WHAT IS CLAIMED IS:

1. A data processing method, being applicable in an insurance system, comprising:

receiving an expiration redemption file sent by a channel side and a mandatory redemption file sent by a third party system;

when a verification of the expiration redemption file succeeds and the expiration redemption file is a closed one, judging whether redemption data contained in the expiration redemption file is identical with pre-stored purchase data;

when the redemption data contained in the expiration redemption file is identical with the pre-stored purchase data, and the mandatory redemption file requires full redemption on expiration, matching the expiration redemption file with the mandatory redemption file; and

when the expiration redemption file is identical with the mandatory redemption file, generating a result confirmation file, informing the third party system, and sending the result confirmation file to the channel side, before the receiving an expiration redemption file sent by a channel side and a mandatory redemption file sent by a third party system, the method further comprises:

receiving a purchase file sent by the channel side and judging whether the channel side has a transaction account;

if the channel side has the transaction account, verifying the purchase file, generating purchase application information according to the purchase file when the verification of the purchase file succeeds, and sending the purchase application information to the third party system; and

receiving a purchase confirmation file sent by the third party system based on the purchase application information, generating the result

confirmation file according to the purchase confirmation file, and sending the result confirmation file to the channel side such that the channel side can finish corresponding purchase;

the receiving an expiration redemption file sent by a channel side comprises:

after the channel side finishes the purchase, receiving the mandatory redemption file sent by the channel side.

2. The data processing method of claim 1, wherein before the receiving a purchase file sent by the channel side and judging whether the channel side has a transaction account, the method further comprises:

receiving an account opening file sent by the channel side and verifying the account opening file;

when the verification of the account opening file succeeds, generating account opening application information according to the account opening file and sending the account opening application information to the third party system;

receiving an account opening confirmation file sent by the third party system based on the account opening application information, and judging whether the channel side succeeds in opening a transaction account according to the account opening confirmation file; and

when the channel side succeeds in opening the transaction account, generating an account opening result file according to the account opening file and the account opening confirmation file, and sending the account opening result file to the channel side such that the channel side can finish the opening of the transaction account;

and the receiving a purchase file sent by the channel side comprises:

after the channel side finishes the opening of the transaction account,

receiving the purchase file sent by the channel side.

3. The data processing method of claim 1, after the verifying the purchase file, the method further comprises:

when the verification of the purchase file fails, obtaining a type of an error of the purchase file;

when the type of the error indicates incorrect input of information, receiving an input instruction to modify data of the purchase file; and

when the type of the error indicates unreceiving of a specified file, temporarily stopping processing the data of the purchase file.

4. The data processing method of claim 1, wherein before the when a verification of the expiration redemption file succeeds, the method further comprises:

obtaining a receiving time of the expiration redemption file sent by the channel side and judging whether the receiving time is within a predetermined time range of the same day;

when the receiving time is within the predetermined time range, performing the verifying the expiration redemption file; and

when the receiving time is not within the predetermined time range, performing the verifying the expiration redemption file in the predetermined time range of the next day.

5. The data processing method of claim 2, wherein before the when a verification of the expiration redemption file succeeds, the method further comprises:

obtaining a receiving time of the expiration redemption file sent by the channel side and judging whether the receiving time is within a predetermined time range of the same day;

when the receiving time is within the predetermined time range,

performing the verifying the expiration redemption file; and

when the receiving time is not within the predetermined time range, performing the verifying the expiration redemption file in the predetermined time range of the next day.

6. The data processing method of claim 1, wherein after the judging whether redemption data contained in the expiration redemption file is identical with pre-stored purchase data, the method further comprises:

when the redemption data contained in the expiration redemption file is not identical with the pre-stored purchase data, outputting corresponding prompt information.

7. The data processing method of claim 1, wherein after the receiving the receiving an expiration redemption file sent by a channel side, the method further comprises:

when the verification of the received expiration redemption file succeeds and the expiration redemption file is a closed one, judging whether the redemption data contained in the expiration redemption file is identical with the pre-stored purchase data; and

when the redemption data contained in the expiration redemption file is identical with the pre-stored purchase data, sending the redemption data to the third party system, and sending redemption fund to the channel side when receiving the redemption fund sent by the third party system based on the redemption data.

8. A data processing device, being applicable in an insurance system, comprising:

a receiving module, configured for receiving an expiration redemption file sent by a channel side and a mandatory redemption file sent by a third party system;

a first judging module, configured for, when a verification of the expiration redemption file succeeds and the expiration redemption file is a closed one, judging whether redemption data contained in the expiration redemption file is identical with pre-stored purchase data;

a matching module, configured for, when the redemption data contained in the expiration redemption file is identical with the pre-stored purchase data and the mandatory redemption file requires full redemption on expiration, matching the expiration redemption file with the mandatory redemption file; and

a feedback module, configured for, when the expiration redemption file is identical with the mandatory redemption file, generating a result confirmation file, informing the third party system, and sending the result confirmation file to the channel side, the data processing device further comprises:

a second judging module, configured for receiving a purchase file sent by the channel side and judging whether the channel side has a transaction account;

a first verification module, configured for, if the channel side has the transaction account, verifying the purchase file, generating purchase application information according to the purchase file when the verification of the purchase file succeeds, and sending the purchase application information to the third party system; and

a first generation module, configured for receiving a purchase confirmation file sent by the third party system based on the purchase application information, generating the result confirmation file according to the purchase confirmation file, and sending the result confirmation file to the channel side such that the channel side can finish corresponding

purchase;

and the receiving module is further configured for, after the channel side finishes the purchase, receiving the mandatory redemption file sent by the channel side.

9. The data processing device of claim 8, further comprising:

a sending module, configured for receiving an account opening file sent by the channel side and verifying the account opening file;

a sending module, configured for, when the verification of the account opening file succeeds, generating account opening application information according to the account opening file and sending the account opening application information to the third party system;

a third judging module, configured for, receiving an account opening confirmation file sent by the third party system based on the account opening application information, and judging whether the channel side succeeds in opening a transaction account according to the account opening confirmation file; and

a second generation module, configured for, when the channel side succeeds in opening the transaction account, generating an account opening result file according to the account opening file and the account opening confirmation file, and sending the account opening result file to the channel side such that the channel side can finish the opening of the transaction account;

and the second judging module is further configured for, after the channel side finishes the opening of the transaction account, receiving the purchase file sent by the channel side.

10. The data processing device of claim 8, further comprising:

an obtaining module, configured for, when the verification of the

purchase file fails, obtaining a type of an error of the purchase file;

a modifying module, configured for, when the type of the error indicates incorrect input of information, receiving an input instruction to modify data of the purchase file; and

a temporary stopping module, configured for, when the type of the error indicates unreceiving of a specified file, temporarily stopping processing the data of the purchase file.

11. The data processing device of claim 8, further comprising:

a fourth judging module, configured for obtaining a receiving time of the expiration redemption file sent by the channel side and judging whether the receiving time is within a predetermined time range of the same day;

a processing module, configured for, when the receiving time is within the predetermined time range, verifying the expiration redemption file through the first verification module, and when the receiving time is not within the predetermined time range, verifying the expiration redemption file through the first verification module in the predetermined time range of the next day.

12. The data processing device of claim 9, further comprising:

a fourth judging module, configured for obtaining a receiving time of the expiration redemption file sent by the channel side and judging whether the receiving time is within a predetermined time range of the same day; and

a processing module, configured for, when the receiving time is within the predetermined time range, verifying the expiration redemption file through the first verification module, and when the receiving time is not within the predetermined time range, verifying the expiration redemption file through the first verification module in the predetermined time range of

the next day.

13. A data processing apparatus, comprising a storage medium and a processor; the processing being configured for executing a data processing program stored in the storage medium to perform following steps:

receiving an expiration redemption file sent by a channel side and a mandatory redemption file sent by a third party system;

when a verification of the expiration redemption file succeeds and the expiration redemption file is a closed one, judging whether redemption data contained in the expiration redemption file is identical with pre-stored purchase data;

when the redemption data contained in the expiration redemption file is identical with the pre-stored purchase data, and the mandatory redemption file requires full redemption on expiration, matching the expiration redemption file with the mandatory redemption file; and

when the expiration redemption file is identical with the mandatory redemption file, generating a result confirmation file, informing the third party system, and sending the result confirmation file to the channel side, the processor is further configured for executing the data processing program stored in the storage medium, to perform following steps before the receiving an expiration redemption file sent by a channel side and a mandatory redemption file sent by a third party system:

receiving a purchase file sent by the channel side and judging whether the channel side has a transaction account;

if the channel side has the transaction account, verifying the purchase file, generating purchase application information according to the purchase file when the verification of the purchase file succeeds, and sending the

purchase application information to the third party system; and

receiving a purchase confirmation file sent by the third party system based on the purchase application information, generating the result confirmation file according to the purchase confirmation file, and sending the result confirmation file to the channel side such that the channel side can finish corresponding purchase;

the receiving an expiration redemption file sent by a channel side comprises:

after the channel side finishes the purchase, receiving the mandatory redemption file sent by the channel side.

14. The data processing apparatus of claim 13, wherein the processing is further configured for executing the data processing program stored in the storage medium, to perform following steps before the receiving a purchase file sent by the channel side and judging whether the channel side has a transaction account:

receiving an account opening file sent by the channel side and verifying the account opening file;

when the verification of the account opening file succeeds, generating account opening application information according to the account opening file and sending the account opening application information to the third party system;

receiving an account opening confirmation file sent by the third party system based on the account opening application information, and judging whether the channel side succeeds in opening a transaction account according to the account opening confirmation file; and

when the channel side succeeds in opening the transaction account, generating an account opening result file according to the account opening

file and the account opening confirmation file, and sending the account opening result file to the channel side such that the channel side can finish the opening of the transaction account;

and the receiving a purchase file sent by the channel side comprises:

after the channel side finishes the opening of the transaction account, receiving the purchase file sent by the channel side.

15. A computer-readable storage medium having one or more programs stored therein which, when be executed by one or more processors, causes the one or more processors to perform following steps:

receiving an expiration redemption file sent by a channel side and a mandatory redemption file sent by a third party system;

when a verification of the expiration redemption file succeeds and the expiration redemption file is a closed one, judging whether redemption data contained in the expiration redemption file is identical with pre-stored purchase data;

when the redemption data contained in the expiration redemption file is identical with the pre-stored purchase data, and the mandatory redemption file requires full redemption on expiration, matching the expiration redemption file with the mandatory redemption file; and

when the expiration redemption file is identical with the mandatory redemption file, generating a result confirmation file, informing the third party system, and sending the result confirmation file to the channel side, the computer-readable storage medium being configured for performing following steps before the receiving an expiration redemption file sent by a channel side and a mandatory redemption file sent by a third party system:

receiving a purchase file sent by the channel side and judging

whether the channel side has a transaction account;

if the channel side has the transaction account, verifying the purchase file, generating purchase application information according to the purchase file when the verification of the purchase file succeeds, and sending the purchase application information to the third party system; and

receiving a purchase confirmation file sent by the third party system based on the purchase application information, generating the result confirmation file according to the purchase confirmation file, and sending the result confirmation file to the channel side such that the channel side can finish corresponding purchase;

the receiving an expiration redemption file sent by a channel side comprises:

after the channel side finishes the purchase, receiving the mandatory redemption file sent by the channel side.

16. The computer-readable storage medium of claim 15, further being configured for performing following steps before the receiving a purchase file sent by the channel side and judging whether the channel side has a transaction account:

receiving an account opening file sent by the channel side and verifying the account opening file;

when the verification of the account opening file succeeds, generating account opening application information according to the account opening file and sending the account opening application information to the third party system;

receiving an account opening confirmation file sent by the third party system based on the account opening application information, and judging whether the channel side succeeds in opening a transaction account

according to the account opening confirmation file; and

when the channel side succeeds in opening the transaction account, generating an account opening result file according to the account opening file and the account opening confirmation file, and sending the account opening result file to the channel side such that the channel side can finish the opening of the transaction account;

and the receiving a purchase file sent by the channel side comprises:

after the channel side finishes the opening of the transaction account, receiving the purchase file sent by the channel side.