

说明书摘要

This specification discloses a fund transfer method, a storage medium, and a computer system. A smart contract used to record a transaction event is deployed in a blockchain network, and the method is applied to the blockchain network. In this method, the blockchain network is used, so that all participants of a cross-bank transaction directly communicate with the blockchain network. Therefore, in a fund transfer process, a fund transfer institution can advance a transaction fund to a payee without waiting for an intermediate party, to improve confirmation timeliness of a fund transfer. In addition, the transaction event recorded in the smart contract can be used as a security credential for subsequent settlement performed by several fund transfer institutions. If a settlement problem occurs subsequently, liability can be pursued based on the smart contract, to reduce a risk that the fund transfer institution advances the transaction fund to the payee. That is, based on the blockchain network and the smart contract, the confirmation timeliness of the fund transfer is improved, and a transaction risk of a fund advance is reduced.

本说明书公开了一种资金调拨方法、存储介质和计算机系统，区块链网络中部署了用于记录交易事件的智能合约，所述方法应用于所述区块链网络。本方法通过区块链网络，使得所有跨行交易的参与方直接与该区块链网络通信，因此，在资金调拨进程中，可不等待中介方，通过资金调拨机构预先将交易资金垫付给收款方，提高了资金调拨的确认时效。此外，该智能合约记录的交易事件可作为若干个资金调拨机构后续清偿的安全凭证，若后续出现清偿问题，可根据该智能合约追责，降低了资金调拨机构预先将交易资金垫付给收款方的风险。也就是说，通过区块链网络及智能合约，提高了资金调拨的确认时效，降低了资金垫付的交易风险。

(FIG. 1)