

## CLAIMS

### What is claimed is

1. A virtual card opening method, comprising:
  - 5 receiving, by a payment system, a virtual card opening request sent by a user, the virtual card opening request comprising user information of the user and type identifier information of a virtual card requested by the user;
  - searching, by the payment system, for a rule for acting as an agent to open a card and a card opening condition corresponding to the type identifier information from the payment
  - 10 system according to the type identifier information, the rule for acting as an agent to open a card and the card opening condition being obtained in advance by the payment system from a card issuing system corresponding to the type identifier information and being stored in the payment system; and
  - generating, by the payment system, a target virtual card according to the user
  - 15 information and the rule for acting as an agent to open a card when the card opening condition is satisfied.
2. The method according to claim 1, further comprising:
  - storing, by the payment system, data information of the target virtual card in the
  - 20 payment system.
3. The method according to claim 2, further comprising:
  - asynchronously sending, by the payment system, the data information of the target
  - virtual card stored in the payment system to the card issuing system according to the rule for
  - 25 acting as an agent to open a card.
4. The method according to claim 3, wherein the asynchronously sending, by the payment system, the data information of the target virtual card stored in the payment system to the card issuing system according to the rule for acting as an agent to open a card comprises:
  - 30 sending, by the payment system, the data information of the target virtual card stored in the payment system to the card issuing system according to a preset time interval.
5. The method according to claim 3, wherein the asynchronously sending, by the payment system, the data information of the target virtual card stored in the payment system to the card issuing system according to the rule for acting as an agent to open a card comprises:
  - 35 sending, by the payment system, the data information of the target virtual card stored in the payment system to the card issuing system after the payment system receives a target virtual card using request sent by the user.

6. The method according to claim 1, further comprising:  
performing, by the payment system, an operation for adding credits to the target virtual card so that the user can use a balance in the target virtual card to shop..
- 5 7. A virtual card opening method, comprising:  
receiving, by a card issuing system, a request for acting as an agent to open a card sent by a payment system; and  
sending, by the card issuing system, a rule for acting as an agent to open a card and a  
10 card opening condition to the payment system, so that the payment system generates a target virtual card according to the rule for acting as an agent to open a card when the card opening condition is satisfied.
8. The method according to claim 7, further comprising:  
15 receiving, by the card issuing system, data information of a newly generated target virtual card sent by the payment system.
9. A payment system, comprising: a receiving unit, a searching unit, and a card opening unit, wherein:  
20 the receiving unit is configured to receive a virtual card opening request sent by a user, the virtual card opening request comprising user information of the user and type identifier information of a virtual card requested by the user;  
the searching unit is configured to search for a rule for acting as an agent to open a card and a card opening condition corresponding to the type identifier information from the  
25 payment system according to the type identifier information, the rule for acting as an agent to open a card and the card opening condition being obtained in advance by the payment system from a card issuing system corresponding to the type identifier information and being stored in the payment system; and  
the card opening unit is configured to generate a target virtual card according to the user  
30 information and the rule for acting as an agent to open a card when the card opening condition is satisfied.
10. The payment system according to claim 9, further comprising a storage unit, wherein:  
the storage unit is configured to store data information of the target virtual card in the  
35 payment system.
11. The payment system according to claim 10, further comprising an asynchronous sending unit, wherein:

the asynchronous sending unit is configured to asynchronously send the data information of the target virtual card stored in the payment system to the card issuing system according to the rule for acting as an agent to open a card.

- 5     12. The payment system according to claim 11, wherein that the asynchronous sending unit is configured to asynchronously send the data information of the target virtual card stored in the payment system to the card issuing system according to the rule for acting as an agent to open a card comprises:

10         sending the data information of the target virtual card stored in the payment system to the card issuing system according to a preset time interval.

13. The payment system according to claim 11, wherein the receiving unit is configured to receive a virtual card using request sent by the user; and

15         the asynchronous sending unit is configured to send the data information of the target virtual card stored in the payment system to the card issuing system.

14. The payment system according to claim 9, further comprising a unit configured to perform an operation for adding add credits to the target virtual card, so that the user can use a balance in the target virtual card to shop.

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15. A payment system, comprising a memory and a processor, wherein:

the memory is configured to store a program; and

the processor is configured to execute the program stored in the memory, and specifically perform the following operations:

- 25         receiving a virtual card opening request sent by a user, the virtual card opening request comprising user information of the user and type identifier information of a virtual card requested by the user;

30         searching for a rule for acting as an agent to open a card and a card opening condition corresponding to the type identifier information from the payment system according to the type identifier information, the rule for acting as an agent to open a card and the card opening condition being obtained in advance by the payment system from a card issuing system corresponding to the type identifier information and being stored in the payment system; and

35         generating a target virtual card according to the user information and the rule for acting as an agent to open a card when the card opening condition is satisfied.

16. A computer readable storage medium, the computer readable storage medium storing one or more programs, wherein the one or more programs, when executed by an electronic

device comprising multiple application programs, cause the electronic device to perform the following operations:

receiving a virtual card opening request sent by a user, the virtual card opening request comprising user information of the user and type identifier information of a virtual card requested by the user;

searching for a rule for acting as an agent to open a card and a card opening condition corresponding to the type identifier information from a payment system according to the type identifier information, the rule for acting as an agent to open a card and the card opening condition being obtained in advance by the payment system from a card issuing system

corresponding to the type identifier information and being stored in the payment system; and generating a target virtual card according to the user information and the rule for acting as an agent to open a card when the card opening condition is satisfied.

17. A card issuing system, comprising a receiving unit and a sending unit, wherein:

the receiving unit is configured to receive a request for acting as an agent to open a card sent by a payment system; and

the sending unit is configured to send a rule for acting as an agent to open a card and a card opening condition to the payment system, so that the payment system generates a target virtual card according to the rule for acting as an agent to open a card when the card opening condition is satisfied, and

wherein the receiving unit is further configured to receive data information of a newly generated target virtual card sent by the payment system.

18. A card issuing system, comprising a memory and a processor, wherein:

the memory is configured to store a program; and

the processor is configured to execute the program stored in the memory, and specifically perform the following operations:

receiving a request for acting as an agent to open a card sent by a payment system; and

sending a rule for acting as an agent to open a card and a card opening condition to the payment system, so that the payment system generates a target virtual card according to the rule for acting as an agent to open a card when the card opening condition is satisfied.

19. A computer readable storage medium, the computer readable storage medium storing one or more programs, wherein the one or more programs, when executed by an electronic device comprising multiple application programs, cause the electronic device to perform the following operations:

receiving a request for acting as an agent to open a card sent by a payment system; and

sending a rule for acting as an agent to open a card and a card opening condition to the payment system, so that the payment system generates a target virtual card according to the rule for acting as an agent to open a card when the card opening condition is satisfied.

- 5     20. A virtual card opening system, comprising a user end, a payment system, and a card issuing system, wherein:
- the payment system is configured to send a request for acting as an agent to open a card to the card issuing system;
- the card issuing system is configured to receive the request for acting as an agent to open  
10    a card, and send a rule for acting as an agent to open a card and a card opening condition to the payment system;
- the user end is configured to receive a virtual card opening request sent by a user, and send the virtual card opening request to the payment system, the virtual card opening request comprising user information of the user and type identifier information of a virtual card  
15    requested by the user; and
- the payment system is configured to receive the virtual card opening request, search for a rule for acting as an agent to open a card and a card opening condition corresponding to the type identifier information from the payment system, and generate a target virtual card according to the user information and the rule for acting as an agent to open a card when the  
20    card opening condition is satisfied.