

E-WALLET PAYMENT PROCESSING METHOD AND APPARATUS

ABSTRACT

Some embodiments of the present invention provide an e-wallet payment
5 processing method and apparatus. The method is applied to a payment gateway side
and includes: receiving a payment request uploaded by a merchant side; determining an
e-wallet available for payment based on the payment request, and pushing the available
e-wallet to a user client; receiving a user-selected e-wallet and user identity certificate
data that are uploaded by the user client, and sending the user identity certificate data
10 and the payment request to a user-selected e-wallet side; and receiving transaction result
data returned by the user-selected e-wallet side, and sending the transaction result data
to the merchant side. The payment gateway side implements data exchange between
the user client, the merchant side, and the e-wallet side to implement transaction
payment. In addition, the user identity certificate data is sent to the user-selected e-
15 wallet side. Compared with an existing method in which a user logs in to an e-wallet
and then invokes the e-wallet to complete payment, a payment experience link is
reduced, and user experience is improved.

Figure 1