DRAWINGS

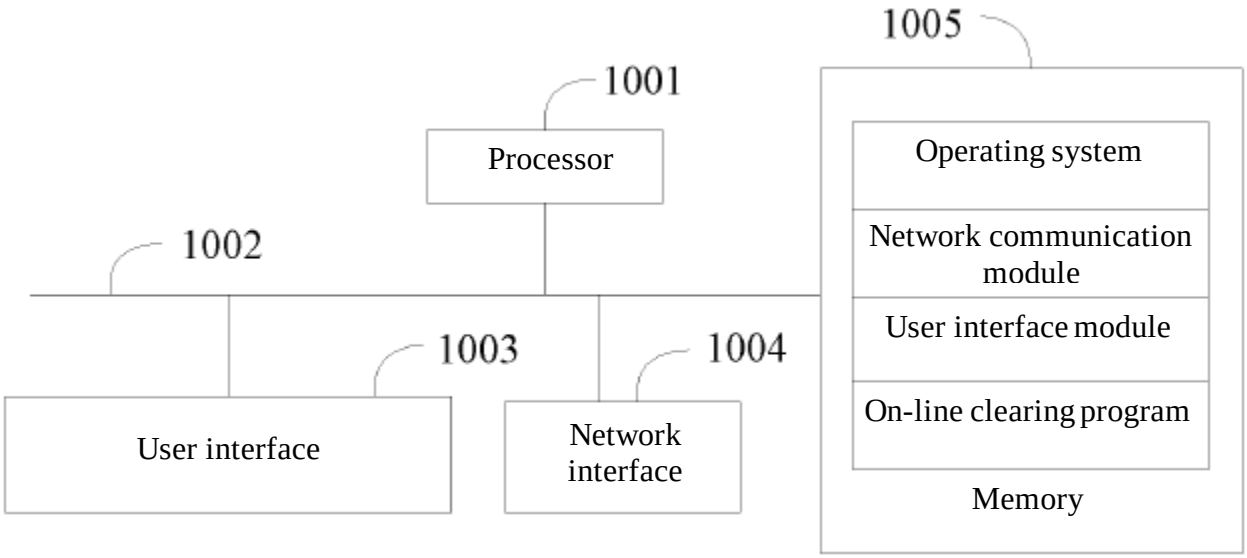


FIG. 1

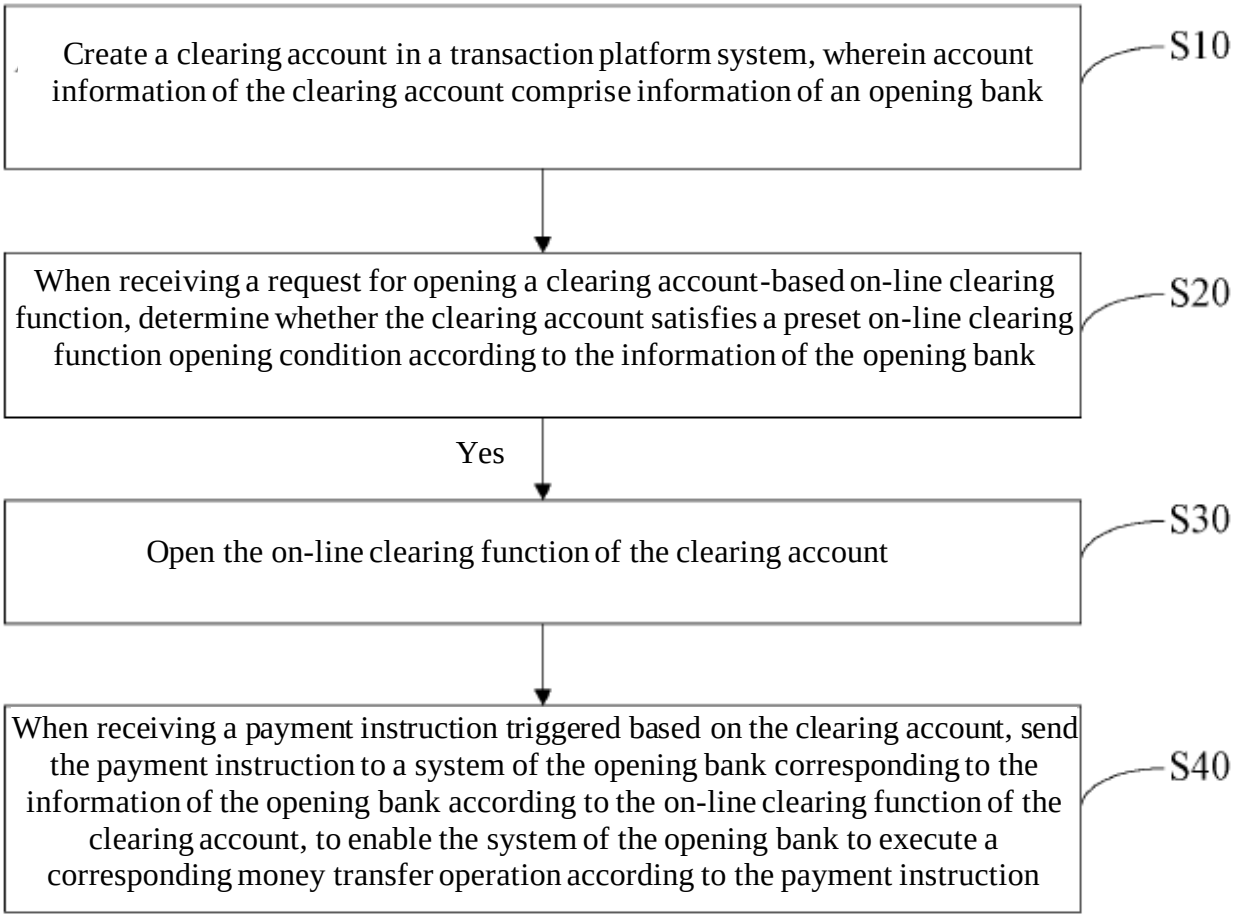


FIG. 2

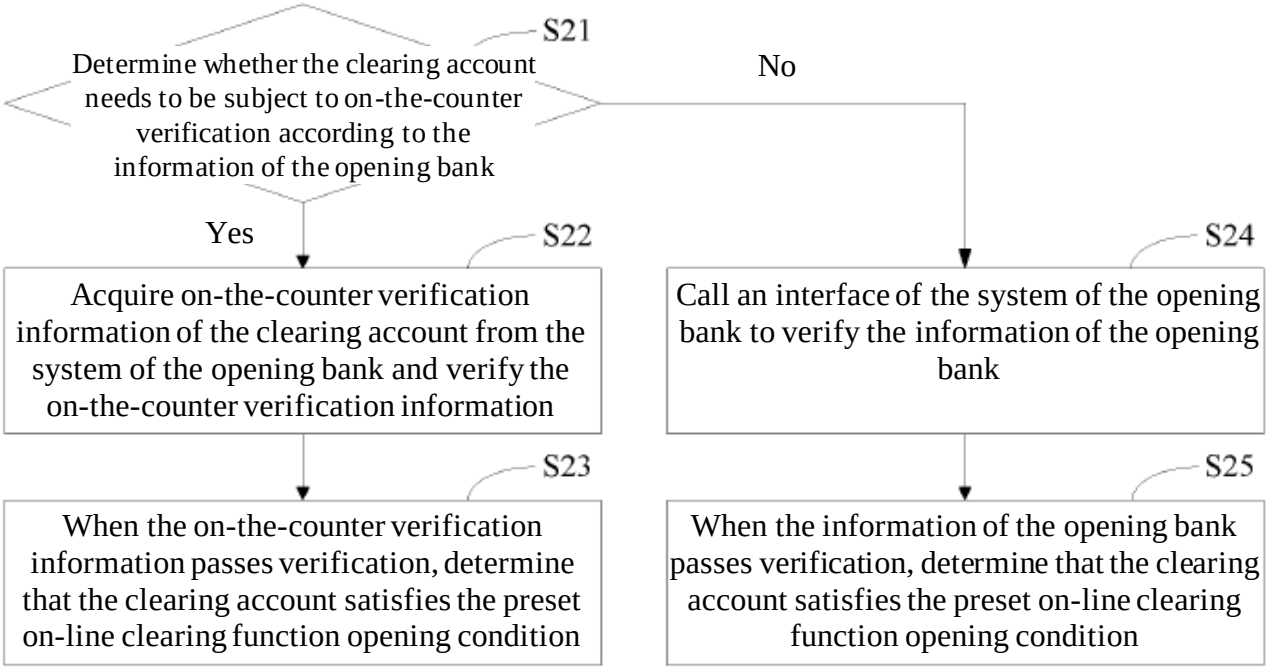

S21
Determine whether the clearing account needs to be subject to on-the-counter verification according to the information of the opening bank
No
Yes
S22
Acquire on-the-counter verification information of the clearing account from the system of the opening bank and verify the on-the-counter verification information
S24
Call an interface of the system of the opening bank to verify the information of the opening bank
S23
When the on-the-counter verification information passes verification, determine that the clearing account satisfies the preset on-line clearing function opening condition
S25
When the information of the opening bank passes verification, determine that the clearing account satisfies the preset on-line clearing function opening condition

FIG. 3

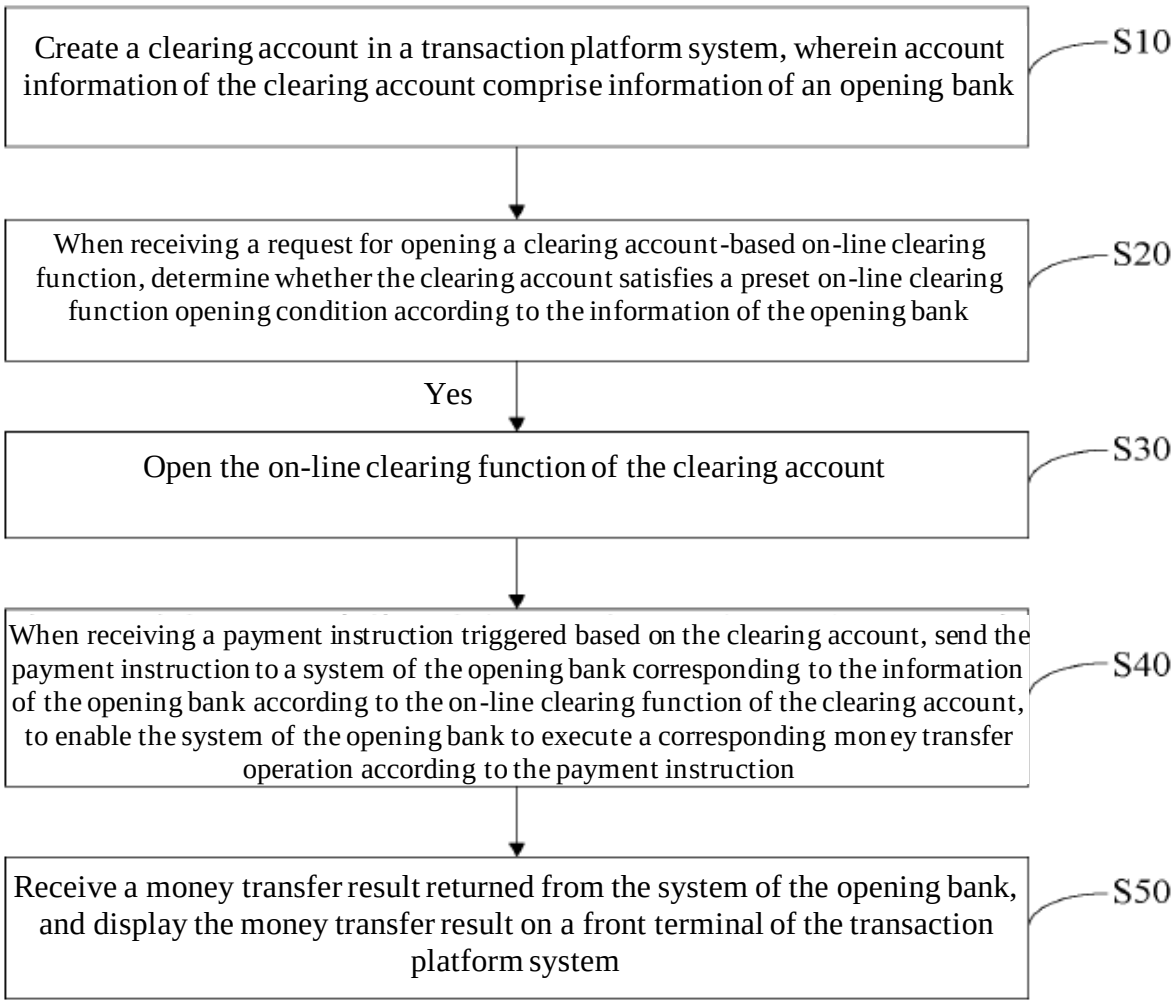

Create a clearing account in a transaction platform system, wherein account information of the clearing account comprise information of an opening bank
S10
When receiving a request for opening a clearing account-based on-line clearing function, determine whether the clearing account satisfies a preset on-line clearing function opening condition according to the information of the opening bank
S20
Yes
Open the on-line clearing function of the clearing account
S30
When receiving a payment instruction triggered based on the clearing account, send the payment instruction to a system of the opening bank corresponding to the information of the opening bank according to the on-line clearing function of the clearing account, to enable the system of the opening bank to execute a corresponding money transfer operation according to the payment instruction
S40
Receive a money transfer result returned from the system of the opening bank, and display the money transfer result on a front terminal of the transaction platform system
S50

FIG. 4

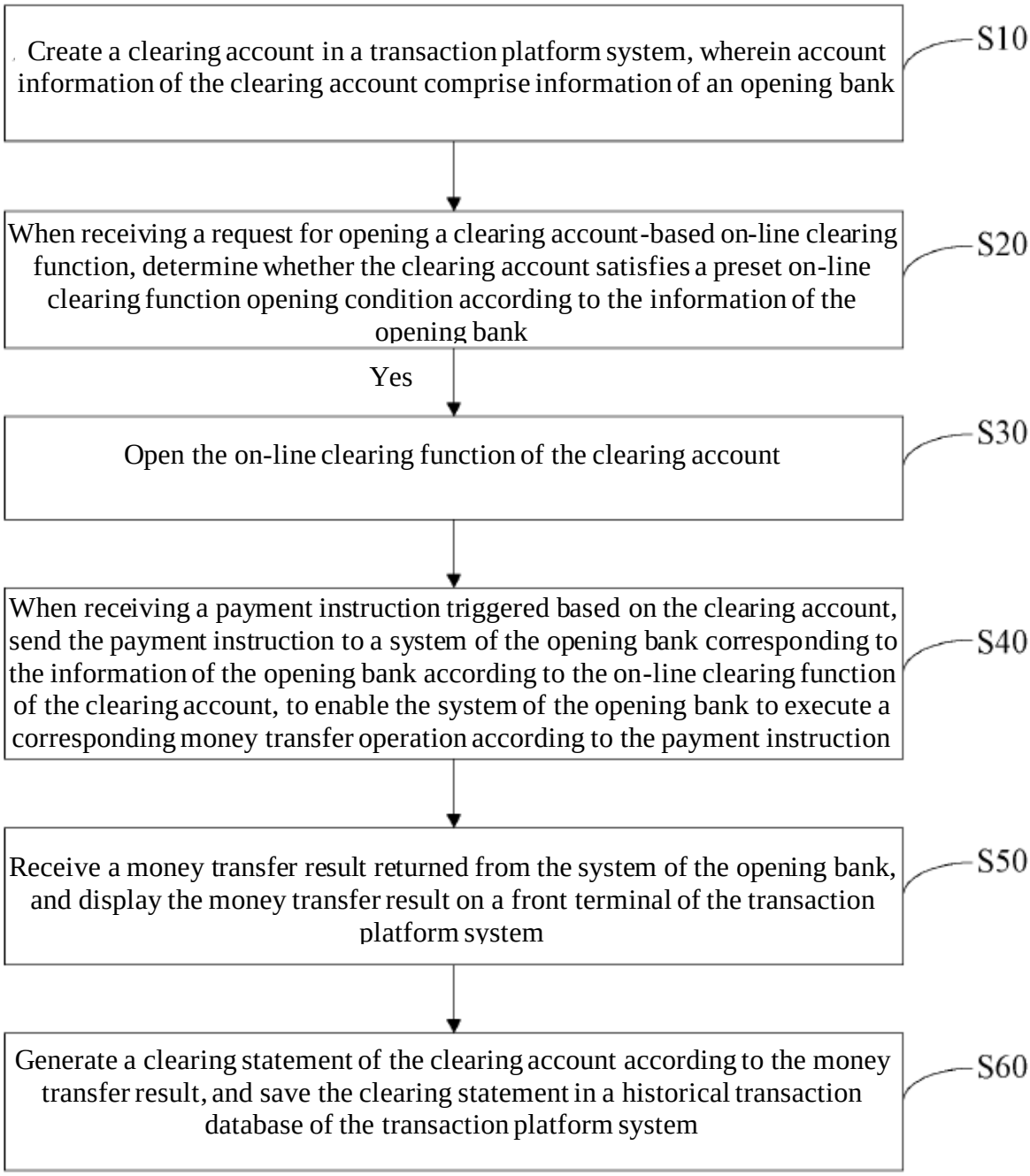

Create a clearing account in a transaction platform system, wherein account information of the clearing account comprise information of an opening bank
S10
When receiving a request for opening a clearing account-based on-line clearing function, determine whether the clearing account satisfies a preset on-line clearing function opening condition according to the information of the opening bank
S20
Yes
Open the on-line clearing function of the clearing account
S30
When receiving a payment instruction triggered based on the clearing account, send the payment instruction to a system of the opening bank corresponding to the information of the opening bank according to the on-line clearing function of the clearing account, to enable the system of the opening bank to execute a corresponding money transfer operation according to the payment instruction
S40
Receive a money transfer result returned from the system of the opening bank, and display the money transfer result on a front terminal of the transaction platform system
S50
Generate a clearing statement of the clearing account according to the money transfer result, and save the clearing statement in a historical transaction database of the transaction platform system
S60

FIG. 5