CLAIMS

What is claimed is:

1. A method for processing a fund flow, the method comprising:

receiving, by a first member of a blockchain, a fund flow request for a specified amount between a payer and a payee (102);

determining, by the first member, a fund flow route between the first member and a second member corresponding to the payee in the blockchain, wherein the fund flow route comprises the first member, the second member, and several relay members from the blockchain (104);

initiating, by the first member, a compliance check request to at least two members other than the first member in the fund flow route, so that the at least two members concurrently perform a compliance check on a fund flow event corresponding to the fund flow request (106); and

initiating, by the first member, a fund flow contract operation when all compliance check results of the fund flow event of all members in the fund flow route are qualified, to complete the fund flow event based on the fund flow route (108).

2. The method according to claim 1, further comprising:

performing, by the first member, a compliance check on the fund flow event; and

triggering, by the first member, determining of the fund flow route when a compliance check result is qualified; or determining, by the first member, that fund flow fails, and terminating the fund flow event when a compliance check result is unqualified.

3. The method according to claim 2, wherein initiating, by the first member, the compliance check request comprises:

initiating, by the first member, the compliance check request to all relay members in the fund flow route when the first member and the second member belong to the same institution; or

initiating, by the first member, a compliance check request to the second member and all relay members in the fund flow route when the first member and the second member belong to different institutions.

4. The method according to claim 1, further comprising:

obtaining, by the first member, to-be-checked documents of the fund flow event;

initiating, by the first member, a documents evidence deposit contract operation, to record a digital digest corresponding to the to-be-checked documents in the blockchain; and

pushing, by the first member, the to-be-checked documents to the at least two members, so that the at least two members perform the compliance check.

5. The method according to claim 4, further comprising:

requesting, by the first member, an initiator of the fund flow request to supplement documents when a compliance check result provided by at least one member is unqualified; and

pushing, by the first member, obtained supplementary documents to the at least one member, so that the at least one member performs a compliance check again.

6. The method according to claim 5, further comprising:

determining, by the first member, that fund flow fails, and terminating the fund flow event when the number of requests for supplementing documents reaches the predetermined value, and a compliance check result returned by the at least one member is still unqualified.

7. The method according to claim 1, wherein a compliance check result provided by at least one member for the first member comprises a digital digest corresponding to detailed data of a compliance check performed by the at least one member on the fund flow event, a determining result, and signature information of the at least one member; and the detailed data is recorded by the at least one member.

8. The method according to claim 1, wherein the compliance check comprises at least one of the following: a KYC check and an anti-money laundering check.

9. The method according to claim 1, further comprising:

recording, by the first member, the compliance check results of the fund flow event in the blockchain; and

initiating, by the first member, a fund flow contract operation when all compliance check results of the fund flow event of all members in the fund flow route are qualified comprises: initiating, by the first member, the fund flow contract operation when all compliance check results that are of the fund flow event of all members in the fund flow route and that are recorded in the blockchain are qualified.

10. The method according to claim 9, wherein recording, by the first member, the compliance check results of the fund flow event in the blockchain comprises:

initiating, by the first member, a compliance evidence deposit contract operation, to record the compliance check results of the fund flow event in the blockchain.

11. The method according to claim 1, wherein fund flow between the first member and the second member based on the fund flow request is cross-border fund flow.

12. The method according to claim 1, wherein fund flow between the first member and the second member based on the fund flow request is remittance, payment, or payment receiving.

13. The method according to claim 1, wherein the blockchain is a consortium chain, and each member in the fund flow route is a consortium member of the consortium chain.

14. The method according to any one of claims 1 to 13, wherein at least one of the first member and the second member is an anchor point responsible for registering, in the blockchain, a blockchain balance deposited by a respective member at the anchor point.

15. An apparatus for processing a fund flow, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 14.