

说明书摘要

Embodiments of this specification disclose an account settlement method, a storage medium,
5 and a computer system. Each pending amount and each pending expense amount is determined
based on each pending account voucher generated when transaction amounts respectively recorded
by a business platform and a business execution institution are reconciled; a pending income amount
and a pending expense amount matching each other are determined from each pending amount and
each pending expense amount, to obtain a to-be-settled amount group; and then an account
10 settlement instruction is generated based on each pending account voucher corresponding to the to-
be-settled amount group, to clear the pending account voucher based on the account settlement
instruction. According to the automated amount matching solution, manual costs of account
settlement are reduced and efficiency of settling a huge amount of pending data is improved, thereby
reducing an in-transit fund risk for a business entity.

15 本说明书实施例公开了一种销账方法、存储介质及计算机系统，根据业务
平台和业务执行机构分别记录的交易金额核对时生成的各挂账凭证，确定各挂
账金额和各挂账支出金额，并从中确定相互匹配的挂账收入金额与挂账支出金
额，从而得到待销账金额组，进而基于待销账金额组对应的各挂账凭证生成销
账指令，以便基于销账指令对挂账凭证进行核销。通过自动化的金额匹配方案
20 降低了销账的人工成本，并提升了海量级挂账数据的销账效率，从而降低了业
务主体的在途资金风险。

(FIG. 1)