CLAIMS

1. A resource transfer method applicable to a transaction client of a user, the method comprising:

in response to an authorization operation of the user, obtaining account information of a remittance account authorized by the user from a remittance server, wherein the remittance server includes a node device of a blockchain,

in response to a remittance operation initiated by the user on the transaction client, generating a remittance request, wherein the remittance request includes remittance information, wherein the remittance information further includes certification information related to the remittance, and wherein the certification information includes a certificate identifier of original information of the remittance certificate deposited on the blockchain;

sending, through a transaction server corresponding to the transaction client, the remittance request to the remittance server connected with the transaction server, causing the remittance server to generate a corresponding payment order ID for the remittance information, and return the payment order ID to the transaction client through the transaction server, wherein the payment order ID is a payment order ID corresponding to the remittance information and generated by the remittance server after the original information of the remittance certificate is obtained from the blockchain and passes authenticity verification performed by the remittance server; and

based on the payment order ID, initiating a remittance confirmation to the remittance server, causing the remittance server to complete remittance based on the remittance information corresponding to the payment order ID.

2. The method according to claim 1, wherein the remittance information includes: a quantity of money to be remitted, account information of a remittance account established by the user on the remittance server, and account information of a recipient account of the remittance.

3. The method according to claim 1, wherein the remittance server is a third-party payment institution server; the remittance information includes information of a third-party payment

account established by the user at the third-party payment institution, and information of a payment account of a fourth financial institution associated with the third-party payment account; and

the remittance server completing remittance based on the remittance information corresponding to the payment order ID includes:

the third-party payment institution server initiates a payment notification to a server of the fourth financial institution based on the payment order ID, causing the server of the fourth financial institution to complete remittance payment from the payment account of the fourth financial institution.

4. A resource transfer method applicable to a remittance server, the method comprising:

receiving, through a transaction server corresponding to a transaction client of a user, a remittance request sent by the transaction client of the user, wherein the remittance request is generated by the transaction client in response to a remittance operation initiated by the user on the transaction client, and the remittance request includes remittance information, wherein the remittance information further includes certification information related to the remittance, and wherein the certification information includes a certificate identifier of original information of the remittance certificate deposited on the blockchain;

obtaining the original information of the remittance certificate from the blockchain based on the certificate identifier;

performing authenticity verification based on the original information of the remittance certificate; after the authenticity verification is passed, generating a payment order ID corresponding to the remittance information, and returning the payment order ID to the transaction client through the transaction server; and

in response to a remittance confirmation sent by the transaction client through the transaction server, completing remittance based on the remittance information corresponding to the payment order ID.

5. The method according to claim 4, wherein the remittance information includes: a quantity of resources to be transferred, account information of a remittance account established by the user on the remittance server, and account information of a recipient account of the remittance.

6. The method according to claim 4, wherein the remittance server is a third-party payment institution server; the remittance information includes information of a third-party payment account established by the user at the third-party payment institution, and information of a payment account of a fourth financial institution associated with the third-party payment account; and

the in response to a remittance confirmation sent by the transaction client through the transaction server, completing remittance based on the remittance information corresponding to the payment order ID includes:

in response to a payment confirmation sent by the transaction client through the transaction server, initiating a payment notification to a server of the fourth financial institution based on the payment order ID, causing the server of the fourth financial institution to complete remittance payment from the payment account of the fourth financial institution.

7. A resource transfer apparatus applicable to a transaction client of a user, the apparatus comprising:

an obtaining unit configured to, in response to an authorization operation of the user, obtain account information of a remittance account authorized by the user from a remittance server, wherein the remittance server includes a node device of a blockchain;

a generating unit configured to, in response to a remittance initiated by the user on the transaction client, generate a remittance request, wherein the remittance request includes remittance information, wherein the remittance information further includes certification information related to the remittance, and wherein the certification information includes a certificate identifier of original information of the remittance certificate deposited on the blockchain;

a sending unit configured to send, through a transaction server corresponding to the transaction client, the remittance request to the remittance server connected with the transaction server, causing the remittance server to generate a corresponding payment order ID for the remittance information, and return the payment order ID to the transaction client through the transaction server, wherein the payment order ID is a payment order ID corresponding to the remittance information and generated by the remittance server after the original information of the remittance certificate is obtained from the blockchain and passes authenticity verification performed by the remittance server; and

a confirming unit configured to, based on the payment order ID, initiate a remittance confirmation to the remittance server, causing the remittance server to complete remittance based on the remittance information corresponding to the payment order ID.

8. The apparatus according to claim 7, wherein the remittance information includes: a quantity of resources to be transferred, account information of a remittance account established by the user on the remittance server, and account information of a recipient account of the remittance.

9. A resource transfer apparatus applicable to a remittance server, the apparatus comprising:

a receiving unit configured to receive, through a transaction server corresponding to a transaction client of a user, a remittance request sent by the transaction client of the user, wherein the remittance request is generated by the transaction client in response to a remittance operation initiated by the user on the transaction client, and the remittance request includes remittance information, wherein the remittance information further includes certification information related to the remittance, and wherein the certification information includes a certificate identifier of original information of the remittance certificate deposited on the blockchain;

a generating unit configured to obtain the original information of the remittance certificate from the blockchain based on the certificate identifier,

perform authenticity verification based on the original information of the remittance certificate, and

after the authenticity verification is passed, generate a payment order ID corresponding to the remittance information;

a sending unit configured to return the payment order ID to the transaction client through the transaction server, and in response to an authorization operation of the user, send the account information of the remittance account saved by the user on the remittance server to the transaction client through the transaction server;

a transferring unit configured to, in response to a remittance confirmation sent by the transaction client through the transaction server, complete remittance based on the remittance information corresponding to the payment order ID.

10. The apparatus according to claim 9, wherein the remittance information includes: a quantity of resources to be transferred, account information of a remittance account established by the user on the remittance server, and account information of a recipient account of the remittance.

11. A computer device, comprising: a memory and a processor; wherein the memory stores a computer program that is executable by the processor; and when executing the computer program, the processor executes the method according to any one of claims 1 to 3.

12. A computer device, comprising: a memory and a processor; wherein the memory stores a computer program that is executable by the processor; and when executing the computer program, the processor executes the method according to any one of claims 4 to 6.