

(12) 按照专利合作条约所公布的国际申请

(19) 世界知识产权组织
国际局



(10) 国际公布号
WO 2019/237779 A1

(43) 国际公布日
2019 年 12 月 19 日 (19.12.2019)

(51) 国际专利分类号:
G06Q 20/38 (2012.01)

(21) 国际申请号: PCT/CN2019/078086

(22) 国际申请日: 2019 年 3 月 14 日 (14.03.2019)

(25) 申请语言: 中文

(26) 公布语言: 中文

(30) 优先权:
201810599899.1 2018 年 6 月 12 日 (12.06.2018) CN

(71) 申请人: 阿里巴巴集团控股有限公司 (ALIBABA GROUP HOLDING LIMITED) [—/CN]; 开曼群岛大开曼资本大厦一座四层 847 号邮箱, Grand Cayman (KY)。

(72) 发明人: 张华程 (ZHANG, Huacheng); 中国浙江省杭州市余杭区文一西路 969 号 3 号楼 5 楼阿里巴巴集团法务部, Zhejiang 311121 (CN)。

(74) 代理人: 北京博思佳知识产权代理有限公司 (BEIJING BESTIPR INTELLECTUAL PROPERTY LAW CORPORATION); 中国北京市海淀区上地三街 9 号嘉华大厦 B 座 409, Beijing 100085 (CN)。

(81) 指定国 (除另有指明, 要求每一种可提供的国家保护): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB,

GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, SM, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW。

(84) 指定国 (除另有指明, 要求每一种可提供的地区保护): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), 欧亚 (AM, AZ, BY, KG, KZ, RU, TJ, TM), 欧洲 (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG)。

本国际公布:

— 包括国际检索报告 (条约第 21 条 (3))。

(54) Title: PAYMENT PROCESSING METHOD AND APPARATUS, AND SERVER

(54) 发明名称: 支付处理方法、装置及服务器

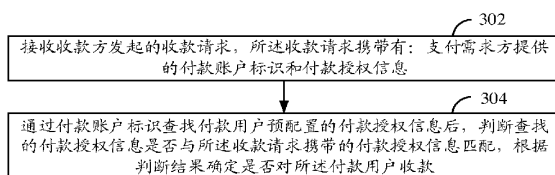


图 3

302 Receive a collection request initiated by a payee, the collection request carrying: a payment account identifier and payment authorization information provided by a payment demand party

304 Search, by means of the payment account identifier, for the payment authorization information pre-configured by a payer user, determine whether the discovered payment authorization information matches the payment authorization information carried in the collection request, and determine, according to the determination result, whether to make collection for the payer user

(57) Abstract: Provided are a payment processing method and apparatus, and a server. A user can pre-configure payment authorization information for themselves or another person and send same to a payment service party for storage. In a payment process, a payment demand party provides a payment account identifier and the payment authorization information to a payee, and the payment service party can determine on this basis whether to make collection for a payee user. In the method, the payment demand party can be a non-registered user that can complete the payment without carrying a portable terminal.

(57) 摘要: 提供了一种支付处理方法、装置及服务器, 用户可以为自已或他人预配置付款授权信息并交由支付服务方存储, 在付款过程中, 付款需求方向收款方提供付款账户标识和付款授权信息, 支付服务方则可以基于此判断是否对收款用户收款。该方法中, 付款需求方可以是非注册用户, 即使不携带便携终端也能完成支付。

WO 2019/237779 A1