说　明　书　摘　要

本说明书提供了一种身份验证系统、方法、存储介质及计算机系统，该系统至少包括：用户终端、收单机构服务器以及钱包服务器，用户终端中安装有业务客户端，业务客户端包含收单机构软件包，其中，用户终端处的业务客户端在确定支付申请后，通过收单机构软件包与收单机构服务器进行通信，从而使收单机构软件包拉起钱包服务器生成的用于身份验证的第一验证界面，对用户进行身份验证，使得用户终端在未安装钱包客户端的情况下，依旧可以对用户进行身份验证，实现非跳端的用户身份验证，在保证的用户数据安全的情况下，提高了用户线上支付业务的成功率。

This specification provides an identity verification system and method, a storage medium, and a computer system. The system includes at least a user terminal, an acquiring institution server, and a wallet server. A service client is installed in the user terminal, and the service client includes an acquiring institution software package. After determining a payment application, the service client in the user terminal communicates with the acquiring institution server by using the acquiring institution software package, so that the acquiring institution software package launches a first verification interface that is generated by the wallet server and that is used for identity verification to perform identity verification on a user. In this way, when no wallet client is installed in the user terminal, identity verification can still be performed on the user, to implement non-jump user identity verification. This increases a success rate of an online payment service of the user while ensuring security of user data.

Fig. 4