CLAIMS

What is claimed is:

1. A payment method, comprising:

obtaining, by a client terminal of a user, a geographical location of the user;

determining, by the client terminal, based on the geographical location and without an input from the user, a third-party payment institute related to the geographical location;

receiving, by a server, from the client terminal of the user, a request for acquiring a payment account for a transaction on a merchant terminal, the payment account being associated and compatible with the third-party payment institute, and the request including identity information of the user and information about the third-party payment institute, the payment account associated with a digital object identifier (DOI) extractable by the merchant terminal performing code scanning using a scanning device;

identifying, by the server and based on the identity information of the user, a corresponding account of the user different from the payment account, the corresponding account incompatible with the third-party payment institute;

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

receiving, by the server, from the third-party payment institute, the payment account;

establishing, by the server, a correspondence between the payment account and the identity information of the user, and storing the correspondence;

sending, by the server, the payment account to the client terminal;

generating, by the client terminal, a payment DOI extractable by the merchant terminal by encoding information of the payment account via an extensible markup language (xml) format;

scanning, by the merchant terminal, the payment DOI using the scanning device to extract the information of the payment account from the payment DOI;

generating, based on the extracted information and by the merchant terminal, a payment request to be sent to the third-party payment institute, the payment request containing the information of the payment account and order information of the transaction, the order

information including an order amount of the transaction;

receiving, by the server and from the third-party payment institute, the payment request;

determining, by the server and based on the information of the payment account in the payment request, the corresponding account of the user; and

completing, by the server and based on the order information of the transaction in the payment request, the transaction on the corresponding account of the user, wherein the transaction includes transferring of a monetary balance of the order amount from the corresponding account of the user to a merchant account associated with the merchant terminal.

2. The method of claim 1, wherein the DOI is a 2-dimensional Quick Response (2-D QR) code, and the 2-D QR code uses one of Code 16K standard, Code 49 standard, PDF417 standard, and MicroPDF417 standard.

3. The method of claim 1, further comprising:

sending, by the merchant terminal, the payment request to the third-party payment institute for the third-party payment institute to identify the payment account; and

receiving, by the server, from the third-party payment institute and after the payment account is successfully identified by the third-party payment institute, the payment request.

4. The method of claim 3, wherein the payment account is a gift card account.

5. A payment apparatus comprising a processor and a non-transitory computer-readable memory coupled to the processor and configured with instructions executable by the processor to:

receive, from a client terminal of a user, a request for acquiring a payment account for a transaction on a merchant terminal, the payment account being associated and compatible with a third-party payment institute determined based on a geographical location of the client terminal, and the request including identity information of the user and information about the third-party payment institute, the payment account associated with a digital object identifier (DOI) extractable by the merchant terminal performing code scanning using a scanning device;

identify, based on the identity information of the user, a corresponding account of the user different from the payment account, the corresponding account incompatible with the

third-party payment institute;

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

receive, from the third-party payment institute, the payment account;

establish a correspondence between the payment account and the identity information of the user, and store the correspondence;

send the payment account to the client terminal for the client terminal to generate a payment DOI extractable by the merchant terminal by encoding information of the payment account via an extensible markup language (xml) format; and

receive, from the third-party payment institute, a payment request generated by the merchant terminal, the payment request containing the information of the payment account and order information of the transaction, the order information including an order amount of the transaction;

determine, based on the information of the payment account in the payment request, the corresponding account of the user; and

complete, based on the order information of the transaction in the payment request, the transaction on the corresponding account of the user, wherein the transaction includes transferring of a monetary balance of the order amount from the corresponding account of the user to a merchant account associated with the merchant terminal.

6. The apparatus of claim 5, wherein the DOI is a 2-dimensional Quick Response (2-D QR) code, the 2-D QR code uses one of Code 16K standard, Code 49 standard, PDF417 standard, and MicroPDF417 standard.

7. The apparatus of claim 5, wherein the non-transitory computer-readable memory is further configured with instructions executable by the processor to, after the client terminal generating a digital object identifier (DOI) including information of the payment account:

receive, from the third-party payment institute and after the payment account is successfully identified by the third-party payment institute, a payment request generated by the merchant terminal.

8. The apparatus of claim 7, wherein the payment account is a gift card account.

9. A non-transitory computer-readable storage medium having instructions stored thereon executable by one or more processors to cause the one or more processors to perform

operations, comprising:

obtaining a geographical location of a user;

determining, based on the geographical location and without an input from the user, a third-party payment institute related to the geographical location;

receiving a request for acquiring a payment account for a transaction on a merchant terminal, the payment account being associated and compatible with the third-party payment institute, and the request including identity information of the user and information about the third-party payment institute, the payment account associated with a digital object identifier (DOI) extractable by the merchant terminal performing code scanning using a scanning device;

identifying, based on the identity information of the user, a corresponding account of the user different from the payment account, the corresponding account incompatible with the third-party payment institute;

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

receiving, from the third-party payment institute, the payment account;

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

sending the payment account to a client terminal;

generating a payment DOI extractable by the merchant terminal by encoding information of the payment account via an extensible markup language (xml) format;

scanning the payment DOI using the scanning device to extract the information of the payment account from the payment DOI;

generating, based on the extracted information of the payment account, a payment request to be sent to the third-party payment institute, the payment request containing the information of the payment account and order information of the transaction, the order information including an order amount of the transaction;

receiving, from the third-party payment institute, the payment request;

determining, based on the information of the payment account in the payment request, the corresponding account of the user; and

completing, based on the order information of the transaction in the payment request, the transaction on the corresponding account of the user, wherein the transaction includes transferring of a monetary balance of the order amount from the corresponding account of the user to a merchant account associated with the merchant terminal.

10. The non-transitory computer-readable storage medium of claim 9, wherein the DOI is a 2-dimensional Quick Response (2-D QR) code, and the 2-D QR code uses one of Code 16K standard, Code 49 standard, PDF417 standard, and MicroPDF417 standard.

11. The non-transitory computer-readable storage medium of claim 9, wherein the operations further comprise, after the client terminal generating a digital object identifier (DOI) including information of the payment account:

receiving, from the third-party payment institute and after the payment account is successfully identified by the third-party payment institute, the payment request generated by the merchant terminal.

12. The non-transitory computer-readable storage medium of claim 11, wherein the payment account is a gift card account.