CLAIMS

What is claimed is:

1. A financial transaction management system comprising a client terminal and a server; wherein:

the client terminal is configured to receive an account login request inputted by a user, and transmit the account login request to the server; wherein the account login request comprises common account information and a dedicated account ID;

the server is configured to receive the account login request, and judge whether there exists a dedicated account corresponding to the dedicated account ID, and to transmit a first control signal to the client terminal when there exists the dedicated account;

the client terminal is further configured to receive the first control signal and enter a dedicated account interface according to the first control signal, receive a first transaction request inputted by the user on the dedicated account interface and transmit the first transaction request to the server; the first transaction request includes dedicated account information and transaction information associated with the dedicated account ID;

the server is further configured to receive the first transaction request, and to accomplish a transaction based on the first transaction request.

2. The financial transaction management system according to claim 1, wherein:

the server is configured to transmit a second control signal to the client terminal when there does not exist the dedicated account corresponding to the dedicated ID;

the client terminal is configured to receive the second control signal and enter a common account interface according to the second control signal, to receive a second transaction request inputted by the user and transmit the second transaction request to the server; the second transaction request includes the common account information and transaction information associated with the dedicated account ID;

the server is configured to receive the second transaction request, and accomplish the transaction based on the second transaction request.

3. The financial transaction management system according to claim 2, wherein the transaction information in the second transaction request comprises: a product ID; and wherein accomplishing the transaction based on the second transaction request comprises:

judging whether a product corresponding to the product ID in the second transaction request is a dedicated product;

if the product corresponding to the product ID is the dedicated product, judging whether qualification certificate documents corresponding to the specific product are stored;

if the qualification certificate documents are not stored, transmitting a supplementary document instruction to the client terminal, receiving the qualification certificate documents uploaded by the client terminal based on the supplementary document instruction, and accomplishing the transaction corresponding to the second transaction request based on the common account information; and

accomplishing the transaction corresponding to the second transaction request based on the common account information if there exist the qualification certificate documents or the product corresponding to the product ID isn't the dedicated product.

4. The financial transaction management system according to claim 3, wherein:

the client terminal is configured to receive an account opening request inputted by the user, and transmit the account opening request to the server; wherein the account opening request includes the common account information and/or at least one of the dedicated account information, and further includes the qualification certificate documents;

the server is configured to receive the account opening request, and store the account opening request in a user database.

5. The financial transaction management system according to claim 4, wherein:

the client terminal is configured to receive an account importing request, and transmit the account importing request to the server; wherein the account importing request is associated with the common account information, and comprises the dedicated account information and the dedicated qualification certificate documents;

the server is configured to receive the account importing request, and store the account importing request in the user database, so that the dedicated account information and the dedicated qualification certificate documents are stored in association with the common account information.

6. A financial transaction management method comprising:

receiving, via a client terminal, an account login request inputted by a user, and transmitting the account login request to a server; wherein the account login request comprises common account information and dedicated account ID;

receiving the account login request via the server, and judging whether there exists a dedicated account corresponding to the dedicated account ID, and transmitting a first control signal to the client terminal when there exists the dedicated account;

receiving the first control signal via the client terminal and entering a dedicated account interface according to the first control signal, receiving a first transaction request inputted by the user on the dedicated account interface and transmitting the first transaction request to the server; wherein the first transaction request includes dedicated account information and transaction information associated with the dedicated account ID; and

receiving the first transaction request via the server, and accomplishing a transaction based on the first transaction request.

7. The financial transaction management method according to claim 6, further comprising:

transmitting a second control signal to the client terminal via the server when there doesn't exist the dedicated account corresponding to the dedicated ID;

receiving the second control signal via the client terminal and entering a common account interface according to the second control signal, receiving a second transaction request inputted by the user and transmitting the second transaction request to the server; wherein the second transaction request includes the common account information and the transaction information associated with the dedicated account ID; and

receiving the second transaction request via the server, and accomplishing the transaction based on the second transaction request.

8. The financial transaction management method according to claim 7, wherein the transaction information in the second transaction request comprises a product ID, the method further comprises:

judging whether a product corresponding to the product ID in the second transaction request is a dedicated product;

judging whether qualification certificate documents corresponding to the specific product are stored if the product corresponding to the product ID is the dedicated product;

transmitting a supplementary document instruction to the client terminal, receiving the

qualification certificate documents uploaded by the client terminal based on the supplementary document instruction, and accomplishing the transaction corresponding to the second transaction request based on the common account information if the qualification certificate documents aren't stored; and

accomplishing the transaction corresponding to the second transaction request based on the common account information if there exist the qualification certificate documents or the product corresponding to the product ID isn't the dedicated product.

9. The financial transaction management method according to claim 8, further comprising:

receiving, via the client terminal, an account opening request inputted by the user, and transmitting the account opening request to the server; wherein the account opening request includes the common account information and/or at least one of the dedicated account information, and further includes the qualification certificate documents; and

receiving the account opening request via the server, and storing the account opening request in a user database.

10. The financial transaction management method according to claim 9, further comprising:

receiving an account importing request via the client terminal, and transmitting the account importing request to the server; wherein the account importing request is associated with the common account information, and comprises the dedicated account information and the dedicated qualification certificate documents; and

receiving the account importing request via the server, and storing the account importing request in the user database, so that the dedicated account information and the dedicated qualification certificate documents are stored in association with the common account information.

11. A server comprising a storage device, a processor and computer program stored in the storage device and executable by the processor, wherein the server is configured to communicate with a client terminal, the processor implements following steps when the computer program is executed:

receiving, via the client terminal, an account login request inputted by a user, and transmitting the account login request to a server; wherein the account login request comprises

common account information and dedicated account ID;

receiving the account login request via the server, and judging whether there exists a dedicated account corresponding to the dedicated account ID, and transmitting a first control signal to the client terminal when there exists the dedicated account;

receiving the first control signal via the client terminal and entering a dedicated account interface according to the first control signal, receiving a first transaction request inputted by the user on the dedicated account interface and transmitting the first transaction request to the server; wherein the first transaction request includes dedicated account information and transaction information associated with the dedicated account ID;

receiving the first transaction request via the server, and accomplishing a transaction based on the first transaction request.

12. The server according to claim 11, further comprising:

transmitting a second control signal to the client terminal via the server when there doesn't exist the dedicated account corresponding to the dedicated ID;

receiving the second control signal via the client terminal and entering a common account interface according to the second control signal, receiving a second transaction request inputted by the user and transmitting the second transaction request to the server; wherein the second transaction request includes the common account information and the transaction information associated with the dedicated account ID;

receiving the second transaction request via the server, and accomplishing the transaction based on the second transaction request.

13. The server according to claim 12, wherein the transaction information in the second transaction request comprises a product ID;

wherein accomplishing the transaction based on the second transaction request comprises:

judging whether a product corresponding to the product ID in the second transaction request is a dedicated product;

judging whether qualification certificate documents corresponding to the specific product are stored if the product corresponding to the product ID is the dedicated product;

transmitting a supplementary document instruction to the client terminal, receiving the qualification certificate documents uploaded by the client terminal based on the supplementary

document instruction, and accomplishing the transaction corresponding to the second transaction request based on the common account information if the qualification certificate documents aren't stored; and

accomplishing the transaction corresponding to the second transaction request based on the common account information if there exist the qualification certificate documents or the product corresponding to the product ID isn't the dedicated product.

14. The server according to claim 13, further comprising:

receiving, via the client terminal, an account opening request inputted by the user, and transmitting the account opening request to the server; wherein the account opening request includes the common account information and/or at least one of the dedicated account information, and further includes the qualification certificate documents; and

receiving the account opening request via the server, and storing the account opening request in a user database.

15. The server according to claim 14, further comprising:

receiving an account importing request via the client terminal, and transmitting the account importing request to the server; wherein the account importing request is associated with the common account information, and comprises the dedicated account information and the dedicated qualification certificate documents; and

receiving the account importing request via the server, and storing the account importing request in the user database, so that the dedicated account information and the dedicated qualification certificate documents are stored in association with the common account information.

16. A computer readable storage medium which stores computer program, wherein when the computer program is executed by a processor, following steps are implemented:

receiving, via a client terminal, an account login request inputted by a user, and transmitting the account login request to a server; wherein the account login request comprises common account information and dedicated account ID;

receiving the account login request via the server, and judging whether there exists a dedicated account corresponding to the dedicated account ID, and transmitting a first control signal to the client terminal when there exists the dedicated account;

receiving the first control signal via the client terminal and entering a dedicated account interface according to the first control signal, receiving a first transaction request inputted by the user on the dedicated account interface and transmitting the first transaction request to the server; wherein the first transaction request includes dedicated account information and transaction information associated with the dedicated account ID; and

receiving the first transaction request via the server, and accomplishing a transaction based on the first transaction request.

17. The computer readable storage medium according to claim 16, further comprising:

transmitting a second control signal to the client terminal via the server when there doesn't exist the dedicated account corresponding to the dedicated ID;

receiving the second control signal via the client terminal and entering a common account interface according to the second control signal, receiving a second transaction request inputted by the user and transmitting the second transaction request to the server; wherein the second transaction request includes the common account information and the transaction information associated with the dedicated account ID; and

receiving the second transaction request via the server, and accomplishing the transaction based on the second transaction request.

18. The computer readable storage medium according to claim 17, wherein the transaction information in the second transaction request comprises a product ID, and wherein accomplishing the transaction based on the second transaction request comprises:

judging whether a product corresponding to the product ID in the second transaction request is a dedicated product;

judging whether qualification certificate documents corresponding to the specific product are stored if the product corresponding to the product ID is the dedicated product;

transmitting a supplementary document instruction to the client terminal, receiving the qualification certificate documents uploaded by the client terminal based on the supplementary document instruction, and accomplishing the transaction corresponding to the second transaction request based on the common account information if the qualification certificate documents aren't stored; and

accomplishing the transaction corresponding to the second transaction request based on the common account information if there exist the qualification certificate documents or the product corresponding to the product ID isn't the dedicated product.

19. The computer readable storage medium according to claim 18, further comprising:

receiving, via the client terminal, an account opening request inputted by the user, and transmitting the account opening request to the server; wherein the account opening request includes the common account information and/or at least one of the dedicated account information, and further includes the qualification certificate documents; and

receiving the account importing request via the server, and storing the account opening request in a user database.

20. The computer readable storage medium according to claim 19, further comprising:

receiving an account importing request via the client terminal, and transmitting the account importing request to the server; wherein the account importing request is associated with the common account information, and comprises the dedicated account information and the dedicated qualification certificate documents; and

receiving the account importing request via the server, and storing the account importing request in the user database, so that the dedicated account information and the dedicated qualification certificate documents are stored in association with the common account information.