CLAIMS

What is claimed is:

1. A payment method, comprising:

determining a third-party payment institute;

initiating, to a server, a request for acquiring a payment account, the payment account being related to the third-party payment institute, and the request comprising information about the third-party payment institute; and

receiving a payment account returned by the server, the payment account being assigned to the server by the third-party payment institute.

2. The method according to claim 1, wherein the determining a third-party payment institute comprises:

acquiring a geographical location of a user;

determining a payment institute related to the geographical location of the user; and

using the payment institute related to the geographical location of the user as the third-party payment institute.

3. The method according to claim 1, wherein the determining a third-party payment institute comprises:

receiving a user instruction, and determining the third-party payment institute according to the user instruction.

4. The method according to claim 1, further comprising: storing the payment account locally.

5. A payment method, comprising:

receiving a request for acquiring a payment account sent by a client, the payment account being related to a third-party payment institute, and the request comprising a user identity and information about the third-party payment institute;

sending, to the third-party payment institute, the request for acquiring the payment account;

receiving a payment account returned by the third-party payment institute;

establishing a correspondence between the payment account and the user identity, and storing the correspondence; and

sending the payment account to the client.

6. A payment method, comprising:

acquiring a payment account, the payment account being related to a third-party payment institute;

generating a digital object identifier (DOI) comprising payment account information; and

presenting the DOI, for a merchant to perform scanning to acquire the payment account information.

7. The method according to claim 6, wherein the acquiring a payment account comprises:

acquiring a geographical location of a user;

determining a third-party payment institute related to the geographical location of the user;

initiating, to the server, a request for acquiring the payment account, for the server to send, to the third-party payment institute, a request for applying for the payment account; and

receiving a payment account returned by the server and assigned by the third-party payment institute.

8. The method according to claim 6, wherein the acquiring a payment account comprises:

acquiring a payment account pre-stored locally and related to the third-party payment institute.

9. A payment method, comprising:

scanning a digital object identifier (DOI) comprising payment account information, a payment account being related to a third-party payment institute;

acquiring the payment account information; and

generating, for the third-party payment institute, a payment request comprising the payment account information and order information, for the third-party payment institute to identify the payment account and forward the payment request to a server.

10. A payment method, comprising:

receiving a payment request comprising payment account information and order information and sent by a third-party payment institute, the payment account being related to

the third-party payment institute;

determining a corresponding user identity according to the payment account information; and

performing payment processing on the order information according to the user identity.

11. A payment apparatus, comprising:

a determining module configured to determine a third-party payment institute;

a request initiating module configured to initiate, to a server, a request for acquiring a payment account, the payment account being related to the third-party payment institute, and the request comprising information about the third-party payment institute; and

a receiving module configured to receive a payment account returned by the server, the payment account being assigned to the server by the third-party payment institute.

12. The apparatus according to claim 11, wherein the determining module is configured to acquire a geographical location of a user;

determine a payment institute related to the geographical location of the user; and use, as the third-party payment institute, the payment institute related to the geographical location of the user.

13. The apparatus according to claim 11, wherein the determining module is configured to receive a user instruction, and determine a third-party payment institute according to the user instruction.

14. The apparatus according to claim 11, further comprising a storage module configured to store the payment account locally.

15. A payment apparatus, comprising:

a receiving module configured to receive a request for acquiring a payment account sent by a client, the payment account being related to a third-party payment institute, and the request comprising a user identity and information about the third-party payment institute;

a sending module configured to send, to the third-party payment institute, the request for acquiring the payment account;

the receiving module being further configured to receive a payment account returned by the third-party payment institute; and

an establishing and storage module configured to establish a correspondence between the payment account and the user identity, and store the correspondence;

the sending module being further configured to send the payment account to the client.

16. A payment apparatus, comprising:

an acquiring module configured to acquire a payment account, the payment account being related to a third-party payment institute;

a generating module configured to generate a digital object identifier (DOI) comprising the payment account information; and

a presenting module configured to present the DOI, for a merchant to perform scanning to acquire the payment account information.

17. The apparatus according to claim 16, wherein the acquiring module is configured to:

acquire a geographical location of a user;

determine a third-party payment institute related to the geographical location of the user;

initiate, to the server, a request for acquiring the payment account, for the server to send, to the third-party payment institute, a request for applying for the payment account; and

receive a payment account returned by the server and assigned by the third-party payment institute.

18. The apparatus according to claim 16, wherein the acquiring module is configured to acquire a payment account pre-stored locally and related to the third-party payment institute.

19. A payment apparatus, comprising:

a scanning module configured to scan a digital object identifier (DOI) comprising payment account information, the payment account being related to a third-party payment institute;

an acquiring module configured to acquire the payment account information; and

a generating module configured to generate, for the third-party payment institute, a payment request comprising the payment account information and order information, for the third-party payment institute to verify the payment account and forward the payment request to a server.

20. A payment apparatus, comprising:

a receiving module configured to receive a payment request comprising payment account information and order information and sent by a third-party payment institute, the payment account being related to the third-party payment institute;

a determining module configured to determine a corresponding user identity according to the payment account information; and

a payment processing module configured to perform payment processing according to the user identity.