CLAIMS

1. An agency payment method, comprising:

acquiring, from an agent mobile terminal, an agency payment request instruction, and parsing the agency payment request instruction to acquire control information thereof; wherein the agency payment request instruction is generated by the agent mobile terminal according to an agent's operation of performing a payment process through an account of a consignor;

inquiring content information of the agency payment request instruction according to the control information of the agency payment request instruction, so as to acquire a login account and a transaction account, and performing a verification of an agency relation between the login account and the transaction account; generating payment acknowledgement information after the verification succeeds and transmitting the payment acknowledge information to a consignor mobile terminal; acquiring from the consignor mobile terminal response information according to the payment acknowledgement information and performing a verification of the response information; wherein the transaction account is an account of the consignor, the login account is an account of the agent, and the response information is generated by the consignor mobile terminal according to the consignor's acknowledgement of the agent's operation of performing the payment process;

determining whether to complete the payment according to a result of the verification of the response information.

2. The method according to claim 1, further comprising:

acquiring an account agency request instruction, and parsing the account agency request instruction to acquire control information thereof;

inquiring content information of the account agency request instruction according to the control information of the account agency request instruction, so as to acquire the login account and the transaction account, and performing a verification of the login account and the transaction account;

establishing an agency relation between the login account and the transaction account, after the verification succeeds.

3. The method according to claim 1, further comprising:

acquiring a transaction verification request instruction before the agency payment request instruction is acquired, and parsing the transaction verification request instruction to acquire control information thereof;

inquiring content information of the transaction verification request instruction according to the control information of the transaction verification request instruction, acquiring the login account, and performing a verification of validity of the login account, wherein the agency payment request instruction is allowed to be acquired only when the verification succeeds.

4. The method according to claim 1 or 2, further comprising:

acquiring an account agency cancelling instruction, and parsing the account agency cancelling instruction to acquire control information thereof;

inquiring content information of the account agency cancelling instruction according to the control information of the account agency cancelling instruction, acquiring the transaction account, and performing a verification of validity of the transaction account;

cancelling an agency relation between the login account and the transaction account, after the verification succeeds.

5. The method according to claim 1 or 2, further comprising:

storing account information, the agency relation, operation logs and verification information.

6. An electronic device, comprising:

a memory used to store a request instruction;

a processor coupled to the memory, and configured to perform the request instruction stored in the memory, wherein the processor is used by a configured application program to:

acquire, from an agent mobile terminal, an agency payment request instruction, and parse the agency payment request instruction to acquire control information thereof; wherein the agency payment request instruction is generated by the agent mobile terminal according to an agent’s operation of performing a payment process through an account of a consignor;

inquire content information of the agency payment request instruction according to the control information of the agency payment request instruction, so as to acquire a login account and a transaction account, and perform a verification of an agency relation between the login account and the transaction account; generate payment acknowledgement information after the verification succeeds and transmit the payment acknowledge information to a consignor mobile terminal; acquire from the consignor mobile terminal response information according to the payment acknowledgement information and perform a verification of the response information; wherein the transaction account is an account of the consignor, the login account is an account of the agent, and the response information is generated by the consignor mobile terminal according to the consignor’s acknowledgement of

the agent’s operation of performing the payment process;

determine whether to complete the payment according to a result of the verification of the response information.

7. A computer readable storage medium, comprising a stored computer programs, which controls the terminal device to perform the following operations when running a computer program:

acquiring, from an agent mobile terminal, an agency payment request instruction, and parsing the agency payment request instruction to acquire control information thereof; wherein the agency payment request instruction is generated by the agent mobile terminal according to an agent’s operation of performing a payment process through an account of a consignor;

inquiring content information of the agency payment request instruction according to the control information of the agency payment request instruction, so as to acquire a login account and a transaction account, and performing a verification with an agency relation between the login account and the transaction account; generating payment acknowledgement information after the verification succeeds and transmitting the payment acknowledge information to a consignor mobile terminal; acquiring from the consignor mobile terminal response information according to the payment acknowledgement information and performing a verification of the response information; wherein the transaction account is an account of the consignor, the login account is an account of the agent, and the response information is generated by the consignor mobile terminal according to the consignor’s acknowledgement of the agent’s operation of performing the payment process;

determining whether to complete the payment according to a result of the verification of the response information.