

5       **VIRTUAL MONEY BALANCE BYPASS INQUIRY METHOD, SYSTEM AND  
COMPUTER-READABLE STORAGE MEDIUM**

**ABSTRACT**

10    Provided is a virtual money balance bypass inquiry method, comprising: receiving a  
purchase demand submitted by a client, wherein the purchase demand contains the sum to  
be paid; receiving a balance inquiry request which is transmitted by the client in  
asynchronous mode, wherein the balance inquiry request contains the sum to be paid;  
inquiring the balance of a user account according to the balance inquiry request, and  
15    obtaining a result flag by comparing the balance of the user account with the sum to be  
paid; returning the result flag to the client in asynchronous mode. Also provided are a  
virtual money balance bypass inquiry system and computer-readable storage medium. In  
the present invention, via the bypass inquiry on the balance, the inquire on the balance of  
the user account is moved forward to the item selection stage which is prior to user's  
20    payment confirmation, thus improving the success rate of the transaction payment of the  
system; and the performance of the transaction payment is further improved due to the  
utilization of asynchronous inquiry on the balance.

(FIG.1)