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202310096826.1 2023 年 1 月 19 日 (19.01.2023) CN
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(54) Title: PAYMENT METHODS AND APPARATUSES BASED ON USER IDENTITY

(54) 发明名称: 基于用户身份的支付方法及装置

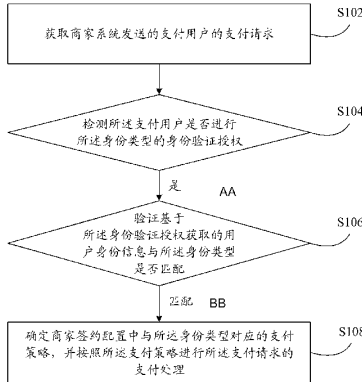


图 1

- S102 Acquire a payment request of a payment user which is sent by a merchant system
- S104 Detect whether the payment user has performed identity verification and authorization for the identity type
- S106 Verify whether user identity information acquired on the basis of the identity verification and authorization matches the identity type
- S108 Determine a payment policy corresponding to the identity type in a merchant subscription configuration, and perform payment processing for the payment request according to the payment policy
- AA Yes
- BB Match

(57) Abstract: Provided in the embodiments of the present description are payment methods and apparatuses based on user identity. A payment method based on user identity comprises: acquiring a payment request of a payment user which is sent by a merchant system, wherein the payment request carries an identity type corresponding to a payment channel for submitting the payment request; detecting whether the payment user has performed identity verification and authorization for the identity type; if the payment user has performed identity verification and authorization for the identity type, verifying whether user identity information acquired on the basis of the identity verification and authorization matches the identity type; and if the user identity information acquired on the basis of the identity verification and authorization matches the identity type, determining a payment policy corresponding to the identity type in a merchant subscription configuration, and performing payment processing for the payment request according to the payment policy.

(57) 摘要: 本说明书实施例提供了基于用户身份的支付方法及装置, 其中, 一种基于用户身份的支付方法包括: 获取商家系统发送的支付用户的支付请求; 所述支付请求携带有提交所述支付请求的支付通道对应的身份类型; 检测所述支付用户是否进行所述身份类型的身份验证授权; 若是, 验证基于所述身份验证授权获取的用户身份信息与所述身份类型是否匹配; 若匹配, 确定商家签约配置中与所述身份类型对应的支付策略, 并按照所述支付策略进行所述支付请求的支付处理。

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