ABSTRACT

This application discloses a payment service execution system, method, and device. The method includes: determining, according to an identifier of a server of a card issuing institution carried in a payment request sent from a server of an acquiring institution, that the payment request is to be executed by the server of the card issuing institution; generating a service identifier of a card organization according to the payment request; returning the service identifier of the card organization to a purchasing terminal; and sending the service identifier of the card organization to the server of the card issuing institution to cause the purchasing terminal to send a payment operation request to the server of the card issuing institution according to the service identifier of the card organization and thus cause the server of the card issuing institution to execute, according to the payment operation request, a payment service created based on the service identifier of the card organization. It can be seen that the purchasing terminal does not need to wait during the process in which the server of the card issuing institution receives the payment request and returns the service identifier of the card issuing institution created according to the payment request, thereby reducing a wait time for a user, reducing security risk, and improving payment service execution efficiency.