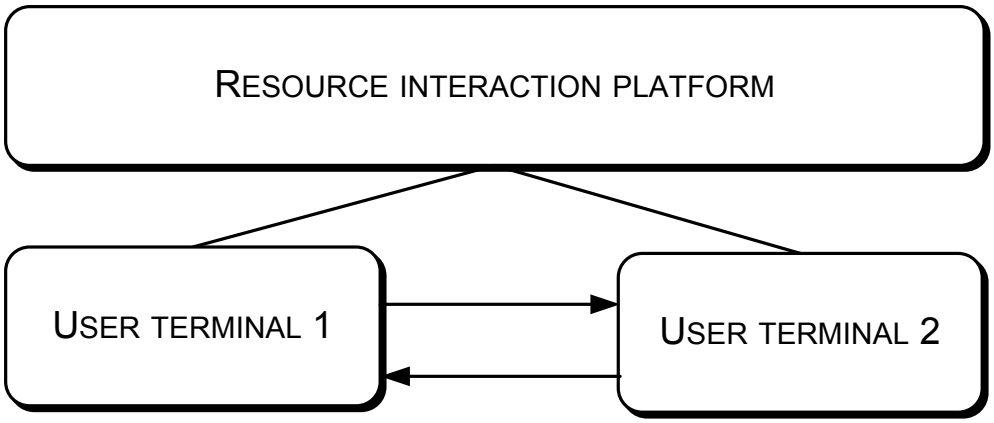

RESOURCE INTERACTION PLATFORM
USER TERMINAL 1
USER TERMINAL 2

Fig. 1

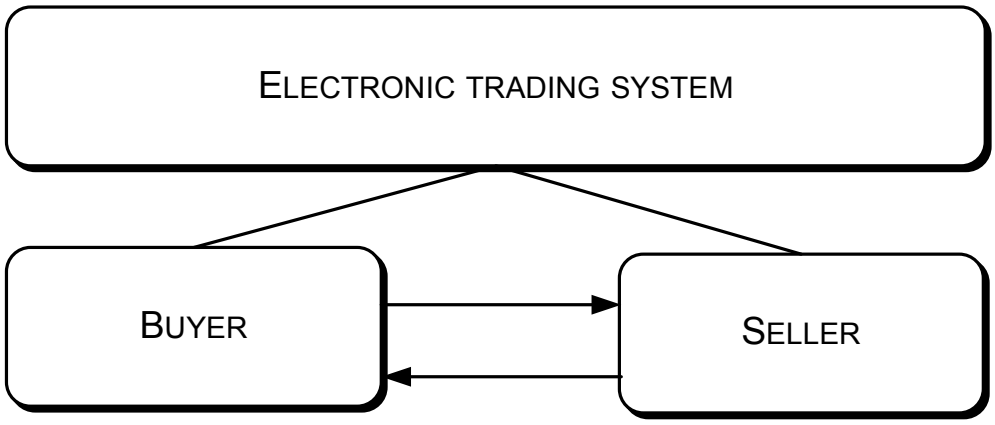

ELECTRONIC TRADING SYSTEM
BUYER
SELLER

Fig. 2

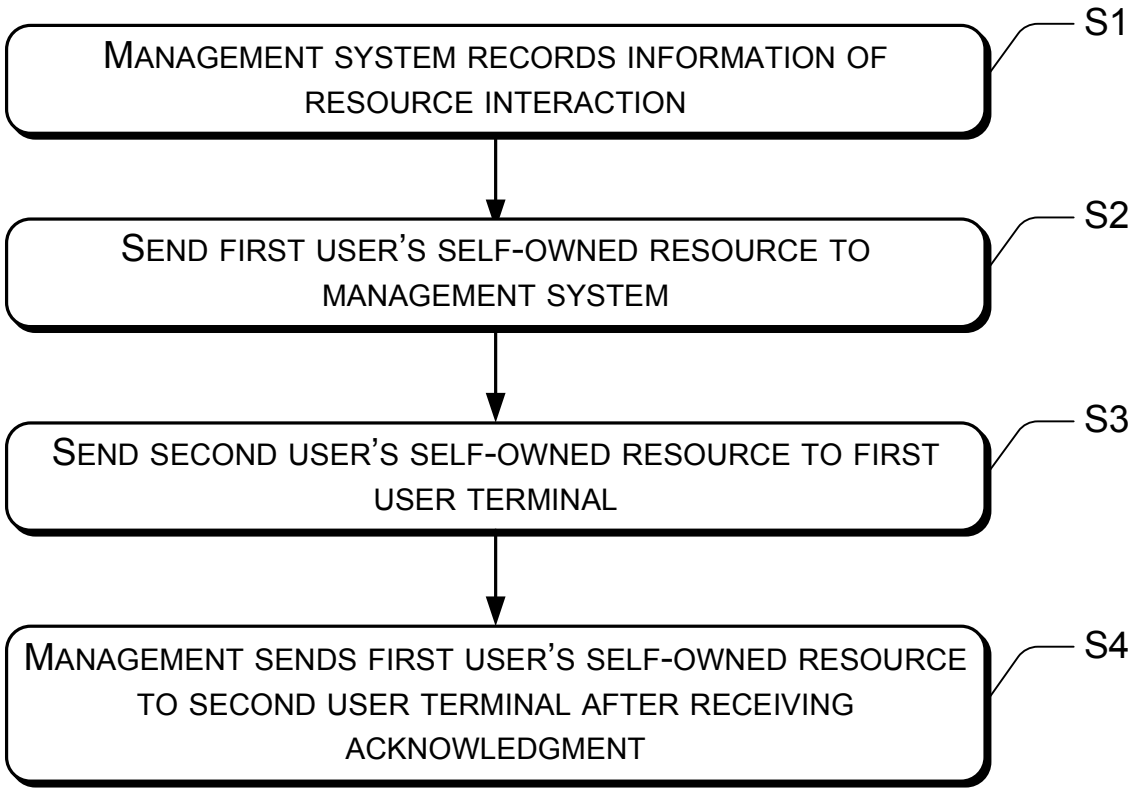

MANAGEMENT SYSTEM RECORDS INFORMATION OF RESOURCE INTERACTION
S1
SEND FIRST USER'S SELF-OWNED RESOURCE TO MANAGEMENT SYSTEM
S2
SEND SECOND USER'S SELF-OWNED RESOURCE TO FIRST USER TERMINAL
S3
MANAGEMENT SENDS FIRST USER'S SELF-OWNED RESOURCE TO SECOND USER TERMINAL AFTER RECEIVING ACKNOWLEDGMENT
S4

Fig. 3

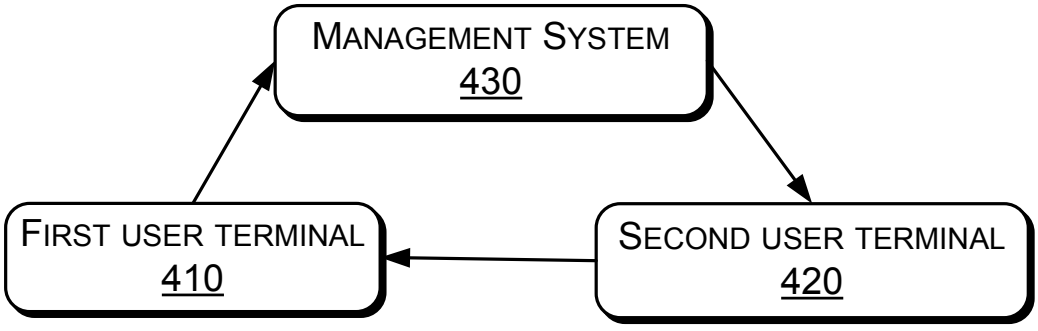

MANAGEMENT SYSTEM
430
FIRST USER TERMINAL
410
SECOND USER TERMINAL
420

Fig. 4

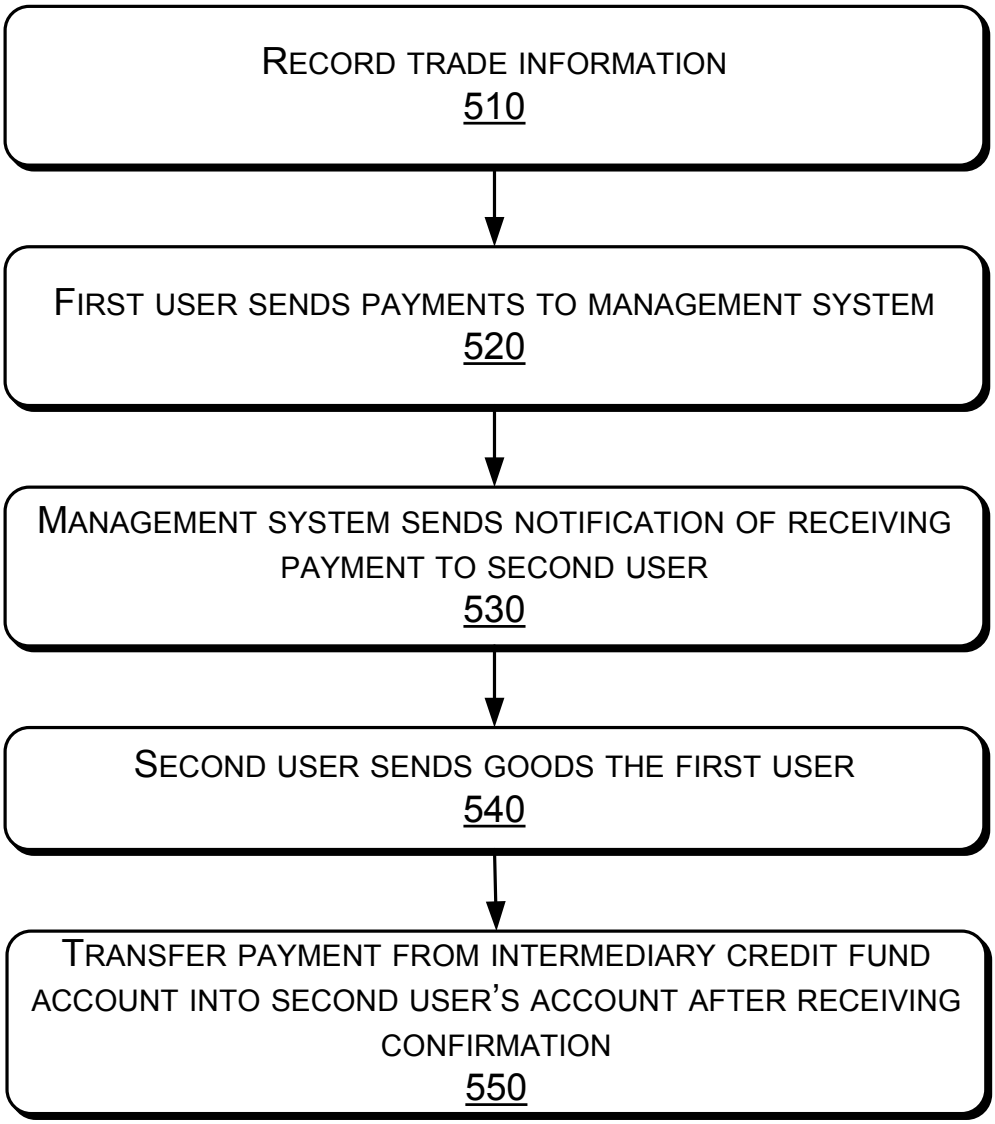

RECORD TRADE INFORMATION
510
FIRST USER SENDS PAYMENTS TO MANAGEMENT SYSTEM
520
MANAGEMENT SYSTEM SENDS NOTIFICATION OF RECEIVING PAYMENT TO SECOND USER
530
SECOND USER SENDS GOODS THE FIRST USER
540
TRANSFER PAYMENT FROM INTERMEDIARY CREDIT FUND ACCOUNT INTO SECOND USER'S ACCOUNT AFTER RECEIVING CONFIRMATION
550

Fig. 5

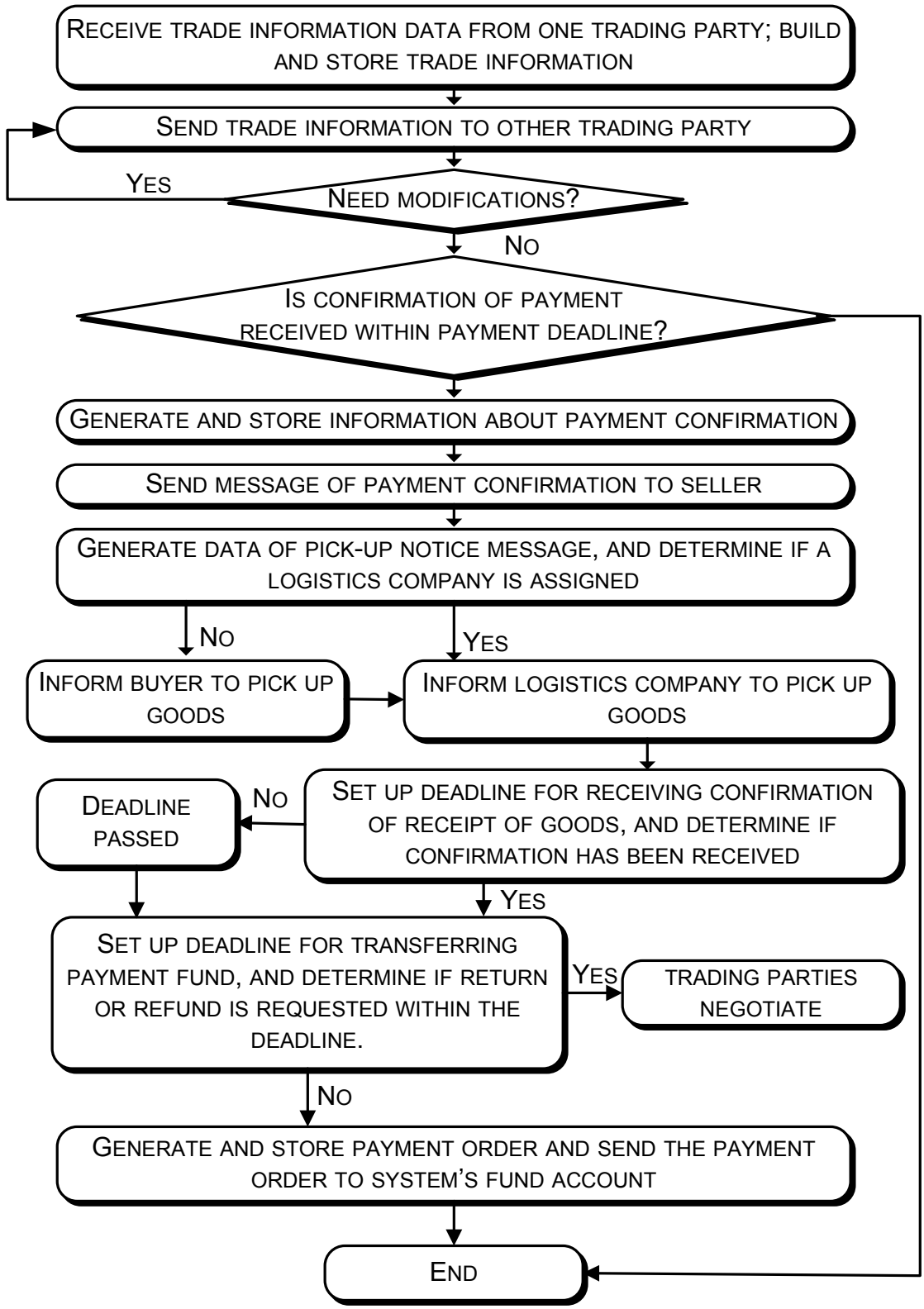

RECEIVE TRADE INFORMATION DATA FROM ONE TRADING PARTY; BUILD AND STORE TRADE INFORMATION
SEND TRADE INFORMATION TO OTHER TRADING PARTY
YES
NEED MODIFICATIONS?
NO
IS CONFIRMATION OF PAYMENT RECEIVED WITHIN PAYMENT DEADLINE?
GENERATE AND STORE INFORMATION ABOUT PAYMENT CONFIRMATION
SEND MESSAGE OF PAYMENT CONFIRMATION TO SELLER
GENERATE DATA OF PICK-UP NOTICE MESSAGE, AND DETERMINE IF A LOGISTICS COMPANY IS ASSIGNED
NO
YES
INFORM BUYER TO PICK UP GOODS
INFORM LOGISTICS COMPANY TO PICK UP GOODS
DEADLINE PASSED
NO
SET UP DEADLINE FOR RECEIVING CONFIRMATION OF RECEIPT OF GOODS, AND DETERMINE IF CONFIRMATION HAS BEEN RECEIVED
YES
SET UP DEADLINE FOR TRANSFERRING PAYMENT FUND, AND DETERMINE IF RETURN OR REFUND IS REQUESTED WITHIN THE DEADLINE.
YES
TRADING PARTIES NEGOTIATE
NO
GENERATE AND STORE PAYMENT ORDER AND SEND THE PAYMENT ORDER TO SYSTEM'S FUND ACCOUNT
END

Fig. 6

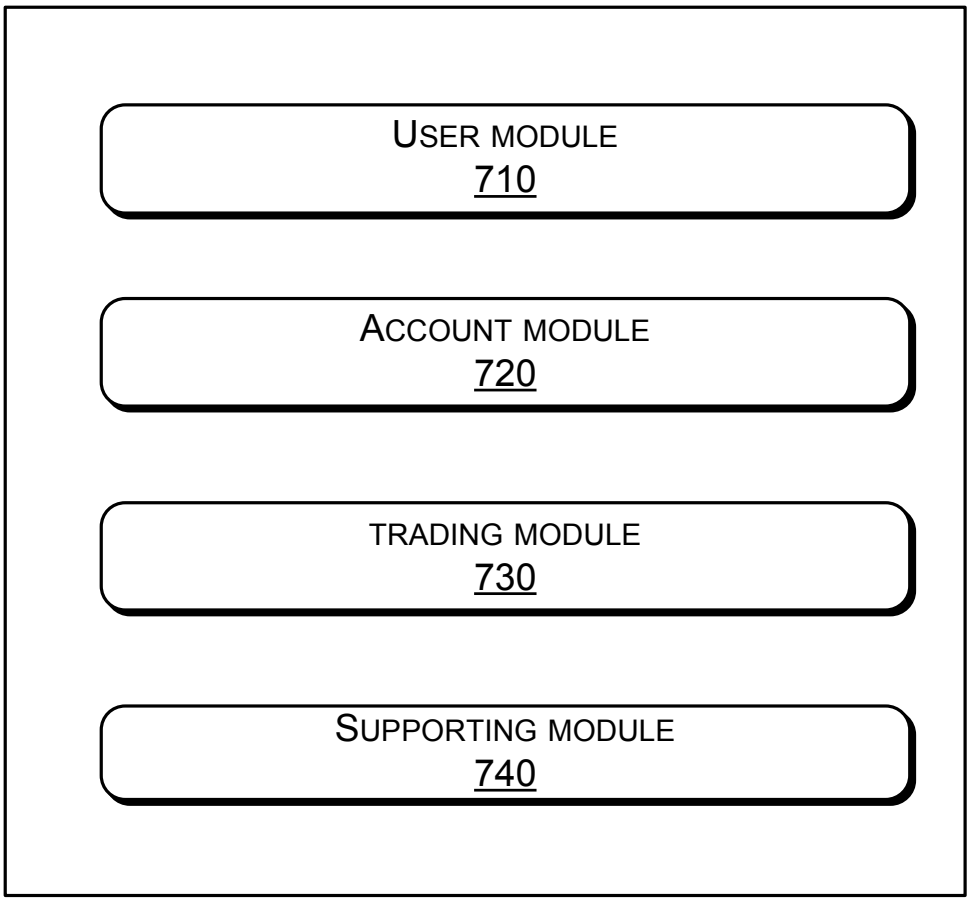

USER MODULE
710
ACCOUNT MODULE
720
TRADING MODULE
730
SUPPORTING MODULE
740

Fig. 7