CLAIMS

WHAT IS CLAIMED IS:

1. A method for credit tax refundment, comprising:

receiving a request for credit tax refundment and a refund amount;

parsing said request for credit tax refundment to obtain identity information of a user applying for refundment;

determining whether or not a user corresponding to said request is eligible for credit tax refundment based on the identity information of the user;

obtaining an associated account based on the identity information of the user and remitting a tax refund of an equivalent amount into the associated account, in the case that the user corresponding to said request is eligible for credit tax refundment.

2. The method for credit tax refundment according to claim 1, further comprising:

generating refundment result information based on eligibility for credit tax refundment of the user corresponding to said identity information, and the refund amount;

transmitting said refundment result information.

3. The method for credit tax refundment according to claim 1 or 2, wherein determining whether or not a user corresponding to said request is eligible for credit tax refundment based on the identity information of the user comprises:

acquiring historical behavior information of the user corresponding to said request based on the identity information of the user;

evaluating the historical behavior information of the user according to a credit rule, to determine whether said user is eligible for credit tax refundment,

preferably wherein remitting a tax refund of an equivalent amount into the associated account comprises:

determining whether the user has signed an agreement on credit tax refundment authorization in the case that said user is eligible for credit tax refundment, wherein said agreement on credit tax refundment authorization enables the user to utilize the credit tax refundment within a set period of time and/or for a set number of times provided that the user is eligible for credit tax refundment; and

effecting the credit tax refundment by obtaining the associated account based on the identity

information of the user, and remitting the tax refund of equivalent amount to the associated account, if it is determined that the user has signed the agreement on credit tax refundment authorization,

preferably wherein evaluating the historical behavior information of the user according to the credit rule to determine whether said user is eligible for credit tax refundment comprises:

evaluating the historical behavior information of the user according to the credit rule to obtain a credit score of the user;

acknowledging that the user corresponding to said request is eligible for credit tax refundment, if the credit score of the user is greater than or equal to a threshold.

4. The method for credit tax refundment according to any one of claims 1 to 3, further comprising:

receiving, from a refundment server, the tax refund of the equivalent amount; or

receiving user default information from a refundment server; and parsing the user default information to obtain identity information, an account and an amount associated with a defaulting user, preferably wherein the method further comprises: deducting the tax refund of the equivalent amount from said account, and preferably wherein the method further comprises: receiving, from the refundment server, a reimbursement request; parsing the reimbursement request to obtain identity information, an account and an amount associated with a user applying for reimbursement; reimbursing the tax refund of the equivalent amount to said account; or

generating default warning information and transmitting the default warning information to a defaulting user, wherein the default warning information comprises indication of punishment measures for default.

5. An apparatus for credit tax refundment, comprising:

a request acquiring unit configured to receive a request for credit tax refundment and a refund amount;

a request parsing unit configured to parse said request for credit tax refundment to obtain identity information of a user applying for tax refundment;

an eligibility verifying unit configured to determine whether or not a user corresponding to said request is eligible for credit tax refundment based on the identity information of the user;

a prepaying unit configured to obtain an associated account based on the identity information of the user and remit a tax refund of equivalent amount into the associated account, in the case that the

user corresponding to said request is eligible for credit tax refundment.

6. The apparatus for credit tax refundment according to claim 5, further comprising:

a feedback information generating unit configured to generate refundment result information based on eligibility for credit tax refundment of the user corresponding to said identity information, the account and the refund amount;

a first transmitting unit configured to transmit said refundment result information.

7. The apparatus for credit tax refundment according to claim 5 or 6, wherein said eligibility verifying unit comprises:

a historical behavior information acquiring module configured to acquire historical behavior information of the user corresponding to said request based on the identity information of the user;

an evaluating module configured to evaluate the historical behavior information of the user according to a credit rule to determine whether said user is eligible for credit tax refundment,

preferably wherein said prepaying unit comprises:

an authorization determining module configured to determine whether the user has signed an agreement on credit tax refundment authorization in the case that said user is eligible for credit tax refundment, wherein said agreement on credit tax refundment authorization enables the user to utilize the credit tax refundment within a set period of time and/or for a set number of times;

a refunding module configured to effect the credit tax refundment by obtaining the associated account based on the identity information of the user and remitting the tax refund of the equivalent amount into the associated account, if it is determined that the user has signed the agreement on credit tax refundment authorization,

preferably wherein the evaluating module comprises:

a credit score sub-module configured to evaluate the historical behavior information of the user based on the credit rule to obtain a credit score of the user;

a judging sub-module configured to acknowledge that the user corresponding to said request is eligible for credit tax refundment, if the credit score of the user is greater than or equal to a threshold.

8. The apparatus for credit tax refundment according to any one of claims 5 to 7, further comprising:

a reimbursement receiving unit configured to receive a reimbursed tax refund of the equivalent amount; or

a default information receiving unit configured to receive user default information; and a default information parsing unit configured to parse the user default information to obtain identity information, an account and an amount associated with a defaulting user, preferably wherein the apparatus further comprises: a deducting unit configured to deduct the tax refund of the equivalent amount from said account, and, preferably wherein the apparatus further comprises: a reimbursement requesting unit configured to receive a reimbursement request; a reimbursement request parsing unit configured to parse the reimbursement request to obtain identity information, an account and an amount associated with the user; a first reimbursing unit configured to reimburse the tax refund of the equivalent amount to said account; or

a default warning unit configured to generate default warning information and transmit the default warning information to a defaulting user, wherein the default warning information comprises indication of punishment measures for default.

9. A method for credit tax refundment, comprising:

receiving a request for credit tax refundment, wherein the request for credit tax refundment comprises identity information, an account and consumption information of a user applying for refundment;

determining a refund amount based on said consumption information;

transmitting said request for credit tax refundment and the refund amount;

receiving refundment result information corresponding to said request for credit tax refundment, wherein said refundment result information is obtained based on eligibility for credit tax refundment of the user corresponding to said identity information and the refund amount.

10. The method for credit tax refundment according to claim 9, further comprising:

transmitting information on the tax refund of the equivalent amount to a collaborator refundment server in the case that a valid refundment credential is received from the user corresponding to said request for credit tax refundment, wherein the valid refundment credential is a refundment voucher that meets refundment requirements and is valid within a prescribed period of time; or

generating user default information if it is failed to receive the valid refundment credential from the user corresponding to said request for credit tax refundment; and transmitting said user default information to a collaborator refundment server, preferably wherein the method further comprising: generating a reimbursement request if the valid refundment credential is received from the user

corresponding to said request for credit tax refundment subsequently; transmitting the reimbursement request to the collaborator refundment server.

11. An apparatus for credit tax refundment, comprising:

a request receiving unit configured to receive a request for credit tax refundment, wherein said request for credit tax refundment comprises identity information, an account and consumption information of a user applying for refundment;

a refund amount determining unit configured to determine a refund amount based on said consumption information;

a second transmitting unit configured to transmit said request for credit tax refundment and the refund amount;

a feedback information receiving unit configured to receive refundment result information corresponding to said request for credit tax refundment, wherein said refundment result information is obtained based on eligibility for credit tax refundment of the user corresponding to said identity information and the refund amount.

12. The apparatus for credit tax refundment according to claim 11, further comprising:

a second reimbursing unit configured to transmit information on the tax refund of the equivalent amount to a collaborator refundment server in the case that a valid refundment credential is received from the user corresponding to said request for credit tax refundment, wherein the valid refundment credential is a refundment voucher that meets refund requirements and is valid within a prescribed period of time; or

a user default information generating unit configured to generate user default information if it is failed to receive the valid refundment credential from the user corresponding to said request for credit tax refundment, wherein the second transmitting unit is further configured to transmit said user default information to a collaborator refundment server, preferably wherein the apparatus further comprises: a reimbursement request generating unit configured to generate a reimbursement request if the valid refundment credential is received from the user corresponding to said request for credit tax refundment subsequently, wherein the second transmitting unit is further configured to transmit the reimbursement request to the collaborator refundment server.

13. An electronic device comprising a memory, a processor and a computer program stored in said memory and runnable on said processor, wherein said processor is configured to implement, in

executing said computer program, the method for credit tax refundment according to any one of claims 1 to 4 or claim 9 or 10.

14. A machine readable storage medium on which a computer program is stored, wherein said computer program is configured to implement, when being executed, the steps of the method for credit tax refundment according to any one of claims 1 to 4 or claim 9 or 10.

15. A system for credit tax refundment, comprising the apparatus for credit tax refundment according to any one of claims 5 to 8 and the apparatus for credit tax refundment according to claims 11 or 12.