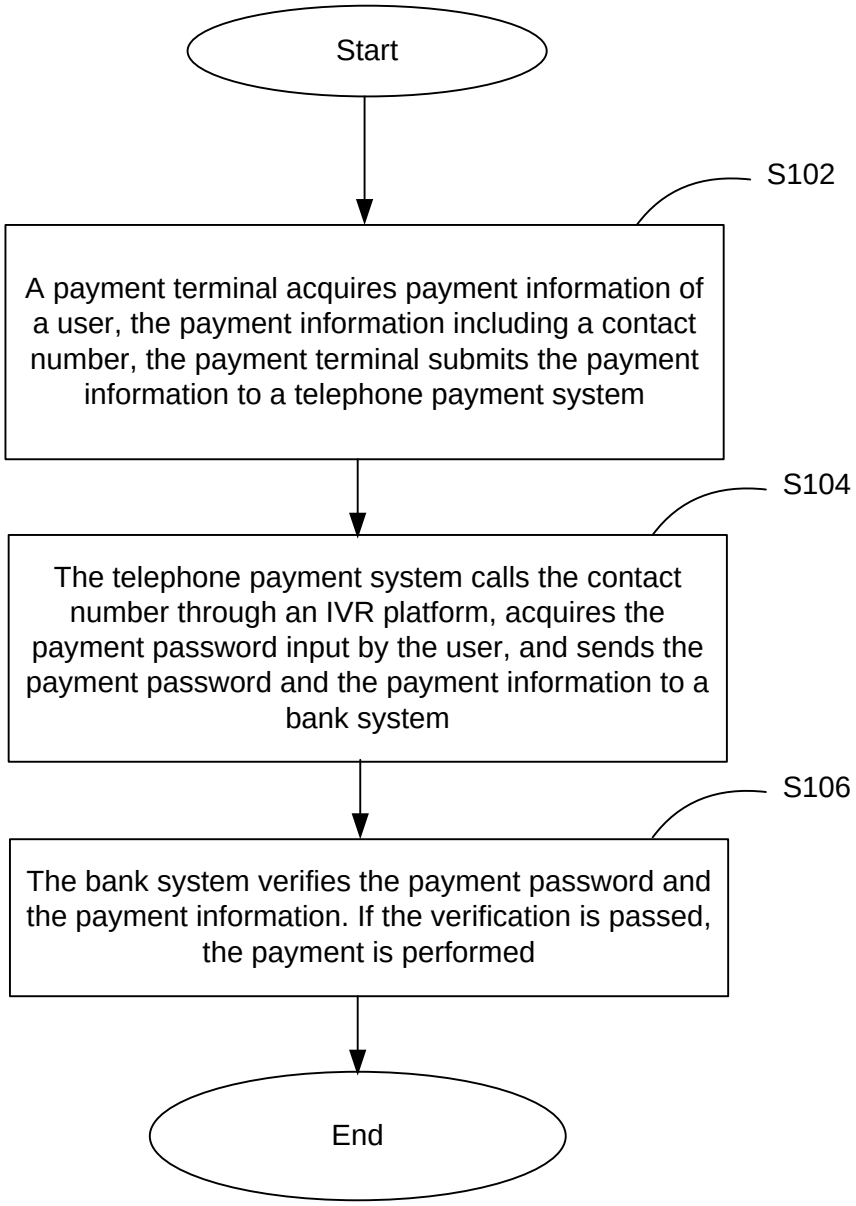

Start
S102
A payment terminal acquires payment information of a user, the payment information including a contact number, the payment terminal submits the payment information to a telephone payment system
S104
The telephone payment system calls the contact number through an IVR platform, acquires the payment password input by the user, and sends the payment password and the payment information to a bank system
S106
The bank system verifies the payment password and the payment information. If the verification is passed, the payment is performed
End

Figure 1

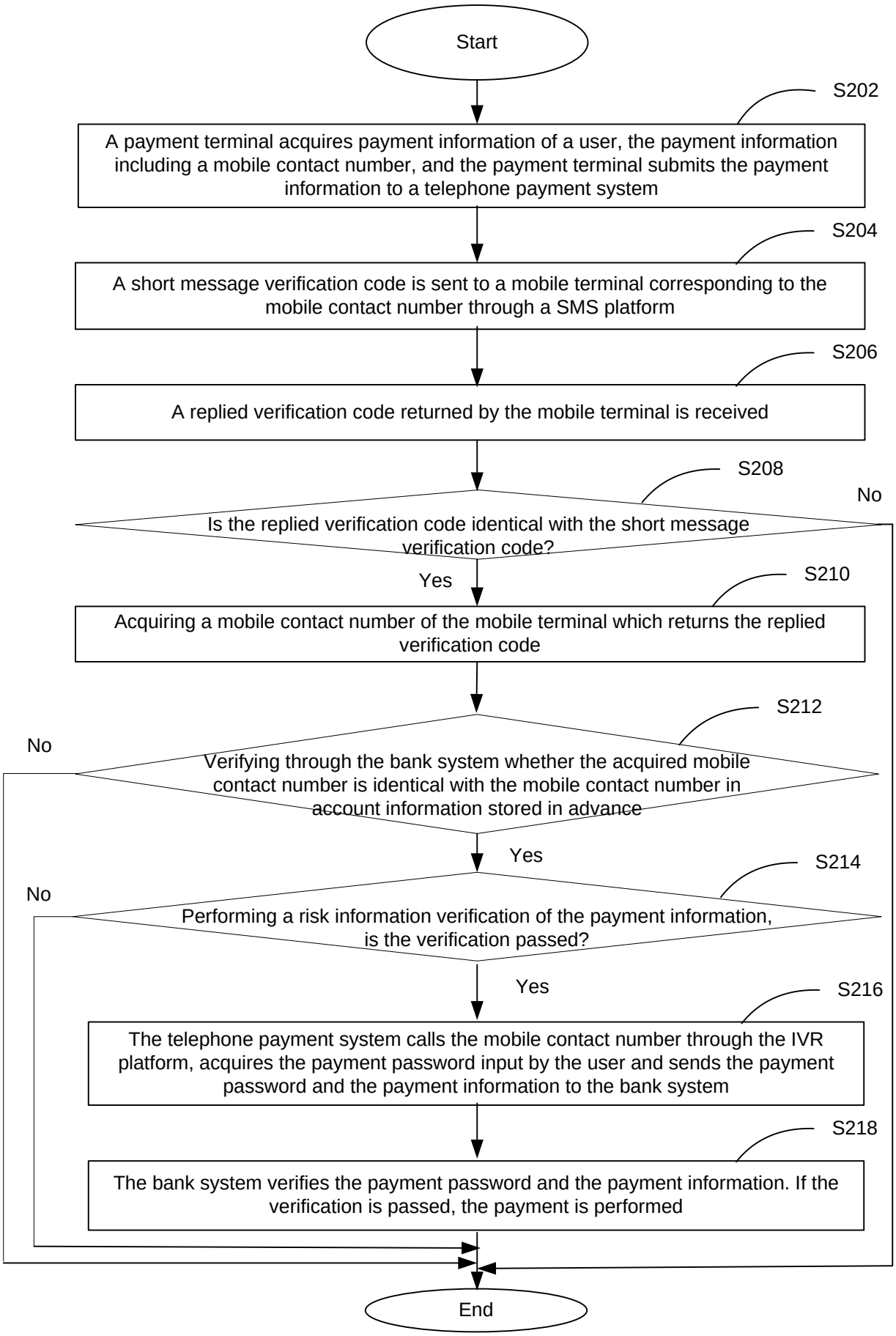

Start
S202
A payment terminal acquires payment information of a user, the payment information including a mobile contact number, and the payment terminal submits the payment information to a telephone payment system
S204
A short message verification code is sent to a mobile terminal corresponding to the mobile contact number through a SMS platform
S206
A replied verification code returned by the mobile terminal is received
S208
Is the replied verification code identical with the short message verification code?
No
Yes
S210
Acquiring a mobile contact number of the mobile terminal which returns the replied verification code
S212
No
Verifying through the bank system whether the acquired mobile contact number is identical with the mobile contact number in account information stored in advance
Yes
S214
No
Performing a risk information verification of the payment information, is the verification passed?
Yes
S216
The telephone payment system calls the mobile contact number through the IVR platform, acquires the payment password input by the user and sends the payment password and the payment information to the bank system
S218
The bank system verifies the payment password and the payment information. If the verification is passed, the payment is performed
End

Figure 2

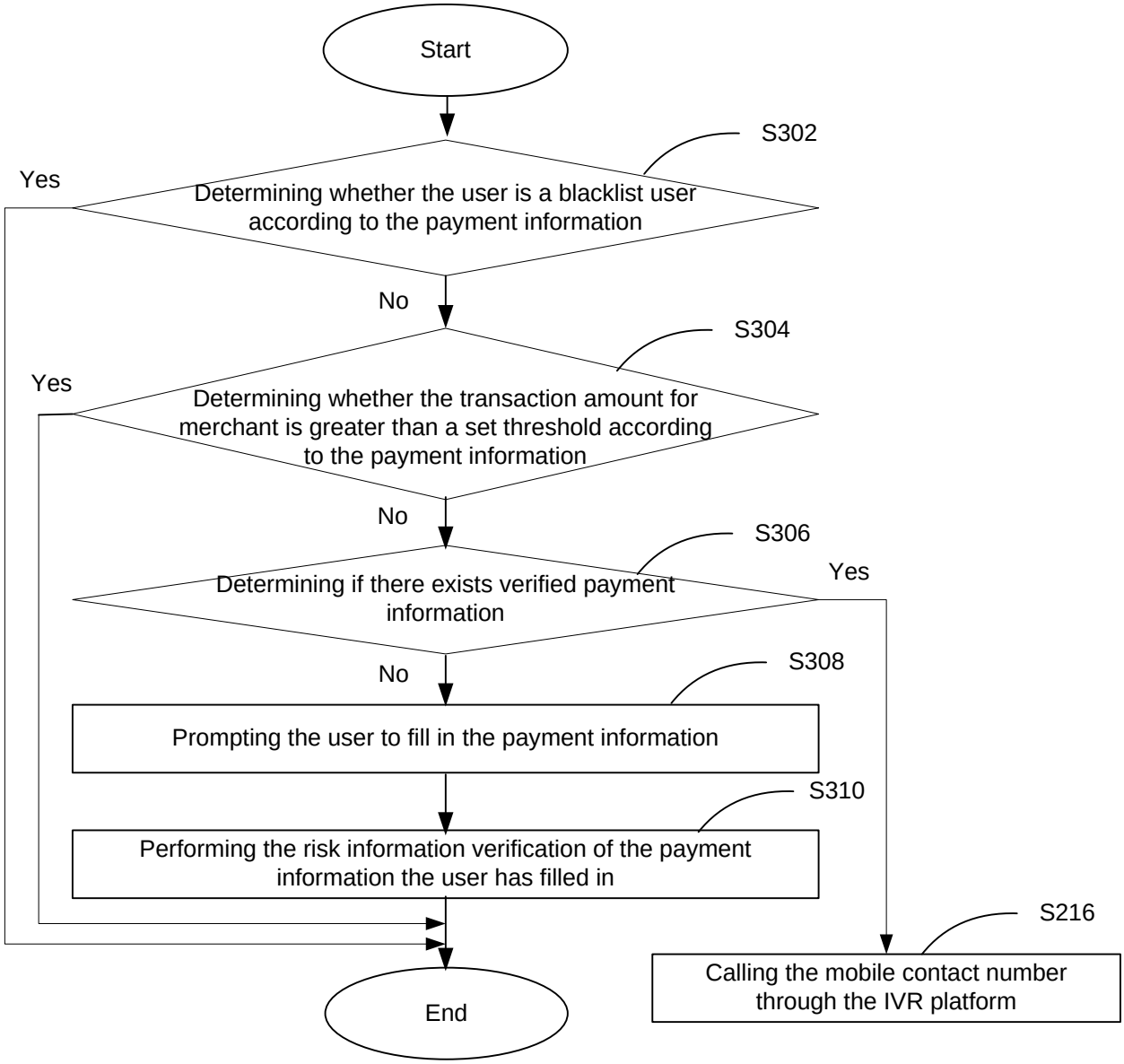


Figure 3

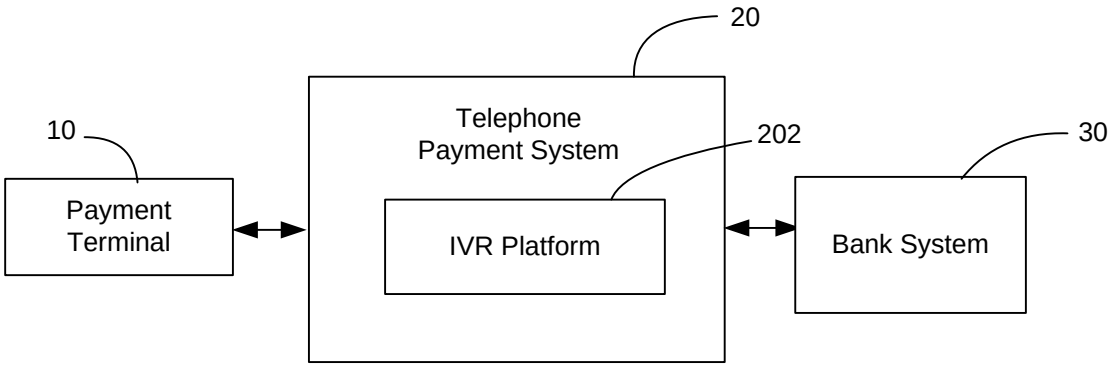


Figure 4

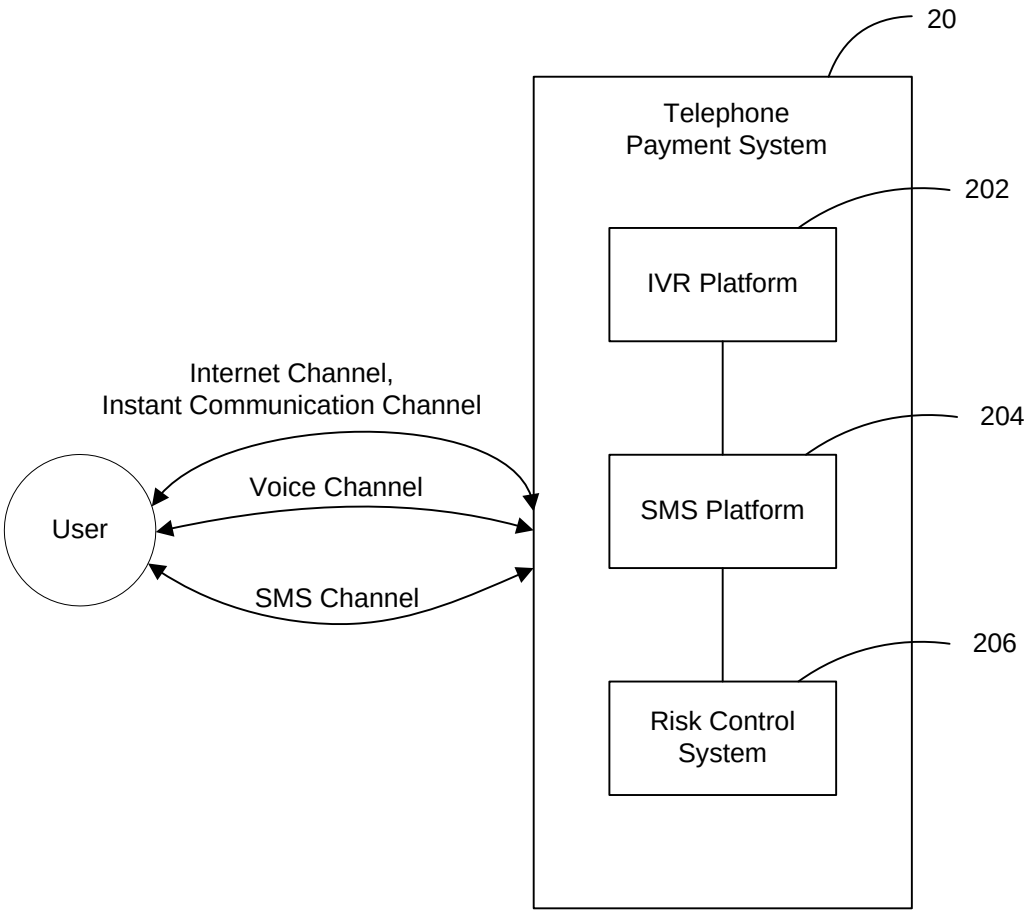

20
Telephone
Payment System
202
IVR Platform
Internet Channel,
Instant Communication Channel
204
Voice Channel
User
SMS Platform
SMS Channel
206
Risk Control
System

Figure 5