CLAIMS

1. A security information interaction method, including the following steps:

(A1) a first security information interaction terminal constituting a security information interaction request based on a security information interaction instruction from a resource transfer-out party and transmitting the security information interaction request to a second security information interaction terminal via a first communication channel, wherein the security information interaction request comprises the following information: the amount of electronic resources to be transferred and an electronic resource identifier of the resource transfer-out party;

(A2) the second security information interaction terminal processing the received security information interaction request and returning a security information interaction response based on the processing result, wherein the security information interaction response comprises an electronic resource identifier of the resource transfer-in party;

(A3) the first security information interaction terminal communicating with a first secure carrier based on the security information interaction response and via a second communication channel so as to constitute a security information interaction message, and transmitting the security information interaction message to a data processing server so as to complete a subsequent security information interaction procedure and achieve the transfer of electronic resources, wherein the security information interaction message comprises the information required for executing the subsequent security information interaction procedure,

wherein the step (A3) further includes:

the data processing server analyzing the received security information interaction message and executing an offline verification and determination operation; if the result of the offline verification and determination operation is "approving the transfer of electronic resources to be executed", an approval response is returned to the first security information interaction terminal, and

upon receiving the approval response, the first security information interaction terminal conducts data communication with the first secure carrier via the second communication channel so as to execute the operation related to transfer-out of

electronic resources in an offline manner and acquire a corresponding security information interaction certificate.

2. A method according to claim 1, wherein the first communication channel is a communication channel based on near field communication protocol.

3. A method according to claim 2, wherein the first security information interaction terminal acquires the information required for executing the subsequent security information interaction procedure from the first secure carrier via the second communication channel.

4. A method according to claim 3, wherein the first security information interaction terminal and the second security information interaction terminal are both mobile terminals.

5. A method according to claim 1, wherein the step (A3) further includes: after the operation related to transfer-out of electronic resources is executed, the first security information interaction terminal transmits a transfer-out operation success response to the data processing server, wherein the transfer-out operation success response comprises the security information interaction certificate and the electronic resource identifier of the resource transfer-in party.

6. A method according to claim 5, wherein the step (A3) further includes: after receiving the transfer-out operation success response, the data processing server records the information related to current security information interaction and sets the status of this record to be "unfinished", and sends a security information interaction response to a first service provider server, wherein the security information interaction response comprises the information related to current security information interaction, and the data processing server then sends a resource transfer-in notification to the second security information interaction terminal.

7. A method according to claim 6, wherein the step (A3) further includes: after

receiving the resource transfer-in notification, the second security information interaction terminal sends a security information interaction record enquiry/synchronization request to the data processing server so as to acquire the security information interaction record whose status is "unfinished".

8. A method according to claim 7, wherein the step (A3) further includes: after acquiring the security information interaction record whose status is "unfinished", the second security information interaction terminal sends a secure carrier electronic resource synchronization request to the data processing server for the security information interaction record whose status is "unfinished", wherein the secure carrier electronic resource synchronization request at least comprises electronic resource identifier of the resource transfer-in party.

9. A method according to claim 8, wherein the step (A3) further includes: after receiving the secure carrier electronic resource synchronization request, the data processing server sends a secure carrier electronic resource synchronization response to the second security information interaction terminal, wherein the secure carrier electronic resource synchronization response comprises the amount value of electronic resources to be transferred-in with a tamper-proofing protection.

10. A method according to claim 9, wherein the step (A3) further includes: after receiving the secure carrier electronic resource synchronization response, the second security information interaction terminal conducts data communication with a second secure carrier via a third communication channel so as to acquire the information related to electronic resource transfer-in, and then sends the information related to electronic resource transfer-in and the amount value of electronic resources to be transferred-in with a tamper-proofing protection to the data processing server.

11. A method according to claim 10, wherein the step (A3) further includes: after receiving the information related to electronic resource transfer-in and the amount value of electronic resources to be transferred-in with a tamper-proofing protection, the data processing server constitute an electronic resource transfer-in request

message based on the information related to electronic resource transfer-in and the amount value of electronic resources to be transferred-in with a tamper-proofing protection, and sends the electronic resource transfer-in request message to a second service provider server.

12. A method according to claim 11, wherein the step (A3) further includes: after receiving the electronic resource transfer-in request message, the second service provider server executes a determination operation based on the electronic resource transfer-in request message; and if the result of the determination operation is "approving the transfer of electronic resources to be executed", an electronic resource balance value is extracted from the information related to electronic resource transfer-in, and then a new electronic resource balance value is calculated from the electronic resource balance value and the amount value of electronic resources to be transferred-in, and an updated script of the electronic resource balance value is generated based on the new electronic resource balance value, and then the updated script of the electronic resource balance value is sent to the data processing server.

13. A method according to claim 12, wherein the step (A3) further includes: after receiving the updated script of the electronic resource balance value, the data processing server forwards it to the second security information interaction terminal; after receiving the updated script of the electronic resource balance value, the second security information interaction terminal forwards it to the second secure carrier; and after receiving the updated script of the electronic resource balance value, the second secure carrier executes the updated script of the electronic resource balance value so as to update the electronic resource balance value, and sends the result of script execution back to the second security information interaction terminal.

14. A method according to claim 13, wherein the step (A3) further includes: after receiving the result of script execution, the second security information interaction terminal forwards it to the data processing server; after receiving the result of script execution, the data processing server forwards it to the second service provider server, and sends an electronic resource transfer success notification to the first security

information interaction terminal.

15. A method according to claim 14, wherein the data processing server calculates a verification code for the amount of electronic resources to be transferred, and combines the verification code and the plain text of the amount of electronic resources to be transferred together so as to form the amount value of electronic resources to be transferred-in with a tamper-proofing protection.