

# PATENT COOPERATION TREATY

From the INTERNATIONAL SEARCHING AUTHORITY

To:  
 100085  
 China Room 409, Tower B, Ka Wah Building, No. 9  
 Shangdi 3rd Street, Haidian District, Beijing

BEIJING BESTIPR INTELLECTUAL PROPERTY  
 LAW CORPORATION

## PCT

WRITTEN OPINION OF THE  
 INTERNATIONAL SEARCHING AUTHORITY

(PCT Rule 43bis.1)

Applicant's or agent's file reference <b>PCT2020424</b>		Date of mailing (day/month/year) <b>17 November 2020</b>
<b>FOR FURTHER ACTION</b> See paragraph 2 below		
International application No. <b>PCT/CN2020/074248</b>	International filing date (day/month/year) <b>03 February 2020</b>	Priority date (day/month/year)
International Patent Classification (IPC) or both national classification and IPC G06F 21/60(2013.01)i		
Applicant <b>ALIPAY (HANGZHOU) INFORMATION TECHNOLOGY CO., LTD.</b>		

1. This opinion contains indications relating to the following items:

- Box No. I Basis of the opinion
- Box No. II Priority
- Box No. III Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
- Box No. IV Lack of unity of invention
- Box No. V Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step and industrial applicability; citations and explanations supporting such statement
- Box No. VI Certain documents cited
- Box No. VII Certain defects in the international application
- Box No. VIII Certain observations on the international application

2. **FURTHER ACTION**

If a demand for international preliminary examination is made, this opinion will be considered to be a written opinion of the International Preliminary Examining Authority ("IPEA") except that this does not apply where the applicant chooses an Authority other than this one to be the IPEA and the chosen IPEA has notified the International Bureau under Rule 66.1bis(b) that written opinions of this International Searching Authority will not be so considered.

If this opinion is, as provided above, considered to be a written opinion of the IPEA, the applicant is invited to submit to the IPEA a written reply together, where appropriate, with amendments, before the expiration of 3 months from the date of mailing of Form PCT/ISA/220 or before the expiration of 22 months from the priority date, whichever expires later.

For further options, see Form PCT/ISA/220.

Name and mailing address of the ISA/ <b>National Intellectual Property Administration, PRC China 6, Xitucheng Rd., Jimen Bridge, Haidian District, Beijing 100088</b>	Date of completion of this opinion <b>06 November 2020</b>	Authorized officer <b>ZHAO,Xiaomin</b>
Facsimile No. (86—10) 62019451	Telephone No. 86-(10)-53961332	

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Box No. I Basis of the opinion

1. With regard to the **language**, this opinion has been established on the basis of:
  - the international application in the language in which it was filed.
  - a translation of the international application into \_\_\_\_\_ which is the language of a translation furnished for the purposes of international search (Rules 12.3(a) and 23.1(b)).
2.  This opinion has been established taking into account the **rectification of an obvious mistake** authorized by or notified to this Authority under Rule 91 (Rule 43*bis*.1(a)).
3.  With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, this opinion has been established on the basis of a sequence listing:
  - a.  forming part of the international application as filed:
    - in the form of an Annex C/ST.25 text file.
    - on paper or in the form of an image file.
  - b.  furnished together with the international application under PCT Rule 13*ter*.1(a) for the purposes of international search only in the form of an Annex C/ST.25 text file.
  - c.  furnished subsequent to the international filing date for the purposes of international search only:
    - in the form of an Annex C/ST.25 text file (Rule 13*ter*.1(a)).
    - on paper or in the form of an image file (Rule 13*ter*.1(b) and Administrative Instructions, Section 713).
4.  In addition, in the case that more than one version or copy of a sequence listing has been filed or furnished, the required statements that the information in the subsequent or additional copies is identical to that forming part of the application as filed or does not go beyond the application as filed, as appropriate, were furnished.
5. Additional comments:

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**Box No. V**      **Reasoned statement under Rule 43bis.1(a)(i) with regard to novelty, inventive step and industrial applicability; citations and explanations supporting such statement**

1. Statement

Novelty (N)	Claims	<u>1-13</u>	YES
	Claims	<u>None</u>	NO
Inventive step (IS)	Claims	<u>1-13</u>	YES
	Claims	<u>None</u>	NO
Industrial applicability (IA)	Claims	<u>1-13</u>	YES
	Claims	<u>None</u>	NO

2. Citations and explanations :

- [1] Reference is made to the following document:
- [2] D1: US2019251553A1 (15.08.2019)
- [3] D1 is regarded as the closest prior art, and discloses (see description, paragraphs [0020]-[0076]): the computing systems 106, 108 host one or more computer-implemented services for interacting with the public blockchain 102. For example, the computing system 106 may host computer-implemented services of the first entity (for example, user A). User node A 302 generates one or more scope evidence, and user node A 302 generates ZKP; User node A 302 submits a digitally signed copy of transaction data to the blockchain network. The blockchain node 304 verifies one or more scope evidence. The blockchain node 304 verifies the ZKP; if the ZKP verification is successful, it is confirmed that the transaction amount and random number encrypted with the public key of the user node B are the same as the corresponding transaction amount and random number hidden by the PC. The blockchain 216 stores information associated with transactions conducted between two or more entities participating in the public blockchain.
- [4] The different features between claim 1 and D1 are: the guarantee is made by the first guarantor to a beneficiary; receiving a first message from a second computing device associated with a beneficiary or a representative of the beneficiary, the first message including an acceptance of the guarantee by the beneficiary; and updating a status of the guarantee to indicate that the guarantee has been accepted by the beneficiary.
- [5] The above different features are neither disclosed by other documents, nor matters of normal design. Therefore claim 1 and the corresponding dependent claims 2-11 are novel (PCT Article 33(2)) and involve an inventive step (PCT Article 33(3)).
- [6] Claim 12 claims a system comprising processors and memories having instructions that are executed to perform the method of any of claims 1-11. Claim 13 claims an apparatus comprising modules for performing the method of any of claims 1-11. Therefore claims 12-13 are novel (PCT Article 33(2)) and involve an inventive step (PCT Article 33(3)).
- [7] Claims 1-13 can find industrial applicability and therefore meet the requirements of PCT Article 33(4).

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**Box No. VII      Certain defects in the international application**

The following defects in the form or contents of the international application have been noted:

- [1] Multiple dependent claims 7-9, 11 all cite previous multiple dependent claim or claims, and do not meet the requirements of PCT Rule 6.4(a).