CLAIMS

1. A financing method, applied to a blockchain-based supply chain financial system, wherein the blockchain-based supply chain financial system comprises a blockchain, a light node, and a core node, wherein blockchain service resources are entrusted to the core node by the light node, wherein the blockchain service resources comprise consensus verification, block accounting, or block data backup, and wherein the method comprises:

obtaining, by the core node from the blockchain, a target transaction initiated by the light node for financing, wherein the target transaction comprises account receivable information;

determining a grant limit, a repayment period, and a loan interest rate of financing based on the account receivable information;

determining an entrusting fee based on a type of the consensus verification, block accounting, or block data backup entrusted by the light node to the core node;

adjusting the determined repayment period or the loan interest rate based on the entrusting fee; and

publishing a smart contract for financing management to the blockchain, wherein the smart contract specifies the determined grant limit, repayment period, and loan interest rate of the financing, including adjustment based on the entrusting fee, so the light node invokes the smart contract to complete a management operation on the financing.

2. The financing method according to claim 1, wherein the target transaction further comprises an entrusting fee payment method specified by the light node, and the entrusting fee payment method comprises a first payment method for converting the entrusting fee into the repayment period of the financing, and a second payment method for converting the entrusting fee into the loan interest rate of the financing; and

adjusting the determined repayment period or loan interest rate of the financing based on the entrusting fee comprises:

determining a specific type of an entrusting fee payment method specified by an initiator of the target transaction;

if the entrusting fee payment method is the first payment method, converting the entrusting fee into the repayment period of the financing, and adjusting the determined repayment period of the financing based on the converted entrusting fee; and

if the entrusting fee payment method is the second payment method, converting the entrusting fee into the loan interest rate of the financing, and adjusting the determined loan interest rate of the financing based on the converted entrusting fee.

3. The financing method according to claim 1, wherein the target transaction further comprises an entrusting fee payment method specified by the light node, wherein the entrusting fee payment method comprises a third payment method for separately paying the entrusting fee, and the method further comprises:

if the entrusting fee payment method is the third payment method, skipping adjusting the determined repayment period or loan interest rate of the financing.

4. The method according to any one of claims 1-3, wherein the core node is a financial institution node and a core enterprise node that are related to financing management, and the light node is a supplier node related to financing management.

5. A financing method, applied to a blockchain-based supply chain financial system, wherein the blockchain-based supply chain financial system comprises a blockchain, a light node, and a core node, wherein blockchain service resources are entrusted to the core node by the light node, wherein the blockchain service resources comprise consensus verification, block accounting, or block data backup, and wherein the method comprises:

determining an entrusting fee based on a type of the consensus verification, block accounting, or block data backup entrusted by the light node to the core node;

publishing, by the light node, a target transaction for financing to the blockchain, wherein the target transaction comprises account receivable information; and

invoking a smart contract published by the core node for financing management, wherein the smart contract specifies a grant limit, a repayment period, and a loan interest rate of the financing that are determined by the core node, so as to complete a management operation on the

financing, wherein the repayment period or the loan interest rate is adjusted based on the entrusting fee.

6. The financing method according to claim 5, wherein the target transaction further comprises an entrusting fee payment method specified by the light node, and the entrusting fee payment method comprises a first payment method for converting the entrusting fee into the repayment period of the financing, and a second payment method for converting the entrusting fee into the loan interest rate of the financing; and

adjusting the determined repayment period or loan interest rate of the financing based on the entrusting fee comprises:

determining a specific type of an entrusting fee payment method specified by the light node;

if the entrusting fee payment method is the first payment method, converting the entrusting fee into the repayment period of the financing, and adjusting the determined repayment period of the financing based on the converted entrusting fee; and

if the entrusting fee payment method is the second payment method, converting the entrusting fee into the loan interest rate of the financing, and adjusting the determined loan interest rate of the financing based on the converted entrusting fee.

7. The financing method according to claim 5, wherein the target transaction further comprises an entrusting fee payment method specified by the light node, wherein the entrusting fee payment method comprises a third payment method for separately paying the entrusting fee, and the method further comprises:

if the entrusting fee payment method is the third payment method, skipping adjusting the determined repayment period or loan interest rate of the financing.

8. The method according to any one of claims 5-7, wherein the core node comprises a financial institution node and a core enterprise node, and the light node is a supplier node related to financing management.

9. A financing apparatus, applied to a blockchain-based supply chain financial system, wherein the blockchain-based supply chain financial system comprises a blockchain, a light node

and a core node, wherein blockchain service resources are entrusted to the core node by the light node, wherein the blockchain service resources comprise consensus verification, block accounting, or block data backup, and wherein the financing apparatus comprises:

an acquisition unit, configured to obtain, by the core node from the blockchain, a target transaction initiated by the light node for financing, wherein the target transaction comprises account receivable information;

a calculation unit, configured to

determine, by the core node, a repayment period and a loan interest rate of financing based on the account receivable information,

determine an entrusting fee based on a type of the consensus verification, block accounting, or block data backup entrusted by the light node to the core node, and

adjust the determined repayment period or the loan interest rate based on the entrusting fee; and

a smart contract deployment unit, configured to publish, by the core node to the blockchain, a smart contract for financing management, wherein the smart contract specifies the determined repayment period and loan interest rate of the financing, including adjustment based on the entrusting fee, so the light node invokes the smart contract to complete a management operation on the financing.

10. The financing apparatus according to claim 9, wherein the target transaction further comprises an entrusting fee payment method specified by the light node, and the entrusting fee payment method comprises a first payment method for converting the entrusting fee into the repayment period of the financing, and a second payment method for converting the entrusting fee into the loan interest rate of the financing; and

the calculation unit is configured to:

determine a specific type of an entrusting fee payment method specified by an initiator of the target transaction;

if the entrusting fee payment method is the first payment method, convert the entrusting fee into the repayment period of the financing, and adjust the determined repayment period of the financing based on the converted entrusting fee; and

if the entrusting fee payment method is the second payment method, convert the entrusting fee into the loan interest rate of the financing, and adjust the determined loan interest rate of the financing based on the converted entrusting fee.

11. The financing apparatus according to claim 9, wherein the target transaction further comprises an entrusting fee payment method specified by the light node, wherein the entrusting fee payment method comprises a third payment method for separately paying the entrusting fee, and the calculation unit is configured to:
if the entrusting fee payment method is the third payment method, skip adjusting the determined repayment period or loan interest rate of the financing.

12. The financing apparatus according to any one of claims 9-11, wherein the core node comprises a financial institution node and a core enterprise node, and the light node is a supplier node.

13. A financing apparatus, applied to a blockchain-based supply chain financial system, wherein the blockchain-based supply chain financial system comprises a blockchain, a light node, and a core node, wherein blockchain service resources are entrusted to the core node by the light node, wherein the blockchain service resources comprise consensus verification, block accounting, or block data backup, and wherein the financing apparatus comprises:

a publishing unit, configured to publish, by the light node, a target transaction for financing to the blockchain, wherein the target transaction comprises account receivable information; and

an invoking unit, configured to invoke, by the light node, a smart contract published by the core node for financing management, wherein the smart contract specifies a grant limit, a repayment period, and a loan interest rate of the financing that are determined by the core node, so as to complete a management operation on the financing, wherein an entrusting fee is determined based on a type of the consensus verification, block accounting, or block data backup entrusted by the light node to the core node, and wherein the repayment period or the loan interest rate is adjusted based on the entrusting fee.

14. A computer device, comprising a memory and a processor, wherein the memory stores a computer program that can be run by the processor; when running the computer program, the processor performs a step according to any one of claims 1-4.

15. A computer device, comprising a memory and a processor, wherein the memory stores a computer program that can be run by the processor; when running the computer program, the processor performs a step according to any one of claims 5-8.

16. A computer readable storage medium on which a computer program is stored, wherein when the computer program is run by a processor, a step according to any one of claims 1-4 is performed.

17. A computer readable storage medium on which a computer program is stored, wherein when the computer program is run by a processor, a step according to any one of claims 5-8 is performed.