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(54) Title: METHOD AND APPARATUS FOR CODE-SCANNING PAYMENT

(54) 发明名称: 扫码支付的方法及装置

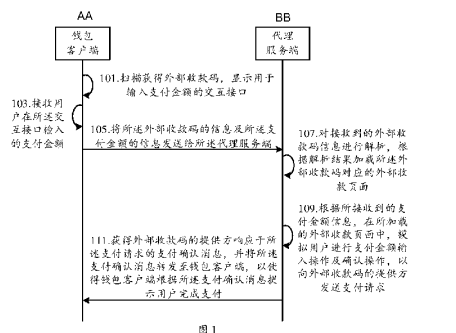


图 1

- AA Wallet client
BB Proxy serving end
101 Perform scanning to obtain an external collection code, and display an interaction interface for the input of a payment amount
103 Receive a payment amount that is input by a user by means of the interaction interface
105 Send information of the external collection code and information of the payment amount to the proxy serving end
107 Parse the received information of the external collection code, and load, according to a parsing result, an external collection page corresponding to the external collection code
109 According to the received information of the payment amount, simulate, in the loaded external collection page, the user performing a payment amount inputting operation and a confirmation operation, so as to send a payment request to a provider of the external collection code
111 Obtain a payment confirmation message, in response to the payment request, from the provider of the external collection code, and forward the payment confirmation message to the wallet client, such that the wallet client prompts, according to the payment confirmation message, the user to complete payment

(57) Abstract: Provided in one or more embodiments of the present description is a method for code-scanning payment. The method comprises: a wallet client sending, to a proxy serving end, information of a scanned external collection code of a merchant, and information of a payment amount that is input by a user by means of an interaction interface for the input of a payment amount; the proxy serving end simulating the wallet client loading an external collection page corresponding to the external collection code, and simulating a user inputting a payment amount, so as to send a payment request to a provider of the external collection code; after a payment confirmation message corresponding to the payment request is acquired, sending the payment confirmation message to the wallet client; and after receiving the payment confirmation message, the wallet client interacting with the user to complete payment. A proxy serving end loads an external collection page and simulates a user inputting a payment amount, such that it is not necessary for a wallet client to load the external collection page, and it is thus not necessary for the wallet client to adapt to an interaction logic of a provider of an external collection code, thereby reducing the workload of development and testing of the wallet client.

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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,
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本国际公布：

— 包括国际检索报告(条约第21条(3))。

(57) 摘要：本说明书一个或多个实施例提供一种扫码支付方法，钱包客户端将扫描的商家外部收款码的信息，及用户通过用于输入支付金额的交互接口输入的支付金额的信息，发送给代理服务端，代理服务端模拟钱包客户端对外部收款码对应的外部收款页面进行加载，并模拟用户进行支付金额的输入，以向外部收款码的提供方发送支付请求，在获取到支付请求对应的支付确认消息后，将该支付确认消息发送给钱包客户端，钱包客户端收到支付确认消息后，和用户交互完成支付。通过由代理服务端加载外部收款页面，并模拟用户对支付金额进行输入，使得钱包客户端可以不用加载外部收款页面，也就无需适配外部收款码的提供方的交互逻辑，减少了钱包客户端开发和测试的工作量。