

BLOCKCHAIN-BASED LOAN APPROVAL METHOD AND APPARATUS, NON-VOLATILE READABLE STORAGE MEDIUM, AND ELECTRONIC DEVICE

ABSTRACT

5 The present application relates to a blockchain-based loan approval method and apparatus,
a non-volatile readable storage medium, and an electronic device. The blockchain-based loan
approval method in the embodiments of the present application is applied to a blockchain
network storing credit authentication information of a loan manager. The method includes:
receiving a loan approval request sent by the loan manager; obtaining identity authentication
10 information of the loan manager from the loan approval request; obtaining the credit
authentication information associated with the identity authentication information from the
blockchain network; and generating loan approval information based on the credit authentication
information, where the loan approval information includes a loan approval result for the loan
approval request. The present application uses a blockchain technology to store the identity
15 authentication information of the loan manager, to provide a credit approval credential for a
financial institution, thereby facilitating identification of a loan application with a fraud risk, and
reducing a loan risk and a bad debt rate.

Fig. 1 accompanies abstract