# ONLINE SUBSCRIPTION SYSTEM AND METHOD, STORAGE MEDIUM, AND COMPUTER SYSTEM

## 说　明　书　摘　要

本说明书公开了一种线上签约的系统、方法、存储介质及计算机系统，所述系统包括商户平台、支付机构以及支付服务商，支付机构包括客户端和服务端；其中：商户平台可响应于用户的签约请求，将签约请求通过支付服务商发送给服务端。服务端可根据接收到的签约请求，确定签约地址，并通过支付服务商将签约地址发送给商户平台。商户平台可基于签约地址，使用户通过客户端执行签约业务。支付服务商可在客户端未返回签约结果时，根据签约标识，生成查询指令，并发送给服务端。服务端根据查询指令，查询签约结果，并通过支付服务商返回给商户平台。避免客户端无法返回签约结果，避免商户平台长时间等待，提升用户签约的速度，给用户带来更好的体验。

This specification discloses an online subscription system and method, a storage medium, and a computer system. The system includes a merchant platform, a payment institution, and a payment service provider, and the payment institution includes a client and a serving end. The merchant platform can send a subscription request of a user to the serving end by using the payment service provider in response to the subscription request. The serving end can determine a subscription address based on the received subscription request, and send the subscription address to the merchant platform by using the payment service provider. The merchant platform can enable, based on the subscription address, the user to execute a subscription service by using the client. When the client does not return a subscription result, the payment service provider can generate a query instruction based on a subscription identifier, and send the query instruction to the serving end. The serving end queries the subscription result based on the query instruction, and returns the subscription result to the merchant platform by using the payment service provider. This avoids a case in which the client cannot return the subscription result, to avoid a case in which the merchant platform waits for a long period of time, improve a subscription speed of the user, and bring better experience to the user.

Figure 3