BLOCKCHAIN-BASED REMITTANCE METHOD AND APPARATUS

ABSTRACT

One or more embodiments of the present specification provide blockchain-based remittance methods and apparatuses. The methods include the following: receiving a first transaction that is sent by a remitter and that is used for remittance to a remittee, where the first transaction includes a remittance amount that is remitted by a remitter account to a remittee account and at least one reserved amount that corresponds to the remittance amount and that is allocated by the remitter from a reserve fund list to the first transaction; performing first transaction verification on the first transaction, where the first transaction verification includes a first verification step used to verify whether a total reserved amount included in the first transaction is greater than or equal to the remittance amount; and if yes, the first transaction succeeds in the first verification step; and if the first transaction succeeds in the first transaction verification, deducting the remittance amount from a balance of the remitter account, and adding the remittance amount to a balance of the remittee account.

FIG. 1