

BLOCKCHAIN SYSTEM–BASED REMITTANCE METHOD AND APPARATUS

ABSTRACT

One or more embodiments of this specification provide a blockchain system–based
5 remittance method and apparatus, including: an asset issuer issues a to-be-allocated balance asset
and a to-be-allocated liability asset in a blockchain system, where an amount of the to-be-allocated
balance asset is equal to an amount of the to-be-allocated liability asset; the asset issuer allocates
a to-be-allocated balance asset and a to-be-allocated liability asset that do not exceed an accredited
limit of a first remittance institution to a first blockchain account corresponding to the first
10 remittance institution, so as to be used as an available balance asset and an available liability asset
that correspond to the first remittance institution, where an amount of the available balance asset
is equal to an amount of the available liability asset; and the first remittance institution sends, to
the blockchain system, a remittance transaction used to instruct to make remittance to a second
remittance institution, so that the blockchain system transfers an available balance asset with an
15 amount equal to an amount indicated in the remittance transaction in the first blockchain account
to a second blockchain account corresponding to the second remittance institution.

[FIG. 2]