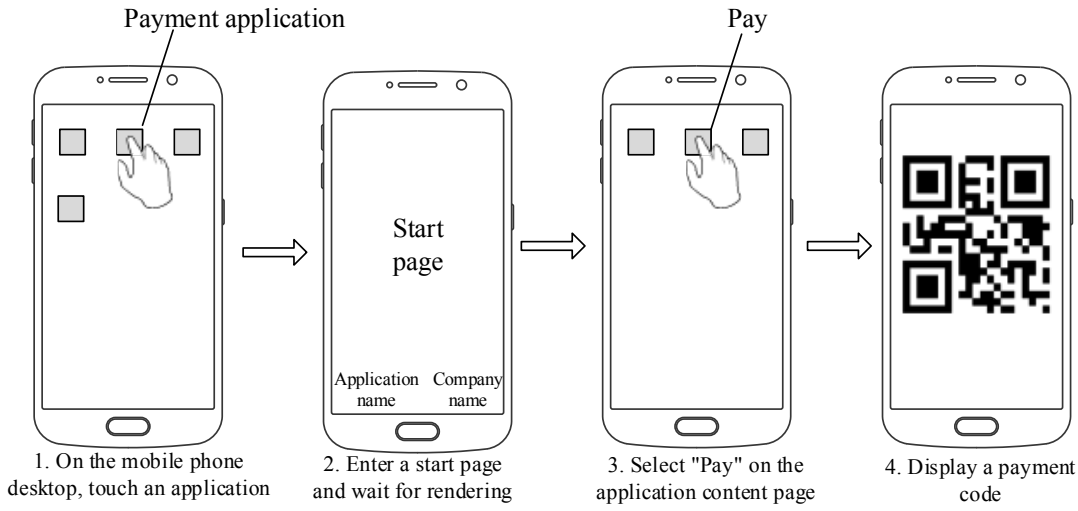

Payment application
Pay
Start page
Application name
Company name
1. On the mobile phone desktop, touch an application
2. Enter a start page and wait for rendering
3. Select "Pay" on the application content page
4. Display a payment code

FIG. 1

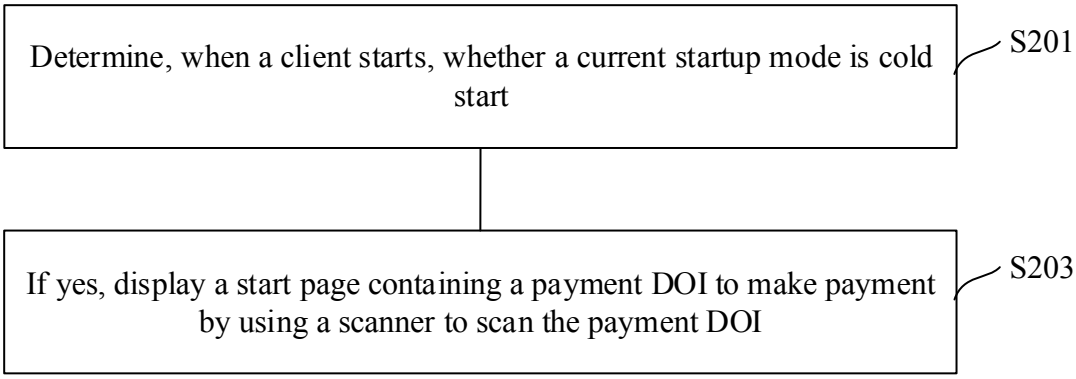

Determine, when a client starts, whether a current startup mode is cold start
S201
If yes, display a start page containing a payment DOI to make payment by using a scanner to scan the payment DOI
S203

FIG. 2


Start
page
Application
name
Company
name

FIG. 3

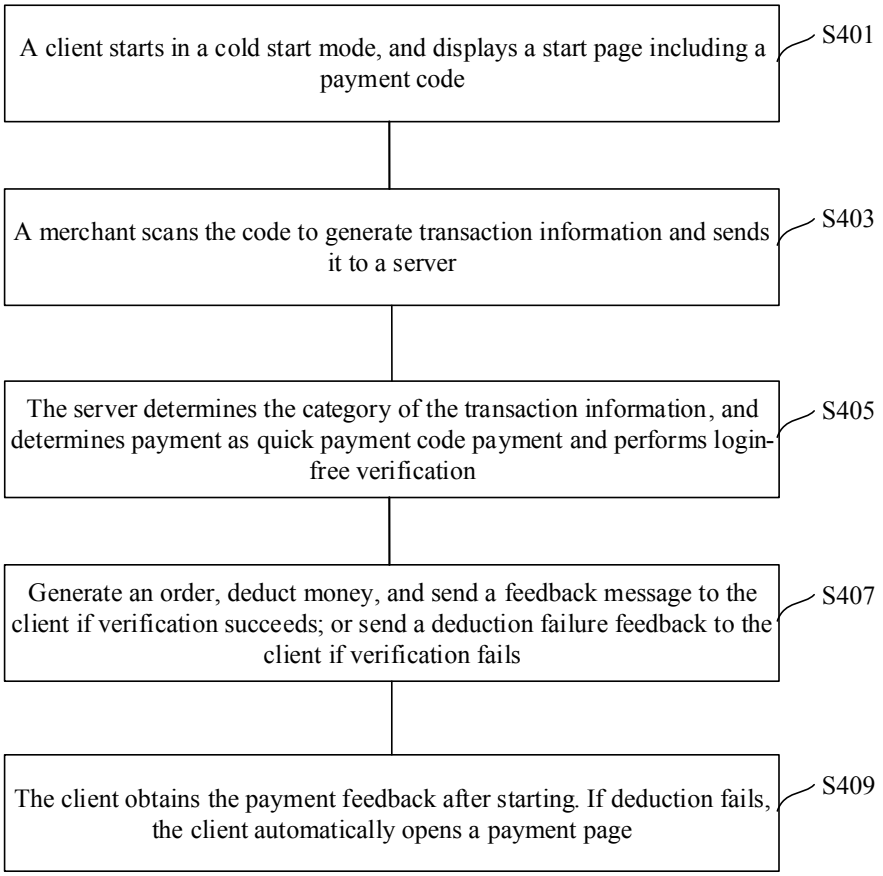

A client starts in a cold start mode, and displays a start page including a payment code
S401
A merchant scans the code to generate transaction information and sends it to a server
S403
The server determines the category of the transaction information, and determines payment as quick payment code payment and performs login-free verification
S405
Generate an order, deduct money, and send a feedback message to the client if verification succeeds; or send a deduction failure feedback to the client if verification fails
S407
The client obtains the payment feedback after starting. If deduction fails, the client automatically opens a payment page
S409

FIG. 4

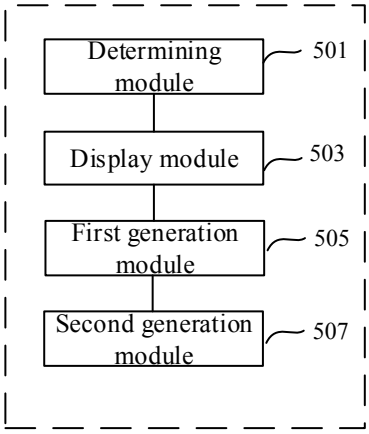

Determining module
501
Display module
503
First generation module
505
Second generation module
507

FIG. 5

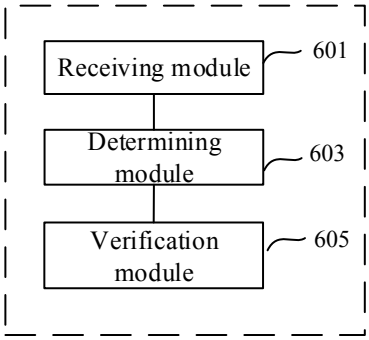

Receiving module
601
Determining module
603
Verification module
605

FIG. 6