~~7~~. The method for processing electronic trading information as recited in claim 1~~5~~, further comprising:

setting up a payment deadline after recording the trading information;

determining whether the payment fund has been received from the first user within the payment deadline; and

cancelling trade process if the payment fund has not been received.

38. The method for processing electronic trading information as recited in claim 1 or 25, further comprising:

before the first user has made a payment, receiving a modification of the trade information from one of the first user and the second user,~~:~~ and

sending the modification to the other user ~~before the first user has made a payment~~.

49. The method for processing electronic trading information as recited in anyone of claims 1-3~~6~~, further comprising:

setting up a deadline for receiving goods after receiving the shipping notice;

determining whether the confirmation message of receipt of the goods or a message of cancellation of trade has been received within the deadline; and

establishing that the first user has received the goods of the second user if confirmation message is received or no cancellation message is received within the deadline.

5~~10~~. The method for processing electronic trading information as recited in anyone of claims 1-3~~5 or 9~~, further comprising:

setting up a deadline for fund transfer after confirming that the first user has received the goods of the second user;

determining if a trade cancellation message is received within the deadline; ~~and~~

and sending a prompt message to the first user and the second user if the trade cancellation message is received, or transferring the payment fund from the intermediary credit account into the second user's account if no trade cancellation message is received.

6~~11~~. The method for processing electronic trading information as recited in anyone of claims 1-5, further comprising:

generating and storing reciprocal rating data of the first user and the second user, and making available the reciprocal rating data to other users to reduce trade risk.

~~12. A processing system of electronic trading information, comprising:~~

~~a user module for storing information of user identities;~~

~~an account module for establishing an intermediary credit account and managing user funds;~~

~~a trading module for storing trade information, notifying the users information of the electronic trading status, and transferring payment fund of a first user to a second user after confirming receipt of goods by the first user.~~

7. The method for processing electronic trading information as recited in anyone of claims 1-6, further comprising:

displaying in the management system information related to the goods for trade.

8. A system for processing electronic trading information, the system including a plurality of user terminals and a management system including modules configured to perform the method of any one of claims 1-7.

9. Computer-readable storage with programming instructions configured to cause at least one computing device to perform the method of anyone of claims 1-8.

10. A method for processing electronic trading information substantially as hereinbefore described with reference to the accompanying drawings.

11. A system for processing electronic trading information, substantially as hereinbefore described with reference to the accompanying drawings.

12. Computer-readable storage substantially as hereinbefore described with reference to the accompanying drawings.