CLAIMS

1. An electronic payment service processing method, comprising:

receiving, by a server, a first service information set needed for electronic payment service processing, to perform the electronic payment service processing (11);

determining, by the server, whether the electronic payment service processing fails (52);

in response to determining that the electronic payment service processing fails, determining, based on a type of the electronic payment service processing failure, whether to generate a re-payment entrance, wherein the re-payment entrance can be associated with a second service information set, and the second service information set is formed after a corresponding element in the first service information set that causes the electronic payment service processing failure is adjusted (12), wherein determining whether to generate the re-payment entrance comprises:

determining, by the server, whether the type of the electronic payment service processing failure is incorrect electronic payment authentication information; and

in response to determining that the type is not incorrect electronic payment authentication information, generating the re-payment entrance; and

after generating the re-payment entrance (522) and receiving an instruction indicating that the re-payment entrance is triggered, performing, by the server, the electronic payment service processing by using elements in the second service information set and a third service information set, wherein the third service information set is a difference set of the first service information set and the second service information set (13, 53).

2. The method according to claim 1, wherein the method further comprises:

establishing, by the server, a mapping relationship between the re-payment entrance and the third service information set; and

obtaining, by the server, the third service information set based on the mapping relationship when receiving the instruction indicating that the re-payment entrance is triggered.

3. The method according to claim 2, wherein establishing, by the server, a mapping relationship between the re-payment entrance and the third service information set comprises:

generating, by the server, a unique identifier while or after generating the re-payment entrance (231); and

establishing, by the server, a mapping relationship between the unique identifier and the third service information set, and a mapping relationship between the re-payment entrance and the unique identifier (232); and

obtaining, by the server, the third service information set based on the mapping relationship when receiving the instruction indicating that the re-payment entrance is triggered comprises:

when receiving the instruction indicating that the re-payment entrance is triggered, obtaining the unique identifier based on the mapping relationship between the re-payment entrance and the unique identifier, and obtaining the third service information set based on the unique identifier.

4. The method according to claim 3, wherein there is a mapping relationship between the unique identifier and a timestamp, the timestamp is used to record time when the unique identifier is generated, and the obtaining the unique identifier based on the mapping relationship between the re-payment entrance and the unique identifier, and obtaining the third service information set based on the unique identifier comprises:

obtaining the timestamp based on the unique identifier after obtaining the unique identifier (34a);

determining whether a difference between current time and the time recorded by the timestamp is less than a predetermined time threshold (34b); and

in response to determining that the difference is less than the predetermined time threshold, obtaining the third service information set based on the unique identifier (34c).

5. The method according to claim 3, wherein there is also a mapping relationship between the unique identifier and status information, the status information is used to record whether the third service information set has been obtained based on the unique identifier, and obtaining the unique identifier based on the mapping relationship between the re-payment entrance and the unique identifier, and obtaining the third service information set based on the unique identifier comprises:

obtaining the status information based on the unique identifier after obtaining the unique identifier;

determining, based on the status information, whether the third service information set has

been obtained based on the unique identifier; and

in response to determining that the third service information has not been obtained based on the unique identifier, obtaining the third service information set based on the unique identifier.

6. The method according to claim 1, wherein:

when determining whether the electronic payment service processing fails, the method further comprises:

in response to determining that the electronic payment service processing does not fail, sending information indicating that the service processing succeeds; or

in response to determining that the electronic payment service processing fails, when determining, based on the type of the electronic payment service processing failure, whether to generate the re-payment entrance, if it is determined not to generate the re-payment entrance, the method further comprises sending prompt information corresponding to the type of the electronic payment service processing failure; or

when determining whether the type of the electronic payment service processing failure is incorrect electronic payment authentication information, the method further comprises: ending the electronic payment service processing, and sending prompt information corresponding to the type of the electronic payment service processing failure.

7. The method according to claim 1, wherein the electronic payment service processing failure comprises one or more of insufficient balance in a selected payment channel, incorrect payment authentication information, operation timeout, server exception, or network interruption.

8. The method according to claim 1 or 7, wherein the third service information set comprises a nonempty subset of the first service information set, for example a set including one or more of payment authentication information or payment related protocol agreement information.

9. The method according to any one of claims 1, 7, or 8, wherein the third service information set comprises service information in the first service information set other than

service information that causes the electronic payment service processing failure.

10. An electronic payment method, comprising:

receiving a payment element information set needed for electronic payment, to perform the electronic payment;

determining whether the electronic payment fails;

in response to determining that the electronic payment fails, determining, based on a type of the electronic payment failure, whether to generate a re-payment entrance, wherein the re-payment entrance can be associated with a new payment element formed after a payment element that causes the electronic payment failure is adjusted, wherein determining whether to generate the re-payment entrance comprises:

determining whether the type of the electronic payment failure is incorrect electronic payment authentication information; and

in response to determining that the type is not incorrect electronic payment authentication information, generating the re-payment entrance; and

after generating the re-payment entrance and receiving an instruction indicating that the re-payment entrance is triggered, implementing re-payment by using the new payment element and an element in the payment element information set other than the payment element that causes the electronic payment failure.

11. The method according to claim 10, wherein determining, based on a type of the electronic payment service processing failure, whether to generate a re-payment entrance comprises:

if the electronic payment fails due to insufficient balance in a payment channel, generating a re-payment entrance that can be associated with a payment channel with sufficient balance, wherein in this case, the implementing, after receiving an instruction indicating that the re-payment entrance is triggered, re-payment by using the new payment element and an element in the payment element information set other than the payment element that causes the electronic payment failure comprises:

after receiving the instruction indicating that the re-payment entrance is triggered, implementing re-payment by using the payment channel with sufficient balance and an element

in the payment element information set other than the payment channel; and/or

if the electronic payment fails because a payment channel is busy with services, generating a re-payment entrance that can be associated with a payment channel that is idle with services, wherein in this case, the implementing, after receiving an instruction indicating that the re-payment entrance is triggered, re-payment by using the new payment element and an element in the payment element information set other than the payment element that causes the electronic payment failure comprises:

after receiving the instruction indicating that the re-payment entrance is triggered, implementing re-payment by using the idle payment channel and an element in the payment element information set other than the busy payment channel.

12. An electronic payment service processing device, the device comprising multiple units configured to perform the method according to any one of claims 1 to 11.