(12) 按照专利合作条约所公布的国际申请

(19) 世界知识产权组织
国 际 局

(43) 国际公布日
2019 年 5 月 31 日 (31.05.2019)

WIPO | PCT

(10) 国际公布号
WO 2019/100854 A1

(51) 国际专利分类号:
G06Q 10/10 (2012.01)

(21) 国际申请号: PCT/CN2018/108926

(22) 国际申请日: 2018 年 9 月 30 日 (30.09.2018)

(25) 申请语言: 中文

(26) 公布语言: 中文

(30) 优先权:
201711172817.7 2017年11月22日 (22.11.2017) CN

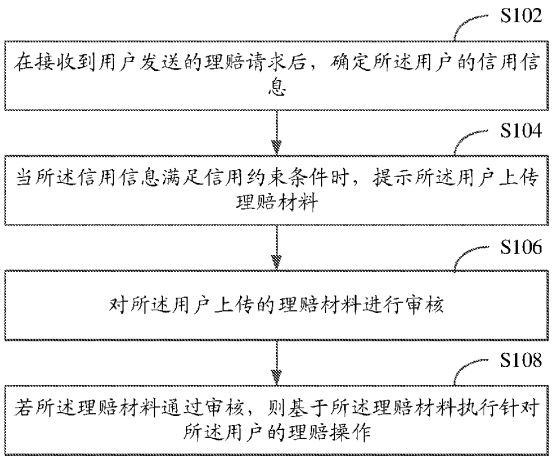
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(54) **Title:** CREDIT-BASED CLAIM SETTLEMENT IMPLEMENTING METHOD AND DEVICE

(54) **发明名称**: 基于信用实现理赔的方法和装置



S102 After a claim settlement request sent by a user is received, determine credit information of the user
S104 When the credit information satisfies a credit constraint condition, prompt the user to upload claim settlement material
S106 Perform verification of the claim settlement material uploaded by the user
S108 If the claim settlement material passes the verification, perform the claim settlement operation on the user on the basis of the claim settlement material

图 1

(57) **Abstract:** A credit-based claim settlement implementing method and device (300). Said method comprises: after a claim settlement request sent by a user is received, determining credit information of the user (S102); when the credit information satisfies a credit constraint condition, prompting the user to upload claim settlement material (S104); and performing verification of the claim settlement material uploaded by the user (S106); and if the claim settlement material passes the verification, performing a claim settlement operation on the user on the basis of the claim settlement material (S108).

(57) **摘要**: 一种基于信用实现理赔的方法和装置（300）。该方法包括：在接收到用户发送的理赔请求后，确定所述用户的信用信息（S102）；当所述信用信息满足信用约束条件时，提示所述用户上传理赔材料（S104）；对所述用户上传的理赔材料进行审核（S106）；若所述理赔材料通过审核，则基于所述理赔材料执行针对所述用户的理赔操作（S108）。

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本国际公布：

— 包括国际检索报告(条约第21条(3))。