CLAIMS

WHAT IS CLAIMED IS:

1. A debt repayment system, comprising:

a plurality of credit bank servers, respectively providing a total debt of a client;

a carrier-providing server, providing a purchase carrier and recording a purchase situation of the purchase carrier, wherein the purchase carrier comprises a physical card or a virtual card for a pay;

at least one consumer terminal, receiving at least one transaction conducted via the purchase carrier and providing a purchase amount of the at least one transaction to the carrier-providing server;

an account management server, providing a repay account, wherein the repay account is used for saving a rebate of the purchase amount and a repayment; and

a repayment distribution server, determining repayment plans of a first stage and a second stage according to the total debt and the purchase amount of the at least one transaction, and determining a repayment transferred from the repay account according to a debt ratio of the total debt corresponding to each of the credit bank servers, wherein

the carrier-providing server provides the rebate of the purchase amount of the at least one transaction to the repayment distribution server, the repayment distribution server determines a first repayment for the first stage according to an interest of the interest repayment without a principal for the total debt and the rebate, the repayment distribution server determines a second repayment for the second stage according to an interest of the interest repayment with the principal for the total debt and the rebate, and a duration of the first stage is different from a duration of the second stage.

2. The debt repayment system of claim 1, wherein

the repayment distribution server notifies a client terminal of the first or second

repayment according to the stage, wherein both the first repayment and the second repayment comprise the rebate of the at least one transaction.

3. The debt repayment system of claim 1, wherein the repayment distribution server calculates a reclaim amount of the credit bank servers in the second stage, and in response to the second stage, the repayment distribution server notifies the credit bank servers to reclaim a debt owed by a debtor according to the debt ratio and the reclaim amount.

4. The debt repayment system of claim 1, wherein the repayment distribution server adjusts an interest rate of the total debt according to the purchase amount of the at least one transaction;

if the purchase amount is not less than an amount threshold value, the repayment distribution server lowers the interest rate of the total debt; and

if the purchase amount is less than the amount threshold value, the repayment distribution server increases the interest rate of the total debt.

5. The debt repayment system of claim 1, further comprising:

a client terminal, wherein in response to the second stage, the repayment distribution server notifies the client terminal to reclaim the purchase amount of the first stage.

6. A debt management method, comprising:

receiving, through a repayment distribution server, at least one transaction conducted via a purchase carrier and obtaining a purchase amount of the at least one transaction, wherein the purchase carrier comprises a physical card or a virtual card for a pay;

determining, through the repayment distribution server, a repayment plan of a first stage and a second stage according to a total debt and the purchase amount of the at least one transaction, wherein a duration of the first stage is different from a duration of the second stage; and

determining, through the repayment distribution server, a repayment from a repay

account according to a debt ratio of a plurality of credit banks for a total debt of a client corresponding to each of the credit banks, wherein the repay account is used for saving a rebate of the purchase amount and the first or second repayment, and determining the repayment comprises:

determining, through the repayment distribution server, the first repayment for the first stage according to an interest of the interest repayment without a principal for the total debt and the rebate; and

determining, through the repayment distribution server, the second repayment for the second stage according to an interest of the interest repayment with the principal for the total debt and the rebate.

7. The debt management method of claim 6, wherein the step of determining the repayment transferred from the repay account comprises:

notifying, through the repayment distribution server, the client of the first or second repayment according to the stage, wherein both the first repayment and the second repayment comprise the rebate of the at least one transaction.

8. The debt management method of claim 6, further comprising, after the step of determining the repayment transferred from the repay account:

calculating, through the repayment distribution server, a reclaim amount of the credit banks in the second stage; and

notifying, through the repayment distribution server, the credit banks to reclaim a debt owed by a debtor according to the debt ratio and the reclaim amount in response to the second stage.

9. The debt management method of claim 6, further comprising, after the step of determining the repayment transferred from the repay account:

adjusting, through the repayment distribution server, an interest rate of the total debt

according to the purchase amount of the at least one transaction;

lowering, through the repayment distribution server, the interest rate of the total debt if the purchase amount is not less than an amount threshold value; and

increasing, through the repayment distribution server, the interest rate of the total debt if the purchase amount is less than the amount threshold value.

10. The debt management method of claim 6, further comprising, after the step of determining the repayment transferred from the repay account:

notifying, through the repayment distribution server, the client to reclaim the purchase amount of the first stage in response to the second stage.