

Method and Apparatus for Resource Exchange

Technical Field

One or more embodiments of the present specification relate to the field of network communication, and in particular, to a method and an apparatus for resource exchange.

5 Background

Types of resources required by a user client may be different from types of resources owned by the user client. Under some application conditions, exchanging the resources owned by the user client with another resource type has become an urgent problem to be solved.

Summary of the Invention

10 In view of this, one or more embodiments of the present specification provide a resource exchange method applicable to a client, and the method includes:

in response to a scanning operation by a user on a graphic code output by a resource exchange terminal, jumping to a resource exchange interface, wherein the resource exchange interface comprises information of a preset account of a resource receiving party;

15 obtaining information of an account of a resource providing party and a resource exchange amount input by the user on the resource exchange interface; and

according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount, generating a resource exchange request, and sending the resource exchange request to a resource exchange
20 server, causing the resource exchange server to respond to the resource exchange request, transfer a first type of resources corresponding to the resource exchange amount from the account of the resource providing party to the account of the resource receiving party, and after the transfer of the first type of resources is completed, instruct the resource exchange terminal to release a second type of resources corresponding to the resource exchange amount to the user.

25 In another illustrated embodiment, the step of according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and

the resource exchange amount, generating a resource exchange request includes:

outputting to the user a prompt information interface for confirming the information of the account of the resource receiving party;

5 in response to a confirmation operation by the user on the information of the account of the resource receiving party, generating a resource exchange request according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount.

In another illustrated embodiment, the resource exchange interface includes a confirmation option for confirming the information of the account of the resource receiving party; and the
10 confirmation operation includes a trigger operation on the confirmation option.

In another illustrated embodiment, the resources include currency; the resource exchange includes cash withdrawal; the first type of resources includes electronic currency; and the second type of resources includes cash currency.

In another illustrated embodiment, the resource exchange includes cross-currency cash
15 withdrawal.

In another illustrated embodiment, the resource exchange terminal includes a merchant terminal; the resource exchange interface includes a cash withdrawal interface; the account of the resource receiving party includes a receiving account; the account of the resource providing party includes an outgoing account; and the resource exchange amount includes a remittance amount.

20 In another illustrated embodiment, the information of the receiving account includes:
information of a receiving account of the merchant; or information of a third party receiving account designated by the merchant.

Correspondingly, one or more embodiments of the present specification also provide a resource exchange method, which is applicable to a resource exchange terminal, and the method
25 includes:

in response to an operation by a resource exchange service user, outputting a graphic code,

allowing the user to jump to a resource exchange interface by scanning the graphic code using a client and input information of an account of a resource providing party and a resource exchange amount on the resource exchange interface, wherein the resource exchange interface comprises information of a preset account of a resource receiving party;

5 receiving an instruction issued by a resource exchange server after completing a transfer of the first type of resources corresponding to the resource exchange amount from the account of the resource providing party to the account of the resource providing party based on a resource exchange request sent by the client, wherein the resource exchange request is generated by the client based on the information of the account of the resource receiving party, the information of
10 the account of the resource providing party, and the resource exchange amount; and

 in response to the instruction, releasing a second type of resources corresponding to the resource exchange amount to the user.

 In another illustrated embodiment, the user interface of the resource exchange terminal includes a function entry for triggering the resource exchange; and

15 the step of in response to an operation by a resource exchange service user, outputting a graphic code includes:

 in response to a trigger operation of the resource exchange service user on the function entry, outputting the graphic code.

 In another illustrated embodiment, the method further includes:

20 in response to the scanning operation on the graphic code by the client, outputting a voice prompt confirming the information of the preset account of the resource receiving party included in the resource exchange interface.

 In another illustrated embodiment, the step of in response to the instruction, releasing the second type of resources corresponding to the resource exchange amount to the user includes:

25 in response to the instruction, further outputting to the resource exchange service user through the user interface of the resource exchange terminal a prompt message for releasing the

second type of resources corresponding to the resource exchange amount to the user.

In another illustrated embodiment, the resources include currency; the resource exchange includes cash withdrawal; the first type of resources includes electronic currency; and the second type of resources includes cash currency.

5 In another illustrated embodiment, the resource exchange includes cross-currency cash withdrawal.

In another illustrated embodiment, the resource exchange terminal includes a merchant terminal; the resource exchange interface includes a cash withdrawal interface; the account of the resource receiving party includes a receiving account; the account of the resource providing party
10 includes an outgoing account; and the resource exchange amount includes a remittance amount.

In another illustrated embodiment, the merchant terminal is equipped with a box for containing cash and cash management intelligent hardware; and

the step of in response to the instruction, releasing the second type of resources corresponding to the resource exchange amount to the user includes:

15 in response to the instruction, controlling the cash management intelligent hardware mounted on the merchant terminal to output cash in an amount corresponding to the remittance amount from the cash contained in the box.

In another illustrated embodiment, the account of the resource receiving party includes:

information of a receiving account of the merchant; or information of a third party
20 receiving account designated by the merchant.

Correspondingly, the present specification also provides a resource exchange apparatus applicable to a client, and the apparatus includes:

a jumping unit configured to jump, in response to a scanning operation by a user on a graphic code output by a resource exchange terminal, to a resource exchange interface, wherein
25 the resource exchange interface comprises information of a preset account of a resource receiving party;

an obtaining unit configured to obtain information of an account of a resource providing party and a resource exchange amount input by the user on the resource exchange interface;

5 a generating unit configured to generate a resource exchange request according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount; and

a sending unit configured to send the resource exchange request to a resource exchange server, causing the resource exchange server to respond to the resource exchange request, transfer a first type of resources corresponding to the resource exchange amount from the account of the resource providing party to the account of the resource receiving party, and after the transfer of
10 the first type of resources is completed, instruct the resource exchange terminal to release a second type of resources corresponding to the resource exchange amount to the user.

In another illustrated embodiment, the generating unit is further configured to:

output to the user a prompt information interface for confirming the information of the account of the resource receiving party; and

15 in response to a confirmation operation by the user on the information of the account of the resource receiving party, generating a resource exchange request according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount.

In another illustrated embodiment, the resource exchange interface includes a confirmation
20 option for confirming the information of the account of the resource receiving party; and the confirmation operation includes a trigger operation on the confirmation option.

In another illustrated embodiment, the resources include currency; the resource exchange includes cash withdrawal; the first type of resources includes electronic currency; and the second type of resources includes cash currency.

25 In another illustrated embodiment, the resource exchange includes cross-currency cash withdrawal.

In another illustrated embodiment, the resource exchange terminal includes a merchant terminal; the resource exchange interface includes a cash withdrawal interface; the account of the resource receiving party includes a receiving account; the account of the resource providing party includes an outgoing account; and the resource exchange amount includes a remittance amount.

5 Correspondingly, the present specification also provides a resource exchange apparatus applicable to a resource exchange terminal, and the apparatus includes:

an outputting unit configured to output, in response to an operation by a resource exchange service user, a graphic code, allowing the user to jump to a resource exchange interface by scanning the graphic code using a client and input information of an account of a resource
10 providing party and a resource exchange amount on the resource exchange interface, wherein the resource exchange interface comprises information of a preset account of a resource receiving party;

a receiving unit configured to receive an instruction issued by a resource exchange server after completing a transfer of the first type of resources corresponding to the resource exchange
15 amount from the account of the resource providing party to the account of the resource receiving party based on a resource exchange request sent by the client, wherein the resource exchange request is generated by the client based on the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount; and

20 a releasing unit configured to release, in response to the instruction, a second type of resources corresponding to the resource exchange amount to the user.

In another illustrated embodiment, a user interface of the resource exchange terminal includes a function entry for triggering the resource exchange;

the outputting unit is further configured to:

25 in response to a trigger operation of the resource exchange service user on the function entry, output the graphic code.

In another illustrated embodiment, the outputting unit is further configured to:

in response to the scanning operation on the graphic code by the client, outputting a voice prompt confirming the information of the preset account of the resource receiving party included in the resource exchange interface.

5 In another illustrated embodiment, the releasing unit is further configured to:

in response to the instruction, further output to the resource exchange service user through the user interface of the resource exchange terminal a prompt message for releasing the second type of resources corresponding to the resource exchange amount to the user.

10 In another illustrated embodiment, the resources include currency; the resource exchange includes cash withdrawal; the first type of resources includes electronic currency; and the second type of resources includes cash currency.

15 In another illustrated embodiment, the resource exchange terminal includes a merchant terminal; the resource exchange interface includes a cash withdrawal interface; the account of the resource receiving party includes a receiving account; the account of the resource providing party includes an outgoing account; and the resource exchange amount includes a remittance amount.

The present specification also proposes a computer device, including a memory and a processor, wherein the memory stores a computer program executable by the processor; and when executing the computer program, the processor executes a resource exchange method executed by a user client.

20 The present specification also proposes a computer device, including a memory and a processor, wherein the memory stores a computer program executable by the processor; and when executing the computer program, the processor executes a resource exchange method executed by a resource exchange terminal.

25 Based on the resource exchange method, apparatus, and computer device provided by the various embodiments of the present specification, through the information exchange between the user client and the resource exchange terminal, the user can execute a transfer of a first type of

resources for an account of a resource receiving party designated by a resource exchange service user, thereby conveniently and quickly obtaining a second type of resources corresponding to an amount of the transferred first type of resources.

By applying the above resource exchange method to occasions when a user gets cash in a merchant, and based on information exchange between a user client and a merchant terminal, the user can execute a remittance to a receiving account designated by the merchant on the client held by the user, thereby conveniently and quickly obtaining cash.

Brief Description of the Drawings

FIG. 1 is a flow chart of a resource exchange method provided by an exemplary embodiment.

FIG. 2 is a schematic diagram of a cash withdrawal system including a cash withdrawal user client, a merchant terminal, a withdrawal service server, and a remittance server provided by an exemplary embodiment.

FIG. 3 is a flow chart of a cash withdrawal method provided by an exemplary embodiment.

FIG. 4 is a flow chart of a cash withdrawal method provided by another exemplary embodiment.

FIG. 5 is a schematic diagram of a resource exchange apparatus applicable to a user client provided by an exemplary embodiment.

FIG. 6 is a schematic diagram of a resource exchange apparatus applicable to a resource exchange terminal provided by an exemplary embodiment.

FIG. 7 is a hardware structure diagram for implementing the resource exchange apparatus provided in the present specification.

Detailed Description

Here, exemplary embodiments will be described in detail, and examples thereof are shown in the accompanying drawings. When the following description refers to the accompanying drawings, unless otherwise indicated, the same numbers in different drawings indicate the same

or similar elements. The embodiments described in the following exemplary embodiments do not represent all the exemplary embodiments consistent with one or more exemplary embodiments of the present specification. Rather, they are merely examples of apparatuses and methods consistent with some aspects of one or more embodiments of the present specification as detailed in the
5 appended claims.

It should be noted that in other embodiments, steps of a corresponding method are not necessarily executed in the order shown and described in the present specification. In some other embodiments, the method may include more or fewer steps than described in the present specification. In addition, a single step described in the present specification may be decomposed
10 into multiple steps for description in other embodiments; and multiple steps described in the present specification may also be combined into a single step in other embodiments for description.

Types of resources required by a user client may be different from types of resources owned by the user client. Under some application conditions, exchanging the resources owned by
15 the user client with another resource type has become an urgent problem to be solved.

In view of this, an exemplary embodiment of the present specification provides a resource exchange method, which is applicable to a resource exchange system including a user client, a resource exchange terminal, and a resource exchange server; as shown in FIG. 1, the resource exchange method includes the following steps.

20 At Step 102, in response to an operation of a resource exchange service user, a graphic code is output, the graphic code being coded based on information of an account of a resource receiving party.

Resource exchange service users include users operating resource exchange terminals, to provide resource exchange services for client users by operating resource exchange terminals. The
25 account of the resource receiving party may be an account held by the resource exchange service user, or may be an account held by other users.

At Step 104, in response to a scanning operation by a user on a graphic code output by a resource exchange terminal, the client jumps to a resource exchange interface, wherein the resource exchange interface includes the information of the account of the resource receiving party preset in the graphic code.

5 At Step 106, the client obtains information of an account of a resource providing party and a resource exchange amount which are input by the user on the resource exchange interface.

At Step 108, the client generates a resource exchange request according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount, and sends the resource exchange request to
10 the resource exchange server.

At Step 110, the resource exchange server responds to the resource exchange request, transfers a first type of resources corresponding to the resource exchange amount from the account of the resource providing party to the account of the resource receiving party, and after the transfer of the first type of resources is completed, instructs the resource exchange terminal to release a
15 second type of resources corresponding to the resource exchange amount to the user.

At Step 112, in response to the instruction, the resource exchange terminal releases the second type of resources corresponding to the resource exchange amount to the user.

It is worth noting that the resource exchange terminal releasing the second type of resources corresponding to the resource exchange amount to the user described in this embodiment
20 may include a variety of specific implementations: for example, the resource exchange terminal may initiate a further notification to the user interaction interface thereof to notify the user holding the above account of the resource receiving party, such as the resource exchange service user or other users, to release the second type of resources corresponding to the resource exchange amount to the client user.

25 Through the information exchange between the user client and the resource exchange terminal, the user can execute, on the held client, a transfer of a first type of resources for an

account of a resource receiving party designated by a resource exchange service user, thereby conveniently and quickly obtaining a second type of resources corresponding to an amount of the transferred first type of resources.

With the popularization and application of mobile payment, users have become more and more dependent on mobile payment, thereby reducing the amount of cash they carry; however, when there is a technical failure in mobile payment, or in business activities that do not support mobile payment or do not support currency payments from accounts of mobile users, cash payment becomes a necessary means of payment; in these cases, users are prone to cash shortages, which is particularly prominent when traveling in different places or foreign countries. In such cases, obtaining cash based on mobile clients has become a user's demand. In one or more embodiments described below in the present specification, the resource exchange method described in FIG. 1 is applicable to a scenario in which a user makes cash withdrawals. In this application scenario, the resources include currency; the resource exchange includes cash withdrawal; the first type of resources includes electronic currency; and the second type of resources include cash currency.

Service users that provide users with cash withdrawals can include individual users or merchant users. In another illustrated embodiment, the resource exchange terminal includes a merchant terminal; the resource exchange interface includes a cash withdrawal interface; the account of the resource receiving party includes a receiving account; the account of the resource providing party includes an outgoing account; and the resource exchange amount includes a remittance amount.

In view of this, one or more embodiments of the present specification provide a withdrawal method, which is applicable to the system shown in FIG. 2 including a user client, a merchant terminal, a withdrawal service server, and a remittance server. A withdrawing user executes remittance to an account designated by the merchant to obtain cash.

The withdrawal service server described in one or more embodiments of the present specification includes a service device that provides information exchange services required for

cash withdrawal services for user clients and merchant terminals; the remittance server described in one or more embodiments of the present specification is a business server where a financial institution with remittance qualifications (such as a banking institution and a third-party payment institution) is located, and users with withdrawal requirements described in the present specification (or referred to as withdrawal users) have established outgoing accounts in the above remittance servers. Optionally, the above-described remittance server may be a cloud server, which provides remittance services at lower technical cost.

It is worth noting that in the embodiment shown in FIG. 1, the resource exchange server integrates resource transfer (transferring the first type of resources from the account of the resource providing party to the account of the resource receiving party) and the resource exchange service communication (receiving a resource exchange request sent by the user client and sending an instruction to the resource exchange terminal for releasing the second type of resources); and in one or more embodiments provided in the present specification, the above two functions can be provided by the remittance server and the cash withdrawal service, respectively.

In another illustrated embodiment, the cash withdrawal service described in the present specification may be provided by a financial institution that performs remittance operations. As a result, the withdrawal service server and the remittance server may be the same service device belonging to the above-described financial institution, or different service devices belonging to the above-described financial institutions.

According to specific settings, the above-described outgoing accounts may include one or more of financial account types, such as savings accounts, credit accounts, securities or fund accounts, and virtual resource accounts. The "remittance" mentioned in one or more embodiments of the present specification refers to the transfer of resources between users' financial accounts provided by the same or different financial institutions; the present specification does not limit the specific forms of the above resources, and for example, monetary funds, securities, stocks, funds, virtual currencies, etc. are all manifestations of the above resources. Moreover, forms of resources

remitted from an outgoing account and resources remitted into a receiving account can be the same or different. For example, the above remittance can be a transfer between funds in the same currency or between funds in different currencies, that is, a transfer between funds in different currencies at a set exchange rate.

5 FIG. 3 illustrates the flow of the withdrawal method provided by an exemplary embodiment of the present specification and applicable to the client of a withdrawal user, including:

At Step 302, in response to a merchant's operation, a merchant terminal outputs a graphic code; and the graphic code may be coded based on information of a receiving account.

10 In an illustrated embodiment, a user interface of the above-described merchant terminal includes a function entry for triggering a withdrawal service, such as a function button for "help user withdraw cash." After the merchant triggers this function, it can enter the user interface for generating the above-described graphic code. The interface may include the following content: prompt the merchant to input the receiving account. The above-described receiving account can
15 be a financial account belonging to the above-described merchant. The above-described merchant can manually input its own receiving account, or click to select a commonly used account or an account historically used of the merchant displayed in the above-described interface as the current receiving account. The above-described receiving account can also be a financial account of a third-party user designated by the merchant. For example, when the above-described user
20 encounters a scenario that requires cash when traveling in a different place, the user can turn to another tourist user, the another tourist user can tell the merchant information of his/her receiving account, the merchant manually inputs the information of the receiving account into the merchant terminal, or the information of the receiving account can be sent to the merchant terminal through the client of the another tourist user, causing the merchant terminal to generate, based on the
25 information of the receiving account and a preset interface website, the above-described graphic code.

Optionally, the above-described graphic code is also integrated with URL information of a remittance page, allowing the client to perform the remittance operation on the remittance page designated by the URL. The above-described URL can be a webpage URL generated separately by the merchant terminal for this payment operation, or can also be a fixed webpage URL preset
5 by the merchant terminal.

At this time, after obtaining the information of the receiving account, the above-described merchant terminal can perform graphical encoding based on the URL of the remittance page and the information of the receiving account to output a graphical code, such as a two-dimensional code.

10 At Step 304, in response to the user's scanning operation on the graphic code output by the merchant terminal, the user client jumps to the remittance interface, wherein the remittance interface includes preset information of the receiving account.

In an illustrated embodiment, the user client can analyze, based on the above-described graphic code obtained by scanning, the information content carried by the graphic code, and obtain
15 the above-described information of the receiving account; then, jump to the remittance interface, and automatically fill the obtained information of the receiving account to a corresponding position in the remittance interface where the receiving information is displayed.

The above-described remittance interface may be a program interface set by a business program carried by the client, or may be a URL web page interface integrated in the above-
20 described graphic code.

In another illustrated embodiment, the user client can analyze the information content carried by the graphic code based on the above-described graphic code obtained by scanning, and obtain the above-described remittance interface URL and the above-described information of the receiving account; then, jump to the remittance interface indicated by the URL, and automatically
25 fill the obtained information of the receiving account to a corresponding position in the remittance interface where the receiving information is displayed.

At Step 306, the client obtains information of an outgoing account and a remittance amount input by the user on the remittance interface.

5 In an illustrated embodiment, the above-described user can manually input the information of his/her own outgoing account and remittance information on the remittance interface displayed on the client.

In another illustrated embodiment, the client can save the information of the user's commonly-used financial account or the information of a remittance account that has been used, and display it on the remittance interface for the user to use the commonly used financial account or the remittance account that has been used as the outgoing account for this remittance.

10 In another illustrated embodiment, the above-described client can save a mapping relationship between the user's financial account information and the user's biological characteristics. By scanning the user's fingerprint or collecting the user's facial information, the client can obtain the user's fingerprint or the user's facial information, and can save the obtained financial account information to the above-described remittance interface as the information of
15 the outgoing account.

In some special remittance operations, a user also needs to input other supplementary information on the remittance interface. For example, when the outgoing account and the receiving account are accounts opened with financial institutions in different countries, the remitting user needs to provide a description of usage of the remittance, which can specifically include usage
20 proof materials, such as text description or pictures, so as to facilitate the supervision of cross-border capital flow by the country where the outgoing account is located.

At Step 308, the client generates a remittance request based on the information of the receiving account, the information of the outgoing account, and the remittance amount, and sends the remittance request to the remittance server, causing the remittance server to complete the
25 remittance based on the remittance request.

In order to prevent errors in the information of the receiving account obtained by the client,

the client further needs to obtain confirmation of the information of the receiving account. The present embodiment does not limit the specific implementation of the above-described confirmation. For example, the confirmation can be made by the merchant or the third party through confirming offline the information of the receiving account displayed on the client's remittance interface, and then the user clicks a button on the remittance interface to confirm the information of the receiving account; for another example, after the client scans the graphic code provided by the merchant terminal, the merchant terminal can output a prompt interface for the user to perform the remittance, the merchant terminal can send a confirmation message for the information of the receiving account displayed on the prompt interface, and the above-described client can receive the confirmation message for the information of the receiving account sent by the above-described merchant terminal, so as to obtain confirmation of the information of the receiving account, or, in response to the scanning operation of the client on the graphic code, the merchant terminal outputs, upon sensing that the client has scanned the graphic code provided by the merchant terminal, a voice prompt for confirming the information of the receiving account to prompt the merchant to perform a confirm operation on the merchant terminal for the information of the receiving account.

In another illustrated embodiment, the foregoing generating a remittance request based on the information of the receiving account, the information of the outgoing account, and the remittance amount includes: the client outputs to the user prompt information for confirming the information of the receiving account, wherein the prompt information may be sent by the withdrawal service server to the above-described client, or may be pushed by a software program carried by the client to an interface between the client and the user based on preset business process settings; and, in response to a confirmation operation by the user on the information of the receiving account, generates a remittance request based on the information of the receiving account, the information of the outgoing account, and the remittance amount.

Specifically, the remittance interface includes a confirmation option for confirming the

information of the receiving account, and the confirmation option may be in the form of a confirmation button; the confirmation operation includes a trigger operation on the confirmation option, such as click to trigger.

5 In addition to the information of the receiving account, the information of the outgoing account, and the remittance amount information, the above-described remittance request may also include a remittance exchange rate (if any), a remittance fee (if any), and payment verification information input by a user based on the client, as well as the above-described supplementary information, such as a description of usage of the remittance. The payment verification information may include a payment key or verification code information, or biological verification
10 information of a remitting user, such as fingerprint verification information, voiceprint verification information, iris verification information, face recognition verification information, etc., so as to enable the above remittance server to complete the remittance payment.

It is worth noting that the above-described remittance request can be directly sent to the remittance server by the withdrawal user client (when the remittance server and the withdrawal
15 service server belong to the same financial institution), or can be sent by the withdrawal user client to the withdrawal service server, and then the above-described remittance request is forwarded by the withdrawal service server to the remittance server. The present specification does not have any limitation in this regard.

When the above-described outgoing account and the above-described receiving account
20 belong to the same financial institution, the above-described remittance server can deduct the remittance amount and a remittance processing fee (if any) from the outgoing account, and add the above-described remittance amount to the receiving account.

When the above-described outgoing account and the above-described receiving account belong to different financial institutions, the above-described remittance server can deduct the
25 remittance amount and the remittance processing fee (if any) from the above-described outgoing account, and then send a remittance notice to a server of the financial institution where the

receiving account designated by the merchant is located, so as to add the remittance amount in the above-described receiving account. At this moment, since the financial institution where the outgoing account is located and the financial institution where the receiving account is located may be different financial institutions, the two financial institutions may have no direct communication connection, and the above remittance may be transferred among multiple financial institution servers and finally reach the merchant's receiving account. Each financial institution participating in the transfer may charge a certain handling fee, resulting in that the remittance amount eventually received by the receiving account may be less than the above remittance amount.

When the outgoing account and the receiving account are accounts opened with financial institutions in different countries, the financial institution where the outgoing account is located may supervise cross-border capital flows and foreign exchanges. Therefore, in another illustrated embodiment, before the remittance is completed, the remittance server may also verify whether the remittance usage description included in the remittance application complies with preset remittance usage rules. If yes, the remittance operation is performed.

The above-described preset remittance usage rules may be management rules set by the financial institution where the outgoing account is located for remittance usages based on national supervision laws and regulations. For example, when remittance is used for overseas consumption, the preset remittance usage rules include: the sum of the remittance amount used for overseas consumption from the outgoing account shall not exceed a preset threshold.

The above-described preset remittance usage rules may also stipulate behaviors of converting remittance into tangible currency. For example, the type of the above-described receiving account may be restricted to a merchant type (non-personal type), and the above-described receiving account has the permission to receive remittance that meets the above description of remittance usage, that is, the above-described merchant has the permission for services that convert remittance into tangible currency. Through the above-described remittance

usage rules, received amounts of the above-described merchant user can be supervised.

Those skilled in the art can set various types and contents of user rules of remittance and inspection logic for the remittance server based on actual business demands and financial supervision requirements, all of which fall within the protection scope of the present specification.

5 After completing the remittance operation, the remittance server can directly or indirectly (forwarded by the withdrawal service server) send an instruction (such as a remittance certificate or withdrawal notice) to the above-described merchant terminal, so as to instruct the merchant terminal to process a cash withdrawal for the user based on the remittance amount.

10 At Step 310, in response to the received instruction issued by the remittance server after completing the remittance, the merchant terminal performs cash withdrawal processing for the user based on the remittance amount.

15 In another illustrated embodiment, in response to the instruction, the above-described merchant terminal further outputs a withdrawal prompt message to the merchant through a user interface, allowing the merchant or a third-party user related to the receiving account to perform cash withdrawal processing for the user based on the remittance amount.

20 This embodiment does not limit the specific implementation of the above withdrawal processing operation. In an illustrated embodiment, the merchant terminal is equipped with a box for holding cash and cash management intelligent hardware. The above process of performing, in response to the instruction, cash withdrawal processing for the user based on the remittance amount may specifically include: in response to the instruction, controlling the cash management intelligent hardware carried by the merchant terminal, and outputting cash in an amount corresponding to the remittance amount from the cash held in the box.

25 The cash withdrawn above may be cash in an amount not greater than the remittance amount, for example, cash is provided to the user in accordance with the remittance amount. The cash and the remittance amount can be cash in the same currency or can be in different currencies.

 In the cash withdrawal services provided in the present specification, a fee that can be

charged for cash withdrawal services may be set for merchants, so as to encourage merchants to participate in the above cash withdrawal services and provide users with cash.

When a third-party user (for example, another tourist user) is withdrawing cash for the user, in order to encourage users to provide cash withdrawal assistance to others, the withdrawal service system may provide rewards. The more times cash is provided to other users or the higher amount of cash is provided to other users by merchants or ordinary users based on the steps described in steps 302 to 310, the more system point rewards can be received, or the higher credit value can be accumulated.

Through the withdrawal methods described in the above embodiments, the user can quickly realize the remittance to the receiving account designated by the merchant based on the client scanning the graphic code output by the merchant terminal, thereby conveniently obtaining monetary funds.

In some other embodiments shown in the present specification, a user with withdrawal demands can also complete the withdrawal operation directly based on the merchant terminal device provided by the merchant.

FIG. 4 illustrates the process of a withdrawal method provided by an exemplary embodiment of the present specification and applicable to a merchant terminal. A withdrawal user has established an outgoing account on a remittance server, and the outgoing account is associated with biological characteristic information of the user, the above-described biological characteristic information including one or more of the user's fingerprint information, voiceprint information, face recognition information, iris information, and other information. The withdrawal method described in the present embodiment includes the following steps.

At Step 402, in response to a withdrawal application operation by the user, the merchant terminal collects biological characteristic information of the user.

The user interface of the above merchant terminal includes a function entry for triggering the withdrawal, and the above withdrawal function operation is triggered by clicking or other

operations;

The above-described merchant terminal can be equipped with corresponding user biological feature information collection apparatuses, such as one or more of fingerprint entry apparatuses, voiceprint entry apparatuses, facial information collection apparatuses such as cameras, and iris feature collection apparatuses. After collecting the above biological characteristic information, the merchant terminal can directly send or forward the above biological characteristic information to the remittance server through the withdrawal service server, causing the remittance server to retrieve a corresponding outgoing account of the withdrawal user based on the above biological characteristic information, and directly send or forward the information of the outgoing account through the withdrawal service server to the above merchant terminal.

At Step 404, the merchant terminal jumps to a remittance interface, and the remittance interface includes the information of the outgoing account received from the remittance server and corresponding to the biological characteristic information.

In another illustrated embodiment, in order to prevent errors in the outgoing account retrieved by the remittance server, the remittance interface further includes a confirmation button corresponding to the information of the outgoing account, allowing the user to click the confirmation button for the information of the outgoing account on the remittance interface to obtain the confirmation of the information of the outgoing account.

At Step 406, the remittance amount input by the user on the remittance interface is obtained.

In some special remittance operations, a user also needs to input other supplementary information on the remittance interface. For example, when the outgoing account and the receiving account are accounts opened with financial institutions in different countries, the remitting user needs to provide a description of usage of the remittance, which can specifically include usage proof materials, such as text description or pictures, so as to facilitate the supervision of cross-border capital flow by the country where the outgoing account is located.

At Step 408, the merchant terminal generates a remittance request based on the information of the outgoing account, the remittance amount, and the information of the receiving account preset by the merchant, and sends the remittance request to the remittance server.

5 In addition to the information of the receiving account, the information of the outgoing account, and the remittance amount information, the above-described remittance request may also include a remittance exchange rate (if any), a remittance fee (if any), and payment verification information input by a user based on the merchant terminal, as well as the above-described supplementary information, such as a description of usage of the remittance. The above payment verification information may include payment key or verification code information, or biological
10 verification information of a withdrawal user, such as fingerprint verification information, voiceprint verification information, iris verification information, face recognition verification information, etc., so as to enable the above remittance server to complete the above remittance payment.

It is worth noting that the above-described remittance request can be directly sent to the
15 remittance server by the withdrawal user client (when the remittance server and the withdrawal service server belong to the same financial institution), or can be sent by the withdrawal user client to the withdrawal service server, and then the above-described remittance request is forwarded by the withdrawal service server to the remittance server. The present specification does not have any limitation in this regard.

20 At Step 410, the remittance server completes the remittance based on the remittance request and sends a remittance certificate.

After completing the remittance operation, the remittance server may directly or indirectly (forwarded by the withdrawal service server) send the remittance certificate to the above merchant terminal.

25 When the above-described outgoing account and the above-described receiving account belong to the same financial institution, the remittance server can deduct the remittance amount

and a remittance processing fee (if any) from the outgoing account, and add the above-described remittance amount to the receiving account.

When the above-described outgoing account and the above-described receiving account belong to different financial institutions, the above-described remittance server can deduct the remittance amount and the remittance processing fee (if any) from the above-described outgoing account, and then send a remittance notice to a server of the financial institution where the receiving account of the merchant is located, so as to add the remittance amount in the above-described receiving account. At this moment, since the financial institution where the outgoing account is located and the financial institution where the receiving account is located may be different financial institutions, the two financial institutions may have no direct communication connection, and the above remittance may be transferred among multiple financial institution servers and finally reach the merchant's receiving account. Each financial institution participating in the transfer may charge a certain handling fee, resulting in that the remittance amount eventually received by the receiving account may be less than the above remittance amount.

When the outgoing account and the outgoing account are accounts opened with financial institutions in different countries, the financial institution where the outgoing account is located may supervise actions such as cross-border capital flows and foreign exchanges. Therefore, in another illustrated embodiment, before the remittance is completed, the remittance server may also verify whether the remittance usage description included in the remittance application complies with preset remittance usage rules. If yes, the remittance operation is performed.

The above-described preset remittance usage rules may be management rules set by the financial institution where the outgoing account is located for remittance usages based on national supervision laws and regulations. For example, when remittance is used for overseas consumption, the preset remittance usage rules include: the sum of the remittance amount used for overseas consumption from the outgoing account shall not exceed a preset threshold.

The above-described preset remittance usage rules may also stipulate behaviors of

converting remittance into tangible currency. For example, the type of the above-described receiving account may be restricted to a merchant type (non-personal type), and the above-described receiving account has the permission to receive remittance that meets the above description of remittance usage, that is, the above-described merchant has the permission for services that convert remittance into tangible currency. Through the above-described remittance use rules, received amounts of the above-described merchant user can be supervised.

Those skilled in the art can set various types and contents of remittance user rules and inspection logic for the remittance server based on actual business needs and financial supervision requirements, all of which fall within the protection scope of the present specification.

At Step 412, the merchant terminal completes the withdrawal operation based on the remittance certificate.

The present embodiment does not limit a specific implementation of the above withdrawal operation. In an illustrated embodiment, the merchant terminal may be provided with a cash exit. After receiving the above remittance certificate, the merchant terminal may automatically output, to the cash exit, cash in an amount corresponding to the remittance certificate.

In another illustrated embodiment, the merchant terminal may output a withdrawal prompt message to a front-end display page, allowing the merchant to provide the user with cash in the amount corresponding to the remittance certificate.

The above-described cash in the amount corresponding to the remittance certificate may be monetary cash in an amount not greater than the remittance amount in the remittance certificate. In the cash withdrawal services provided in the present specification, a fee that can be charged for cash withdrawal services may be set for merchants, so as to encourage merchants to participate in the above cash withdrawal services and provide users with cash.

Through the remittance and withdrawal steps including steps 402 to 412 described in the above embodiment, the user can quickly realize the remittance to the merchant's receiving account based on the merchant terminal device provided by the merchant, thereby conveniently obtaining

monetary funds from the merchant.

It is worth noting that the information content included in the remittance interface described in one or more of the above embodiments of the present specification can be actually displayed on one page of the terminal or on multiple pages. The present specification does not
5 have any limitation in this regard.

Corresponding to the implementation of the above process, the embodiments of the present specification also provide resource exchange apparatuses 50 and 60. The apparatuses 50 and 60 can be implemented by software, or can be implemented by hardware or a combination of software and hardware. Taking software implementation as an example, as a logical apparatus, it is formed
10 by reading corresponding computer program instructions into a memory by a Central Process Unit (CPU) of a device where it is located. From a hardware perspective, in addition to the CPU, memory, and memory shown in FIG. 7, the device where the above-described apparatus is located usually also includes other hardware such as chips for wireless signal transmission and reception and/or other hardware such as boards for implementing network communication functions.

As shown in FIG. 5, the present specification also provides a resource exchange apparatus
15 50 applicable to a client, and the apparatus 50 includes:

a jumping unit 502 configured to jump, in response to a scanning operation by a user on a graphic code output by a resource exchange terminal, to a resource exchange interface, wherein the resource exchange interface includes information of a preset account of a resource receiving
20 party;

an obtaining unit 504 configured to obtain information of an account of a resource providing party and a resource exchange amount input by the user on the resource exchange interface;

a generating unit 506 configured to generate a resource exchange request according to the
25 information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount; and

a sending unit 508 configured to send the resource exchange request to a resource exchange server, causing the resource exchange server to respond to the resource exchange request, transfer a first type of resources corresponding to the resource exchange amount from the account of the resource providing party to the account of the resource receiving party, and after the transfer of the first type of resources is completed, instruct the resource exchange terminal to release a second type of resources corresponding to the resource exchange amount to the user.

In another illustrated embodiment, the generating unit 506 is further configured to:

output to the user a prompt information interface for confirming the information of the account of the resource receiving party; and

in response to a confirmation operation by the user on the information of the account of the resource receiving party, generating a resource exchange request according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount.

In another illustrated embodiment, the resource exchange interface includes a confirmation option for confirming the information of the account of the resource receiving party; and the confirmation operation includes a trigger operation on the confirmation option.

In another illustrated embodiment, the resources include currency; the resource exchange includes cash withdrawal; the first type of resources includes electronic currency; and the second type of resources include cash currency.

In another illustrated embodiment, the resource exchange includes cross-currency cash withdrawal.

In another illustrated embodiment, the resource exchange terminal includes a merchant terminal; the resource exchange interface includes a cash withdrawal interface; the account of the resource receiving party includes a receiving account; the account of the resource providing party includes an outgoing account; and the resource exchange amount includes a remittance amount.

For a detailed implementation process of functions and roles of various units in the

apparatus 50, please refer to the implementation process of corresponding steps in the resource exchange method executed by the user client. For related details, please refer to the description of the method implementation, which will not be repeated here.

Correspondingly, as shown in FIG. 6, the present specification also provides a resource exchange apparatus 60 applicable to a resource exchange terminal, and the apparatus 60 includes:

an outputting unit 602 configured to output, in response to an operation by a resource exchange service user, a graphic code, allowing the user to jump to a resource exchange interface by scanning the graphic code using a client and input information of an account of a resource providing party and a resource exchange amount on the resource exchange interface, wherein the resource exchange interface includes information of a preset account of a resource receiving party;

a receiving unit 604 configured to receive an instruction issued by a resource exchange server after completing a transfer of the first type of resources corresponding to the resource exchange amount from the account of the resource providing party to the account of the resource receiving party based on a resource exchange request sent by the client, wherein the resource exchange request is generated by the client based on the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount; and

a releasing unit 606 configured to release, in response to the instruction, a second type of resources corresponding to the resource exchange amount to the user.

In another illustrated embodiment, the user interface of the resource exchange terminal includes a function entry for triggering the resource exchange; and

the outputting unit 602 is further configured to:

in response to a trigger operation of the resource exchange service user on the function entry, output the graphic code.

In another illustrated embodiment, the outputting unit 602 is further configured to:

in response to the scanning operation on the graphic code by the client, outputting a voice

prompt confirming the information of the preset account of the resource receiving party included in the resource exchange interface.

In another illustrated embodiment, the releasing unit 606 is further configured to:

5 in response to the instruction, further output to the resource exchange service user through the user interface of the resource exchange terminal a prompt message for releasing the second type of resources corresponding to the resource exchange amount to the user.

In another illustrated embodiment, the resources include currency; the resource exchange includes cash withdrawal; the first type of resources includes electronic currency; and the second type of resources includes cash currency.

10 In another illustrated embodiment, the resource exchange terminal includes a merchant terminal; the resource exchange interface includes a cash withdrawal interface; the account of the resource receiving party includes a receiving account; the account of the resource providing party includes an outgoing account; and the resource exchange amount includes a remittance amount.

15 For a detailed implementation process of functions and roles of various units in the apparatus 60, please refer to the implementation process of corresponding steps in the resource exchange method executed by the resource exchange terminal. For related details, please refer to the description of the method implementation, which will not be repeated here.

20 The apparatus implementations described above are merely illustrative, where the units described as separate components may or may not be physically separate, and the components displayed as units may or may not be physical modules, that is, they may be located in one place, or may be distributed to multiple network modules. Some or all of the units or modules thereof can be selected according to actual needs to achieve the purpose of the solution of the present specification, which can be understood and implemented by those of ordinary skill in the art without creative effort.

25 The apparatuses, units, and modules set forth in the foregoing embodiments may be specifically implemented by computer chips or entities, or implemented by products with certain

functions. A typical implementation device is a computer. The specific form of the computer can be a personal computer, a laptop computer, a cellular phone, a camera phone, a smart phone, a personal digital assistant, a media player, a navigation device, an email receiving and sending device, a game control console, a tablet computer, a wearable device, or a combination of any of these devices.

Corresponding to the foregoing method embodiments, the embodiments of the present specification also provide a computer device. As shown in FIG. 7, the computer device includes a memory and a processor. Here, the memory stores a computer program executable by the processor. When executing the stored computer program, the processor executes all the steps of the resource exchange method executed by the user client in the embodiments of the present specification. The previous content may be referenced for a detailed description of all the steps of the resource exchange method executed by the user client, which will not be repeated.

Corresponding to the foregoing method embodiments, the embodiments of the present specification also provide a computer device. As shown in FIG. 7, the computer device includes a memory and a processor. Here, the memory stores a computer program executable by the processor. When executing the stored computer program, the processor executes all the steps of the resource exchange method executed by the resource exchange terminal in the embodiments of the present specification. The previous content may be referenced for a detailed description of all the steps of the resource exchange method executed by the resource exchange terminal, which will not be repeated.

The description above are merely preferred embodiments of the present specification. Any modification, equivalent exchange, improvement, and the like made within the spirit and principle of the present specification shall be encompassed by the protection scope of the present specification.

In a typical configuration, a computing device includes one or more processors (CPUs), input/output interfaces, network interfaces, and memories.

The memories may include a non-permanent memory, a random access memory (RAM), and/or a non-volatile memory in computer-readable media, such as a read-only memory (ROM) or a flash memory (flash RAM). The memories are an example of computer readable media.

Computer-readable media include permanent and non-permanent, as well as removable and non-removable, media, and information storage can be realized by any method or technology. The information can be computer-readable instructions, data structures, program modules, or other data.

Examples of computer storage media include, but are not limited to, a phase change memory (PRAM), a static random access memory (SRAM), a dynamic random access memory (DRAM), other types of random access memory (RAM), a read-only memory (ROM), an electrically erasable programmable read-only memory (EEPROM), a flash memory or other memory technologies, a compact disc read-only memory (CD-ROM), a digital versatile disc (DVD) or other optical storage, a magnetic cassette, a magnetic tape storage or other magnetic storage devices, or any other non-transmission media, which can be used to store information that can be accessed by a computing device. According to the definition herein, computer-readable media do not include transitory media, such as modulated data signals and carrier waves.

It should also be noted that the terms "include," "comprise," or any other variants thereof are intended to cover non-exclusive inclusion, causing a process, a method, a commodity, or a device including a series of elements to not only include those elements, but also include other elements that are not explicitly listed, or also include elements inherent to such process, method, commodity, or device. Given that there are no more restrictions, the element defined by the sentence "including a..." does not exclude the existence of other identical elements in the process, method, commodity, or device that includes the element.

Those skilled in the art should understand that the embodiments of the present specification can be provided as a method, a system, or a computer program product. Therefore, the embodiments of the present specification may adopt the form of a complete hardware

embodiment, a complete software embodiment, or an embodiment combining software and hardware. Moreover, the embodiments of the present specification can take a form of a computer program product implemented on one or more computer-usable storage media (including but not limited to a magnetic disk memory, a CD-ROM, an optical memory, etc.) containing computer-

5 usable program code.

CLAIMS

1. A resource exchange method applicable to a client, the method comprising:

in response to a scanning operation by a user on a graphic code output by a resource exchange terminal, jumping to a resource exchange interface, wherein the resource exchange interface
5 comprises information of a preset account of a resource receiving party;

obtaining information of an account of a resource providing party and a resource exchange amount input by the user on the resource exchange interface;

according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount, generating a
10 resource exchange request, and sending the resource exchange request to a resource exchange server, causing the resource exchange server to respond to the resource exchange request, transfer a first type of resources corresponding to the resource exchange amount from the account of the resource providing party to the account of the resource receiving party, and after the transfer of the first type of resources is completed, instruct the resource exchange terminal to release a second
15 type of resources corresponding to the resource exchange amount to the user.

2. The method according to claim 1, wherein the step of according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount, generating a resource exchange request comprises:

outputting to the user a prompt information interface for confirming the information of the
20 account of the resource receiving party;

in response to a confirmation operation by the user on the information of the account of the resource receiving party, generating a resource exchange request according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount.

25 3. The method according to claim 2, wherein the resource exchange interface comprises a confirmation option for confirming the information of the account of the resource receiving party;

and the confirmation operation comprises a trigger operation on the confirmation option.

4. The method according to claim 1 or 2 or 3, wherein the resources comprise currency; the resource exchange comprises cash withdrawal; the first type of resources comprises electronic currency; and the second type of resources comprises cash currency.

5 5. The method according to claim 4, wherein the resource exchange comprises cross-currency cash withdrawal.

6. The method according to claim 4, wherein the resource exchange terminal comprises a merchant terminal; the resource exchange interface comprises a cash withdrawal interface; the account of the resource receiving party comprises a receiving account; the account of the resource
10 providing party comprises an outgoing account; and the resource exchange amount comprises a remittance amount.

7. The method according to claim 6, wherein information of the receiving account comprises:
information of a receiving account of the merchant; or information of a third party receiving
account designated by the merchant.

15 8. A resource exchange method applicable to a resource exchange terminal, the method comprising:

in response to an operation by a resource exchange service user, outputting a graphic code,
allowing the user to jump to a resource exchange interface by scanning the graphic code using a
client and input information of an account of a resource providing party and a resource exchange
20 amount on the resource exchange interface, wherein the resource exchange interface comprises
information of a preset account of a resource receiving party;

receiving an instruction issued by a resource exchange server after completing a transfer of
the first type of resources corresponding to the resource exchange amount from the account of the
resource providing party to the account of the resource receiving party based on a resource
25 exchange request sent by the client, wherein the resource exchange request is generated by the
client based on the information of the account of the resource receiving party, the information of

the account of the resource providing party, and the resource exchange amount; and

in response to the instruction, releasing a second type of resources corresponding to the resource exchange amount to the user.

5 9. The method according to claim 8, wherein a user interface of the resource exchange terminal comprises a function entry for triggering the resource exchange;

the step of in response to an operation by a resource exchange service user, outputting a graphic code comprises:

in response to a trigger operation of the resource exchange service user on the function entry, outputting the graphic code.

10 10. The method according to claim 8 or 9, further comprising:

in response to the scanning operation on the graphic code by the client, outputting a voice prompt confirming the information of the preset account of the resource receiving party included in the resource exchange interface.

11. The method according to claim 8 or 9, wherein the step of in response to the instruction, releasing the second type of resources corresponding to the resource exchange amount to the user comprises:

in response to the instruction, further outputting to the resource exchange service user through the user interface of the resource exchange terminal a prompt message for releasing the second type of resources corresponding to the resource exchange amount to the user.

20 12. The method according to claim 8 or 9, wherein the resources comprise currency; the resource exchange comprises cash withdrawal; the first type of resources comprises electronic currency; and the second type of resources comprises cash currency.

13. The method according to claim 12, wherein the resource exchange comprises cross-currency cash withdrawal.

25 14. The method according to claim 13, wherein the resource exchange terminal comprises a merchant terminal; the resource exchange interface comprises a cash withdrawal

interface; the account of the resource receiving party comprises a receiving account; the account of the resource providing party comprises an outgoing account; and the resource exchange amount comprises a remittance amount.

15. The method according to claim 14, wherein the merchant terminal is equipped with
5 a box for containing cash and cash management intelligent hardware; and

the step of in response to the instruction, releasing the second type of resources corresponding to the resource exchange amount to the user comprises:

in response to the instruction, controlling the cash management intelligent hardware mounted on the merchant terminal to output cash in an amount corresponding to the remittance amount
10 from the cash contained in the box.

16. The method according to claim 14, wherein the account of the resource receiving party comprises:

information of a receiving account of the merchant; or information of a third party receiving account designated by the merchant.

17. A resource exchange apparatus applicable to a client, the apparatus comprising:
a jumping unit configured to jump, in response to a scanning operation by a user on a graphic code output by a resource exchange terminal, to a resource exchange interface, wherein the resource exchange interface comprises information of a preset account of a resource receiving party;
15

an obtaining unit configured to obtain information of an account of a resource providing party and a resource exchange amount input by the user on the resource exchange interface;
20

a generating unit configured to generate a resource exchange request according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount; and

25 a sending unit configured to send the resource exchange request to a resource exchange server, causing the resource exchange server to respond to the resource exchange request, transfer a first

type of resources corresponding to the resource exchange amount from the account of the resource providing party to the account of the resource receiving party, and after the transfer of the first type of resources is completed, instruct the resource exchange terminal to release a second type of resources corresponding to the resource exchange amount to the user.

5 18. The apparatus according to claim 17, wherein the generating unit is further configured to:

 output to the user a prompt information interface for confirming the information of the account of the resource receiving party; and

 in response to a confirmation operation by the user on the information of the account of the
10 resource receiving party, generating a resource exchange request according to the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount.

 19. The apparatus according to claim 18, wherein the resource exchange interface comprises a confirmation option for confirming the information of the account of the resource
15 receiving party; and the confirmation operation comprises a trigger operation on the confirmation option.

 20. The apparatus according to claim 17 or 18 or 19, wherein the resources comprise currency; the resource exchange comprises cash withdrawal; the first type of resources comprises electronic currency; and the second type of resources comprises cash currency.

20 21. The apparatus according to claim 20, wherein the resource exchange comprises cross-currency cash withdrawal.

 22. The apparatus according to claim 20, wherein the resource exchange terminal comprises a merchant terminal; the resource exchange interface comprises a cash withdrawal interface; the account of the resource receiving party comprises a receiving account; the account
25 of the resource providing party comprises an outgoing account; and the resource exchange amount comprises a remittance amount.

23. A resource exchange apparatus applicable to a resource exchange terminal, the apparatus comprising:

an outputting unit configured to output, in response to an operation by a resource exchange service user, a graphic code, allowing the user to jump to a resource exchange interface by scanning the graphic code using a client and input information of an account of a resource providing party and a resource exchange amount on the resource exchange interface, wherein the resource exchange interface comprises information of a preset account of a resource receiving party;

a receiving unit configured to receive an instruction issued by a resource exchange server after completing a transfer of the first type of resources corresponding to the resource exchange amount from the account of the resource providing party to the account of the resource receiving party based on a resource exchange request sent by the client, wherein the resource exchange request is generated by the client based on the information of the account of the resource receiving party, the information of the account of the resource providing party, and the resource exchange amount; and

a releasing unit configured to release, in response to the instruction, a second type of resources corresponding to the resource exchange amount to the user.

24. The apparatus according to claim 23, wherein a user interface of the resource exchange terminal comprises a function entry for triggering the resource exchange; and

the outputting unit is further configured to:
in response to a trigger operation of the resource exchange service user on the function entry, output the graphic code.

25. The apparatus according to claim 23 or 24, wherein the outputting unit is further configured to:

in response to the scanning operation on the graphic code by the client, outputting a voice prompt confirming the information of the preset account of the resource receiving party included

in the resource exchange interface.

26. The apparatus according to claim 23 or 24, wherein the releasing unit is further configured to:

5 in response to the instruction, further output to the resource exchange service user through the user interface of the resource exchange terminal a prompt message for releasing the second type of resources corresponding to the resource exchange amount to the user.

27. The apparatus according to claim 23 or 24, wherein the resources comprise currency; the resource exchange comprises cash withdrawal; the first type of resources comprises electronic currency; and the second type of resources comprises cash currency.

10 28. The apparatus according to claim 27, wherein the resource exchange terminal comprises a merchant terminal; the resource exchange interface comprises a cash withdrawal interface; the account of the resource receiving party comprises a receiving account; the account of the resource providing party comprises an outgoing account; and the resource exchange amount comprises a remittance amount.

15 29. A computer device, comprising a memory and a processor, wherein the memory stores a computer program executable by the processor; and when executing the computer program, the processor executes the method according to any one of claims 1 to 7.

30. A computer device, comprising a memory and a processor, wherein the memory stores a computer program executable by the processor; and when executing the computer program,
20 the processor executes the method according to any one of claims 8 to 16.