

ABSTRACT

TRANSACTION METHOD AND SYSTEM BASED ON CENTRALIZED SETTLEMENT AND BLOCK CHAIN STORAGE

Disclosed are a transaction method and system based on centralized settlement and block chain storage. A block chain network comprises a plurality of member nodes, and a user registers a virtual resource account on a designated member node. When a designated member node receives a transaction request, transaction feasibility verification is carried out for the transaction request; after the request passes the verification, an account balance modification operation is carried out, wherein a designated resource amount is deducted from a virtual resource account corresponding to a payment user identifier, and the designated resource amount is added to a virtual resource account corresponding to a recipient user identifier. In addition, the designated member node generates a log file used for recording the account balance modification operation, and broadcasts the log file to the block chain network, so that each member node release the log file to the block chain basis of a consensus mechanism.

[FIG. 2a]