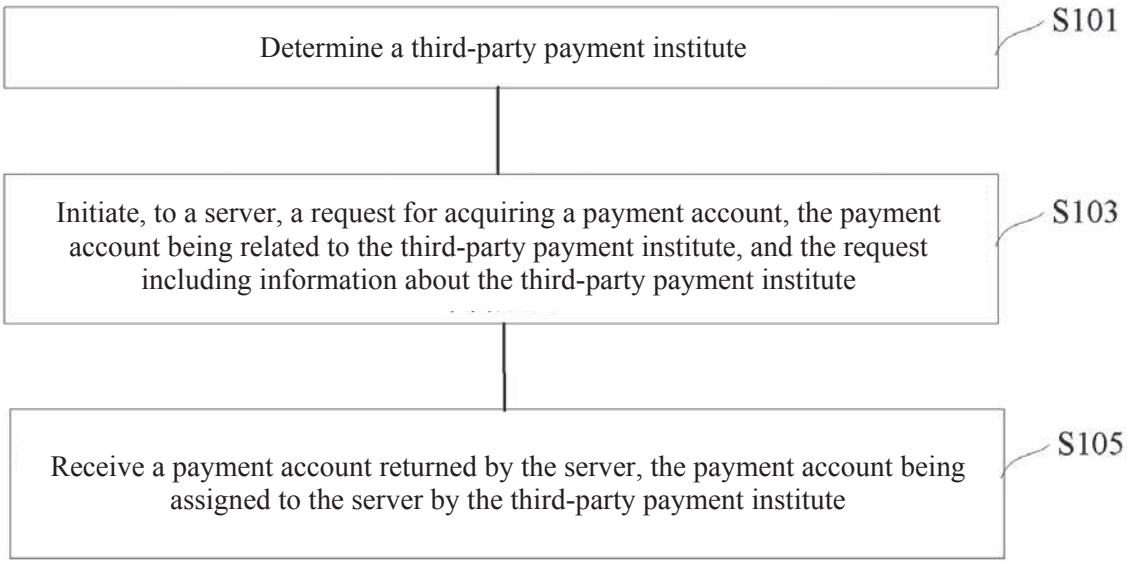

Determine a third-party payment institute
S101
Initiate, to a server, a request for acquiring a payment account, the payment account being related to the third-party payment institute, and the request including information about the third-party payment institute
S103
Receive a payment account returned by the server, the payment account being assigned to the server by the third-party payment institute
S105

FIG. 1

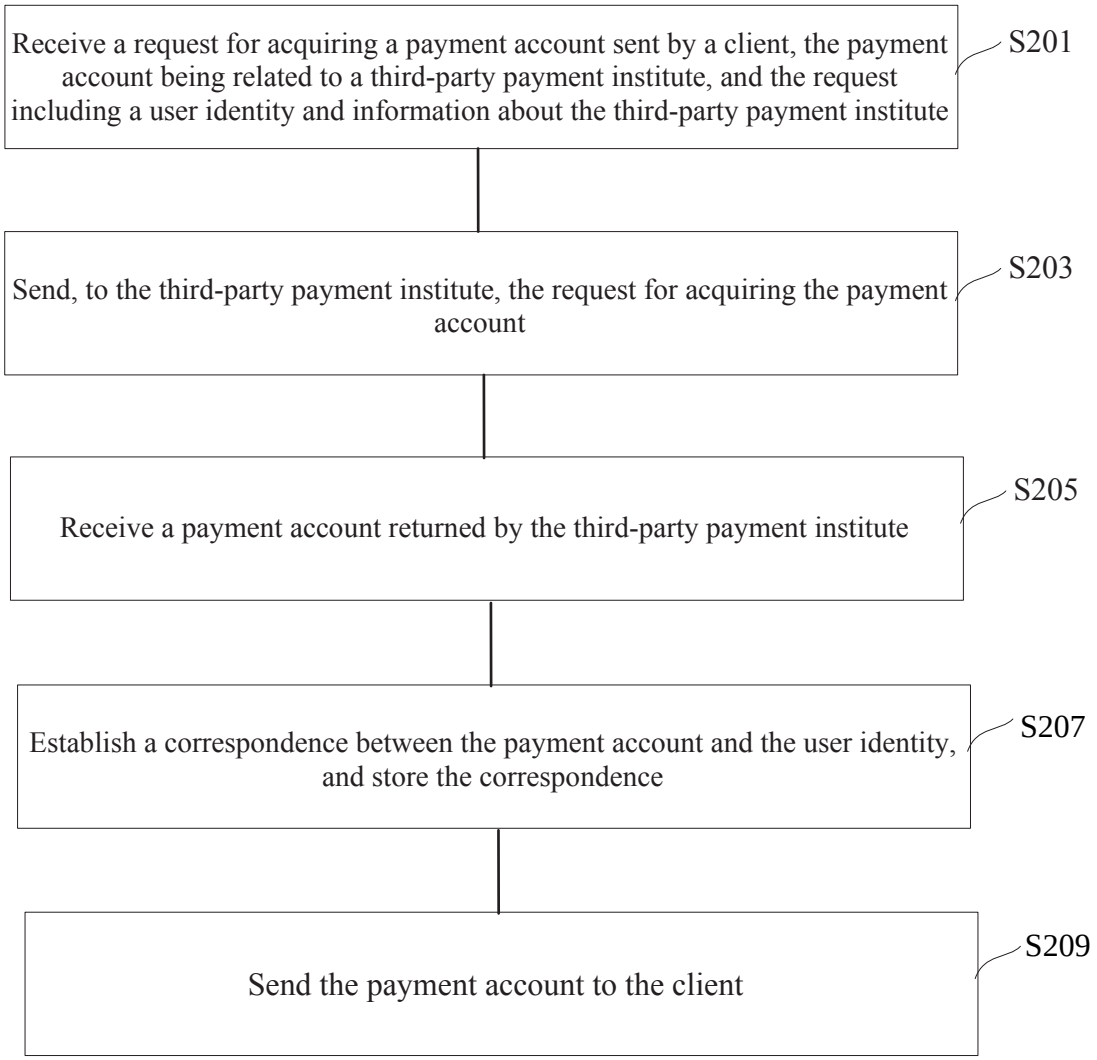

Receive a request for acquiring a payment account sent by a client, the payment account being related to a third-party payment institute, and the request including a user identity and information about the third-party payment institute
S201
Send, to the third-party payment institute, the request for acquiring the payment account
S203
Receive a payment account returned by the third-party payment institute
S205
Establish a correspondence between the payment account and the user identity, and store the correspondence
S207
Send the payment account to the client
S209

FIG. 2

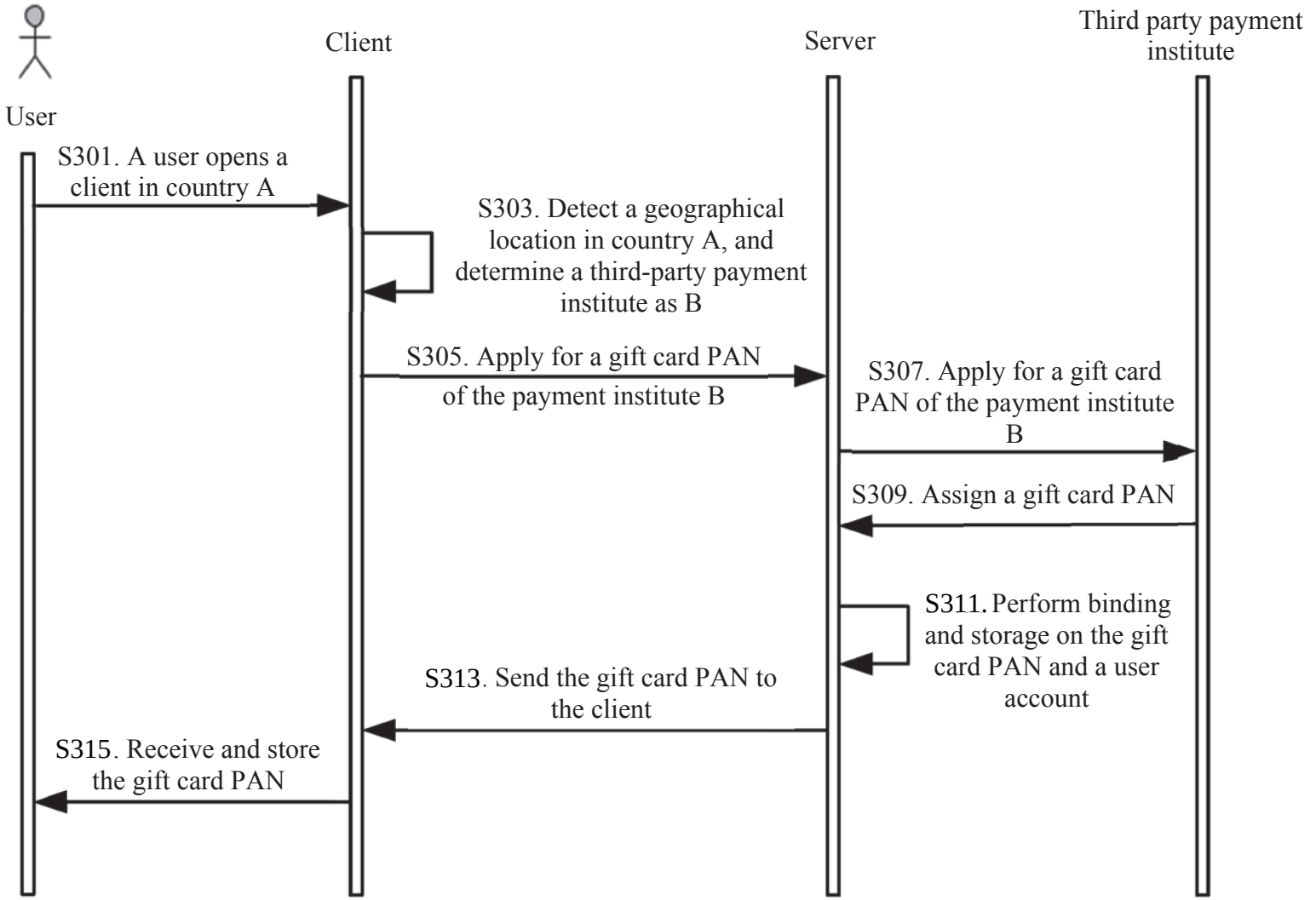

User
Client
Server
Third party payment institute
S301. A user opens a client in country A
S303. Detect a geographical location in country A, and determine a third-party payment institute as B
S305. Apply for a gift card PAN of the payment institute B
S307. Apply for a gift card PAN of the payment institute B
S309. Assign a gift card PAN
S311. Perform binding and storage on the gift card PAN and a user account
S313. Send the gift card PAN to the client
S315. Receive and store the gift card PAN

FIG. 3

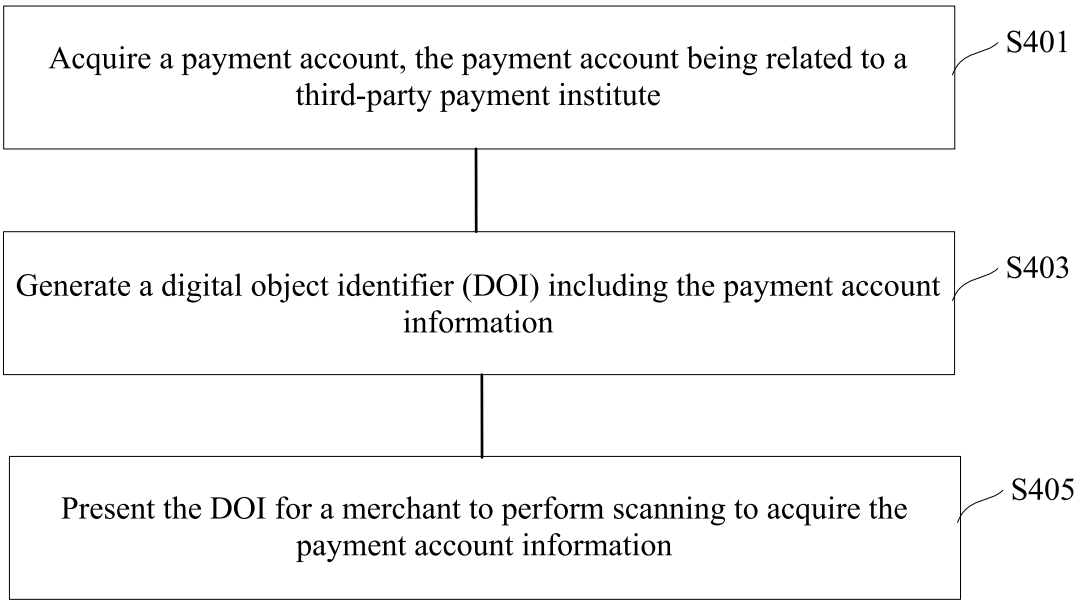

Acquire a payment account, the payment account being related to a third-party payment institute
S401
Generate a digital object identifier (DOI) including the payment account information
S403
Present the DOI for a merchant to perform scanning to acquire the payment account information
S405

FIG. 4

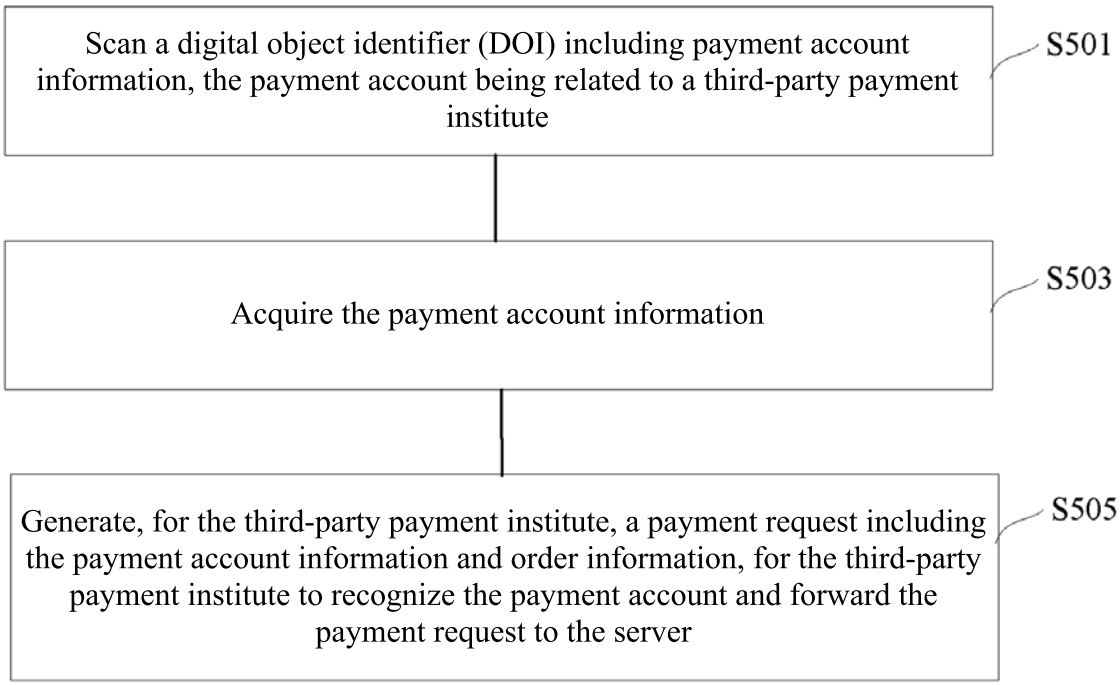

Scan a digital object identifier (DOI) including payment account information, the payment account being related to a third-party payment institute
S501
Acquire the payment account information
S503
Generate, for the third-party payment institute, a payment request including the payment account information and order information, for the third-party payment institute to recognize the payment account and forward the payment request to the server
S505

FIG. 5

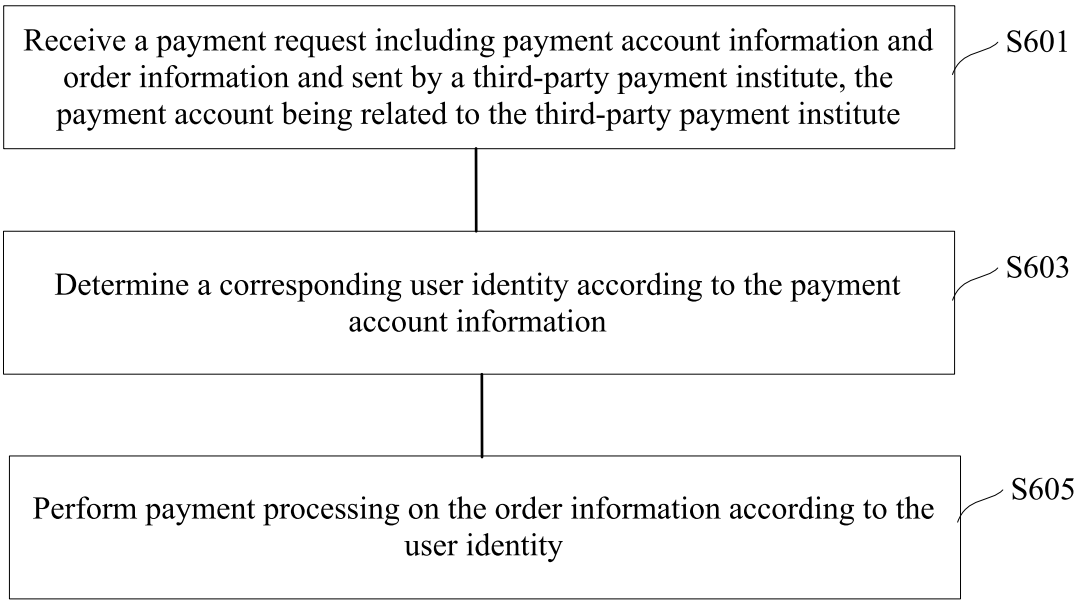

Receive a payment request including payment account information and order information and sent by a third-party payment institute, the payment account being related to the third-party payment institute
S601
Determine a corresponding user identity according to the payment account information
S603
Perform payment processing on the order information according to the user identity
S605

FIG. 6

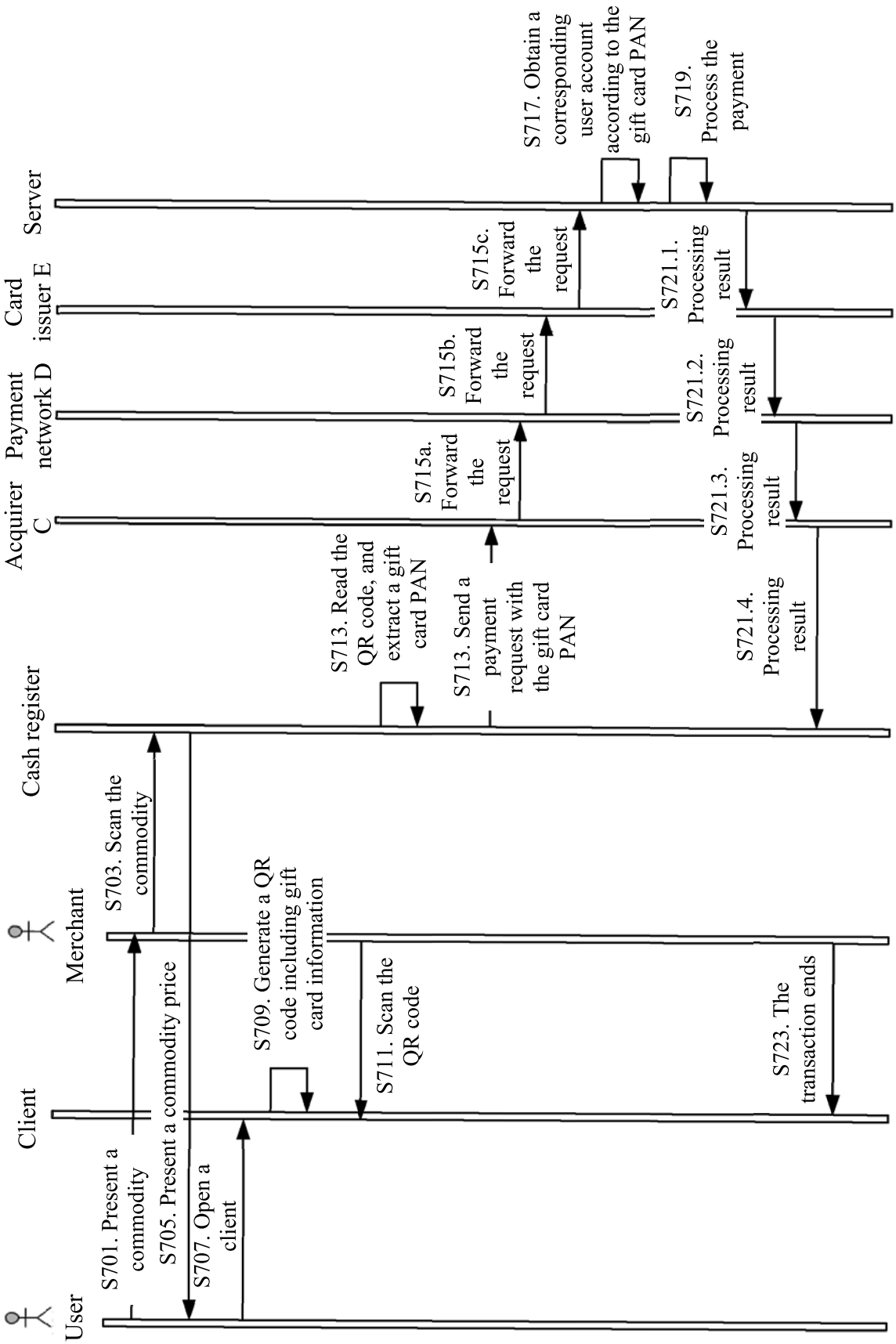

User
Client
Merchant
Cash register
Acquirer C
Payment network D
Card issuer E
Server
S701. Present a commodity
S703. Scan the commodity
S705. Present a commodity price
S707. Open a client
S709. Generate a QR code including gift card information
S711. Scan the QR code
S713. Read the QR code, and extract a gift card PAN
S713. Send a payment request with the gift card PAN
S715a. Forward the request
S715b. Forward the request
S715c. Forward the request
S717. Obtain a corresponding user account according to the gift card PAN
S719. Process the payment
S721.1. Processing result
S721.2. Processing result
S721.3. Processing result
S721.4. Processing result
S723. The transaction ends

FIG. 7

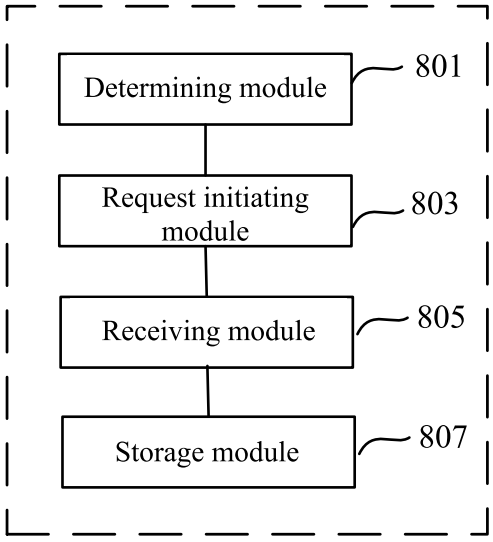



FIG. 8

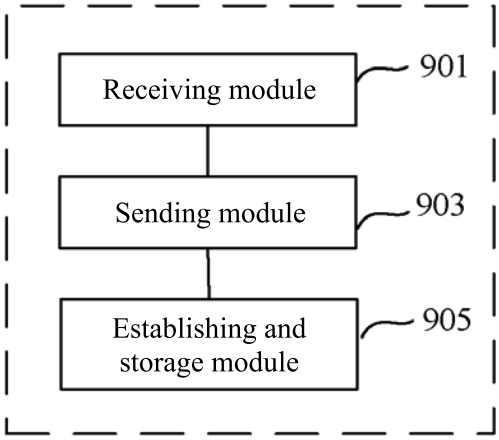



FIG. 9

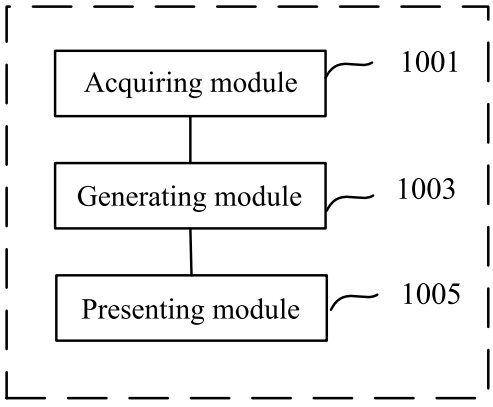



FIG. 10

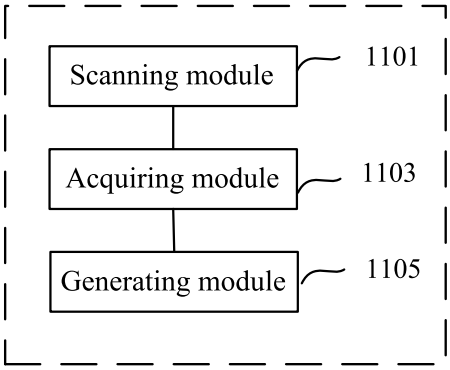

Scanning module
1101
Acquiring module
1103
Generating module
1105

FIG. 11

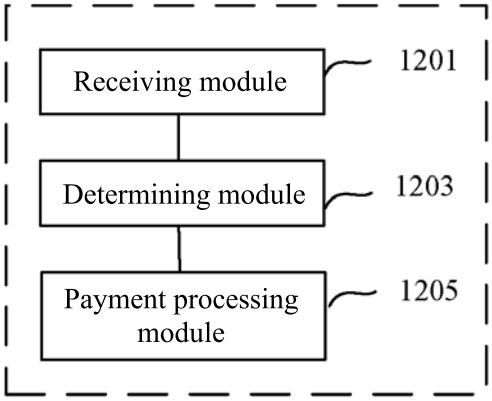

Receiving module
1201
Determining module
1203
Payment processing module
1205

FIG. 12