What is claimed is:

1. A payment method, applied to a payment system, the payment system including a user terminal, a network-wide payment platform and a host program platform, wherein the user terminal includes an e-commerce application program, a first software development tool kit (SDK) integrated with the e-commerce application program, a host program and a second SDK integrated with the host program, the e-commerce application program belongs to a first entity, the host program belongs to a second entity, and the first SDK and the second SDK belong to a third entity, the method comprising:

when the e-commerce application program triggers a payment, the user terminal calling the first SDK to interact with the network-wide payment platform to obtain a first host program list, wherein the first host program list includes host program identifiers of at least part of host programs supported by the network-wide payment platform;

when a target host program is determined from the first host program list by calling the first SDK, the user terminal calling up the target host program; and

the user terminal calling the second SDK through the target host program to interact with the network-wide payment platform, the network-wide payment platform interacting with the host program platform, and the host program platform performing a resource deduction of a target card to complete a payment using the target card, wherein the target card is a resource card bound to the target host program.

2. The method according to claim 1, wherein the user terminal calling the first SDK to interact with the network-wide payment platform to obtain a first host program list comprises:

the user terminal sending a first payment request message to the network-wide payment platform through the e-commerce application program, wherein the first payment request message includes a user identifier;

in response to the first payment request message, the network-wide payment platform obtaining a priority order for the host programs supported by the network-wide payment platform based on historical payment data corresponding to the user identifier and/or a pre-stored payment priority policy;

the network-wide payment platform generating the first host program list based on host program identifiers of top N host programs with priority from high to low, wherein N is a positive integer; and

the network-wide payment platform sending a first payment feedback message to the e-commerce application program of the user terminal, wherein the first payment feedback message includes the first host program list.

3. The method according to claim 1 or 2, wherein, before the user terminal calling up the target host program, the method further comprises:

the user terminal calling the first SDK to locally obtain a second host program list, wherein the second host program list includes host program identifiers of host programs owned by the user terminal; and

the user terminal calling the first SDK to obtain an intersection of the first host program list and the second host program list and display the intersection, and responding to a first user input, the user terminal determining, from the intersection, a host program corresponding to a host program identifier specified in the first user input to be the target host program; or

the user terminal calling the first SDK to obtain an intersection of the first host program list and the second host program list, and determining a host program with a highest priority corresponding to a host program identifier in the intersection as the target host program.

4. The method according to claim 1, wherein the user terminal calling the second SDK through the target host program to interact with the network-wide payment platform, the network-wide payment platform interacting with the host program platform, and the host program platform performing a resource deduction of a target card to complete a payment using the target card comprises:

the user terminal calling the second SDK to query whether the target host program has a corresponding first identifier, wherein the first identifier is used to indicate that a user account in a host program has a function of making payments using the network-wide payment platform;

when the target host program has the corresponding first identifier, the user terminal calling the second SDK to send a first payment message to the network-wide payment platform, wherein the first payment message includes a host program identifier of the target host program and the first identifier corresponding to the target host program;

the network-wide payment platform sending the first payment message to the host program platform; and

the host program platform determining the target card according to the first payment message, and performing the resource deduction of the target card to complete the payment using the target card.

5. The method according to claim 4, wherein the user terminal calling the second SDK through the target host program to interact with the network-wide payment platform, the network-wide payment platform interacting with the host program platform, and the host program platform performing a resource deduction of the target card to complete the payment using the target card further comprises:

when the target host program does not have the corresponding first identifier, the user terminal calling the target host program through the host program platform to query the network-wide payment platform for the corresponding first identifier of the target host program;

the network-wide payment platform providing the first identifier to the target host program through the host program platform;

the user terminal calling the second SDK to send a second payment message to the network-wide payment platform, wherein the second payment message includes the host program identifier of the target host program and the first identifier corresponding to the target host program;

the network-wide payment platform sending the second payment message to the host program platform; and

the host program platform determining the target card according to the second payment message, and performing the resource deduction on the target card to complete payment using the target card.

6. The method according to claim 5, wherein:

the user terminal calling the target host program through the host program platform to query the network-wide payment platform for the corresponding first identifier of the target host program comprises:

when logging in to the target host program, the user terminal calling the target host program to send a first identifier request message to the host program platform, wherein the first identifier request message includes user identity information; and

in response to the first identifier request message, the host program platform sending a second identifier request message to the network-wide payment platform, wherein the second identifier request message includes the user identity information and the host program identifier; and

the network-wide payment platform providing the first identifier to the target host program through the host program platform comprises:

the network-wide payment platform assigning the first identifier to the target host program based on the user identity information, the host program identifier and pre-stored activated user identity information;

the network-wide payment platform sending a second identifier feedback message to the host program platform, wherein the second identifier feedback message includes the first identifier; and

the host program platform sending a first identifier feedback message to the target host program according to the second identifier feedback message, wherein the first identifier feedback message includes the first identifier.

7. The method according to claim 6, wherein the user identity information includes a first user unique identifier and a first phone number, and the activated user identity information includes a second user unique identifier and a second phone number, and wherein the network-wide payment platform assigning the first identifier to the target host program based on the user identity information, the host program identifier and pre-stored activated user identity information comprises:

when the activated user identity information includes a unique identifier of a target second user, the network-wide payment platform binding a first user account and a second user account and generating the first identifier, wherein the unique identifier of the target second user is a second user unique identifier consistent with the first user unique identifier, the first user account is a user account corresponding to the first user unique identifier in the target host program, and the second user account is a user account corresponding to the unique identifier of the target second user and a target second phone number in the network-wide payment platform, wherein the target second phone number is a second phone number consistent with the first phone number; and

when the activated user identity information does not include the unique identifier of the target second user, the network-wide payment platform creating a new third user account and binding the first user account and the third user account to generate the first identifier, wherein the third user account is a user account corresponding to the first user unique identifier in the network-wide payment platform.

8. The method according to claim 5, wherein, before the user terminal calling the second SDK to send the first payment message to the network-wide payment platform, or before the user terminal calling the second SDK to send the second payment message to the network-wide payment platform, the method further comprises:

the user terminal calling a second SDK of the target host program to send a version determination message to the network-wide payment platform, the network-wide payment platform determining whether a version of the second SDK is an available version according to the version determination message, and sending a version feedback message to the second SDK of the target host program, wherein the version feedback message indicates whether the version of the second SDK is an available version; and/or

the user terminal calling a second SDK of the target host program to send an SDK login determination message to the network-wide payment platform, the network-wide payment platform determining whether the second SDK is logged in based on the SDK login determination message, and sending an SDK login feedback message to the second SDK of the target host program, wherein the SDK login feedback message indicates whether the second SDK is logged in; and/or

the user terminal calling a second SDK of the target host program to send a security determination message to the network-wide payment platform, the network-wide payment platform determining whether a user account in the target host program and a resource transfer-in account for this payment are safe, and sending a security feedback message to the second SDK of the target host program, wherein the security feedback message indicates the user account in the target host program and the resource transfer-in account are safe.

9. The method according to claim 6, further comprising:

when the user applies for a resource card, the host program platform sending user identity information to the network-wide payment platform; and

the network-wide payment platform storing the user identity information as the activated user identity information.

10. The method according to claim 1, wherein, before the user terminal calling the first SDK to interact with the network-wide payment platform to obtain the first host program list, the method further comprises:

in response to a second user input, the user terminal initiating an order request to the network-wide payment platform through the e-commerce application program;

in response to the order request, the network-wide payment platform providing order information to the e-commerce application program; and

in response to a third user input on an order page, the user terminal triggering a payment, wherein the order page includes the order information.

11. The method according to claim 1, further comprising:

the user terminal calling the second SDK to initiate a payment code request to the network-wide payment platform, in response to the payment code request, the network-wide payment platform issuing a payment code to the second SDK, and the network-wide payment platform receiving a payment request initiated by scanning the payment code by a payment acceptance

terminal and interacting with the host program platform to complete a payment indicated by the payment request; or

the user terminal calling the second SDK to scan a collection code and initiate a payment request to the network-wide payment platform, and the network-wide payment platform interacting with the host program platform to complete a payment indicated by the payment request.

12. A payment method, applied to a user terminal, the user terminal including an e-commerce application program, a first SDK integrated with the e-commerce application program, a host program, and a second SDK integrated with the host program, the method comprising:

when the e-commerce application program triggers a payment, calling the first SDK to obtain a first host program list from the network-wide payment platform, wherein the first host program list includes host program identifiers of at least part of host programs supported by the network-wide payment platform;

when a target host program is determined from the first host program list by calling the first SDK, calling up the target host program; and

calling the second SDK by the target host program to interact with the network-wide payment platform, so that the network-wide payment platform interacts with a host program platform to complete the payment using a target card, wherein the target card is a resource card bound to the target host program.

13. The method according to claim 12, wherein calling the second SDK by the target host program to interact with the network-wide payment platform, so that the network-wide payment platform interacts with a host program platform to complete the payment using a target card comprises:

calling the second SDK to query whether the target host program has a corresponding first identifier, wherein the first identifier is used to indicate that a user account in a host program has a function of making payments using the network-wide payment platform; and

when the target host program has a corresponding first identifier, calling the second SDK to send a first payment message to the network-wide payment platform, so that the network-wide payment platform sends the first payment message to the host program platform, and the host program platform performs a resource deduction of the target card to complete the payment using the target card, wherein the first payment message includes a host program identifier of the target host program and the first identifier corresponding to the target host program.

14. The method according to claim 13, wherein calling the second SDK by the target host program to interact with the network-wide payment platform, so that the network-wide payment platform interacts with the host program platform to complete the payment using a target card further comprises:

when the target host program does not have a corresponding first identifier, calling the target host program to request a first identifier corresponding to the target host program from the network-wide payment platform through the host program platform;

calling the target host program to receive the first identifier corresponding to the target host program assigned by the network-wide payment platform through the host program platform; and

calling the second SDK to send a second payment message to the network-wide payment platform, so that the network-wide payment platform sends the second payment message to the host program platform, and the host program platform performs a resource reduction of the target card to complete the payment using the target card, wherein the second payment message includes the host program identifier of the target host program and the first identifier corresponding to the target host program.

15. The method according to claim 14, wherein calling the target host program to request the first identifier corresponding to the target host program from the network-wide payment platform through the host program platform comprises:

when logging in to the target host program, calling the target host program to send a first identifier request message to the host program platform, wherein the first identifier request message includes user identity information and is used to instruct the host program platform to send a second

identifier request message to the network-wide payment platform, wherein the second identifier request message is used to request the first identifier, and the second identifier request message includes the user identity information and the host program identifier; and

calling the target host program to receive a first identifier feedback message sent by the host program platform, wherein the first identifier feedback message includes the first identifier, and the first identifier feedback message is generated based on a second identifier feedback message sent to the host program platform by the network-wide payment platform, wherein the second identifier feedback message includes the first identifier, and the first identifier is generated by the network-wide payment platform according to the user identity information, the host program identifier and pre-stored activated user identity information.

16. The method according to claim 14, wherein, before calling the second SDK to send the first payment message to the network-wide payment platform, or before calling the second SDK to send the second payment message to the network-wide payment platform, the method further comprises:

calling a second SDK of the target host program to send a version determination message to the network-wide payment platform, wherein the version determination message instructs the network-wide payment platform to determine whether a version of the second SDK is an available version, and receiving a version feedback message sent by the network-wide payment platform through the second SDK of the target host program, wherein the version feedback message indicates whether the version of the second SDK is an available version; and/or

calling the second SDK of the target host program to send an SDK login determination message to the network-wide payment platform, wherein the SDK login determination message instructs the network-wide payment platform to determine whether the second SDK is logged in, and receiving an SDK login feedback message sent by the network-wide payment platform through the second SDK of the target host program, wherein the SDK login feedback message indicates whether the version of the second SDK is logged in; and/or

calling the second SDK of the target host program to send a security determination message to the network-wide payment platform, wherein the security determination message instructs the network-wide payment platform to determine a user account in the target host program and a

resource transfer-in account for this payment are safe, and receiving a security feedback message sent by the network-wide payment platform through the second SDK of the target host program, wherein the security feedback message indicates whether the user account in the target host program and the resource transfer-in account are safe.

17. A payment method, applied to a network-wide payment platform, the method comprising:

when an e-commerce application program of a user terminal triggers a payment, providing a first host program list to a first SDK integrated with the e-commerce application program in the user terminal, wherein the user terminal includes the e-commerce application program, the first SDK, a host program, and a second SDK integrated with the host program, and the first host program list includes host program identifiers of at least part of host programs supported by the network-wide payment platform, and is used to cause the user terminal to call the first SDK to determine and call up a target host program; and

interacting with a second SDK, of the target host program, called by the user terminal through a host program platform to complete the payment using a target card, wherein the target card is a resource card bound to the target host program.

18. The method according to claim 17, wherein interacting with a second SDK, of the target host program, called by the user terminal through a host program platform to complete the payment using a target card comprises:

when the user terminal calls the second SDK and determines that the target host program has a corresponding first identifier, receiving a first payment message sent by the second SDK called by the user terminal, wherein the first identifier is used to indicate that a user account in a host program has a function of making payments using the network-wide payment platform; and

sending the first payment message to the host program platform, wherein the first payment message instructs the host program platform to perform a resource deduction of the target card and complete the payment using the target card, and the first payment message includes a host program identifier of the target host program and a first identifier corresponding to the target host program.

19. A payment method, applied to a host program platform, the method comprising:

when an e-commerce application program of a user terminal triggers a payment, interacting with a network-wide payment platform to determine a target card for a payment, wherein the user terminal includes the e-commerce application program, a first SDK integrated with the e-commerce application program, a host program and a second SDK integrated with the host program, the target card is a resource card bound to a target host program, the target card is determined based on an interaction of a second SDK of the target host program, called by the user terminal, with the network-wide payment platform, and the target host program is a host program determined in a first host program list by the first SDK called by the user terminal, wherein the first host program list includes host program identifiers of at least some of the host programs supported by the network-wide payment platform; and

executing a resource deduction of the target card to complete the payment using the target card.

20. A computer-readable storage medium, storing computer program instructions that, when executed by a processor, cause the processor to implement the payment method according to any one of claims 1 to 19.