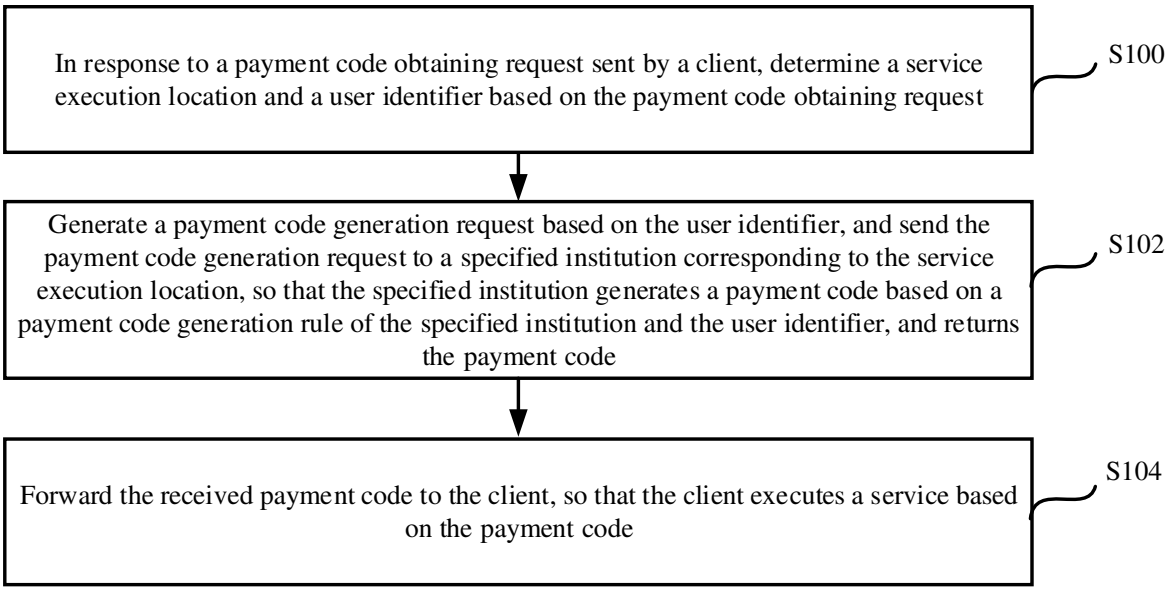

In response to a payment code obtaining request sent by a client, determine a service execution location and a user identifier based on the payment code obtaining request
S100
Generate a payment code generation request based on the user identifier, and send the payment code generation request to a specified institution corresponding to the service execution location, so that the specified institution generates a payment code based on a payment code generation rule of the specified institution and the user identifier, and returns the payment code
S102
Forward the received payment code to the client, so that the client executes a service based on the payment code
S104

FIG. 1

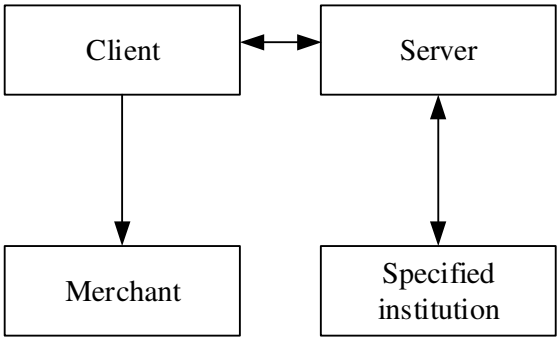

Client
Server
Merchant
Specified institution

FIG. 2

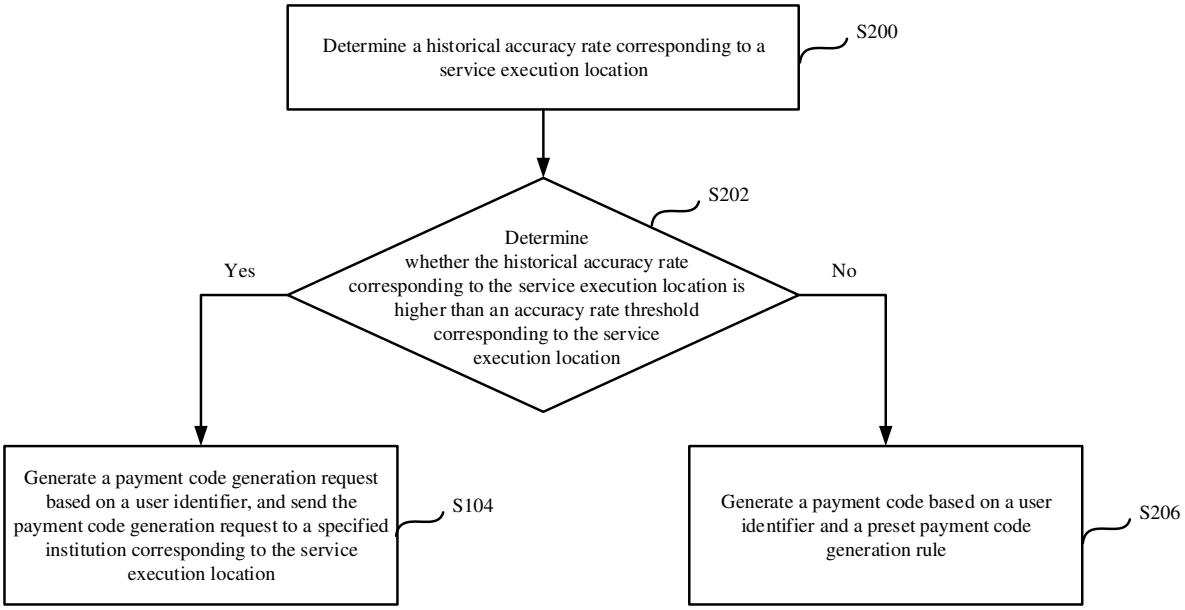

Determine a historical accuracy rate corresponding to a service execution location
S200
S202
Determine whether the historical accuracy rate corresponding to the service execution location is higher than an accuracy rate threshold corresponding to the service execution location
Yes
No
Generate a payment code generation request based on a user identifier, and send the payment code generation request to a specified institution corresponding to the service execution location
S104
Generate a payment code based on a user identifier and a preset payment code generation rule
S206

FIG. 3

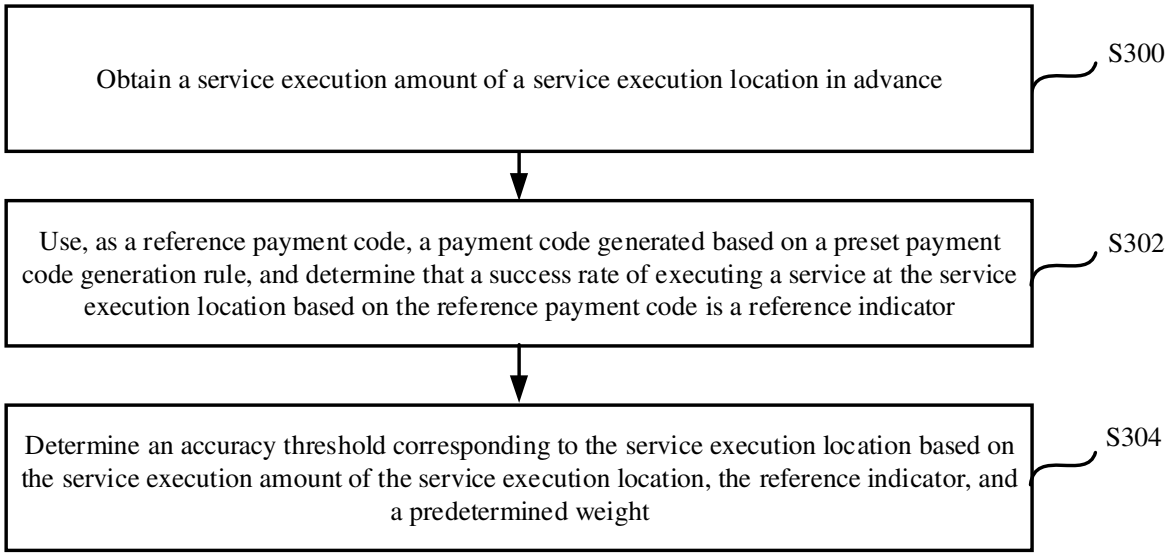

Obtain a service execution amount of a service execution location in advance
S300
Use, as a reference payment code, a payment code generated based on a preset payment code generation rule, and determine that a success rate of executing a service at the service execution location based on the reference payment code is a reference indicator
S302
Determine an accuracy threshold corresponding to the service execution location based on the service execution amount of the service execution location, the reference indicator, and a predetermined weight
S304

FIG. 4

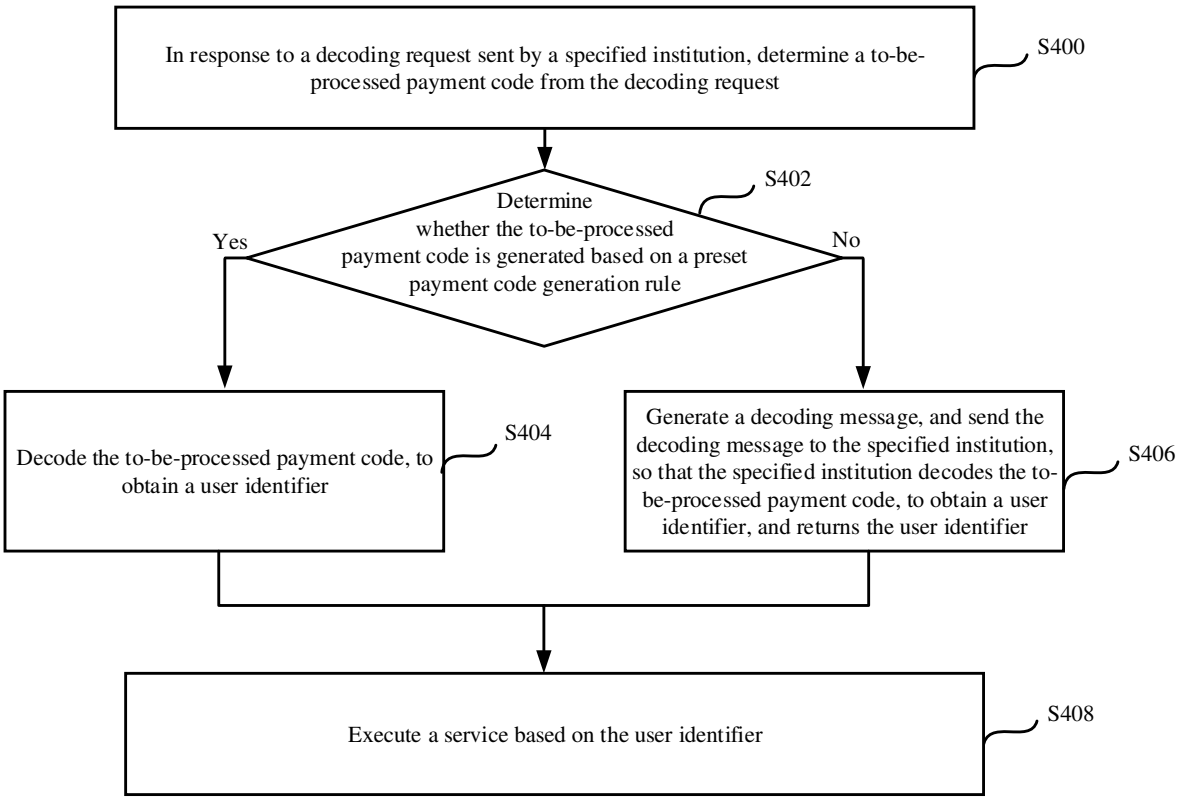

In response to a decoding request sent by a specified institution, determine a to-be-processed payment code from the decoding request
S400
Determine whether the to-be-processed payment code is generated based on a preset payment code generation rule
S402
Yes
No
Decode the to-be-processed payment code, to obtain a user identifier
S404
Generate a decoding message, and send the decoding message to the specified institution, so that the specified institution decodes the to-be-processed payment code, to obtain a user identifier, and returns the user identifier
S406
Execute a service based on the user identifier
S408

FIG. 5

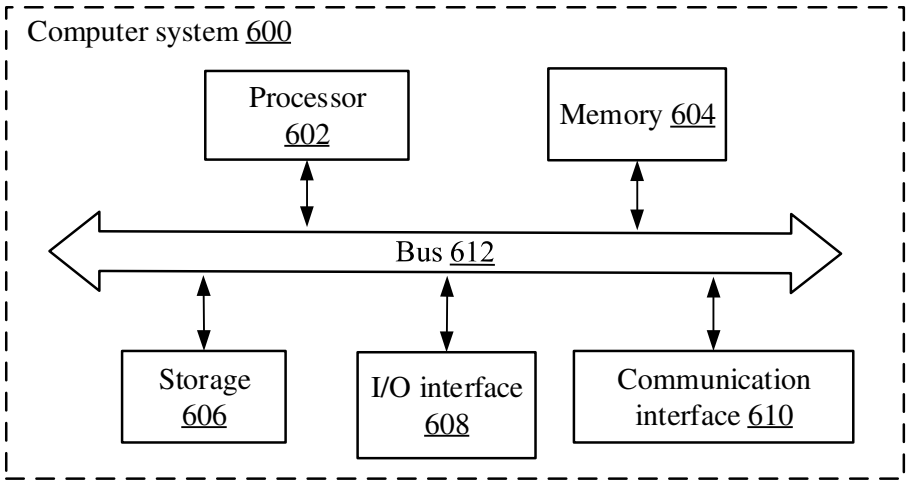

Computer system 600
Processor 602
Memory 604
Bus 612
Storage 606
I/O interface 608
Communication interface 610

FIG. 6