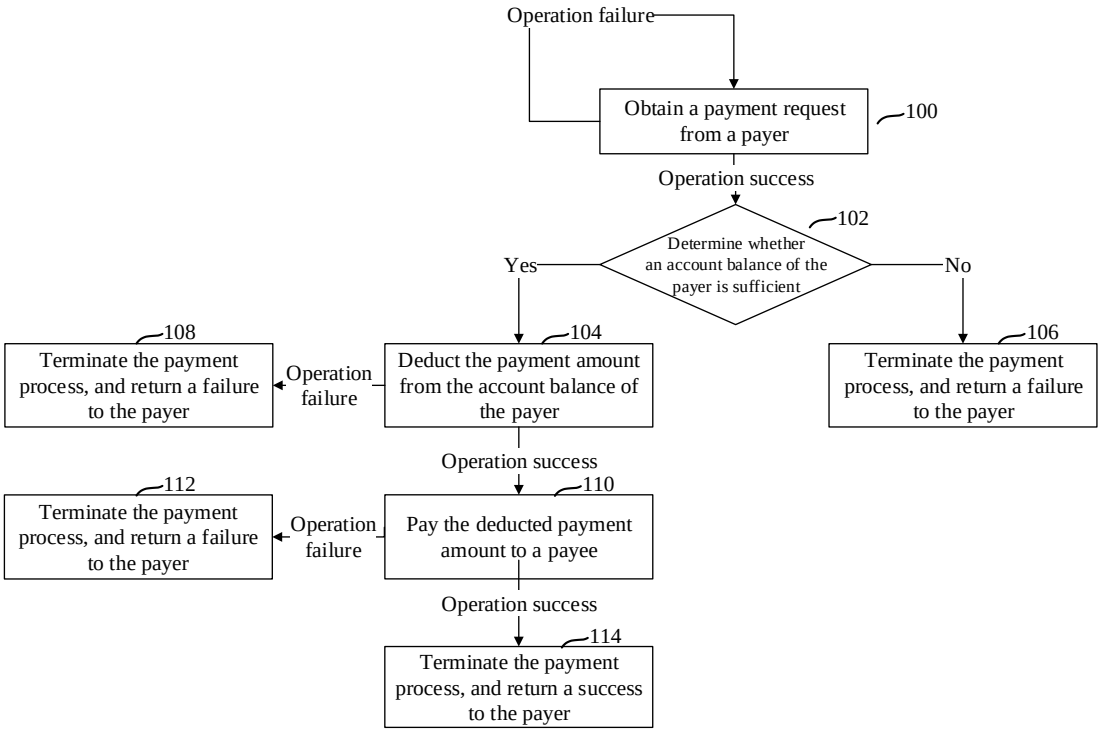
Operation failure
Obtain a payment request from a payer
100
Operation success
102
Determine whether an account balance of the payer is sufficient
Yes
No
108
Terminate the payment process, and return a failure to the payer
Operation failure
104
Deduct the payment amount from the account balance of the payer
106
Terminate the payment process, and return a failure to the payer
Operation success
112
Terminate the payment process, and return a failure to the payer
Operation failure
110
Pay the deducted payment amount to a payee
Operation success
114
Terminate the payment process, and return a success to the payer

FIG. 1

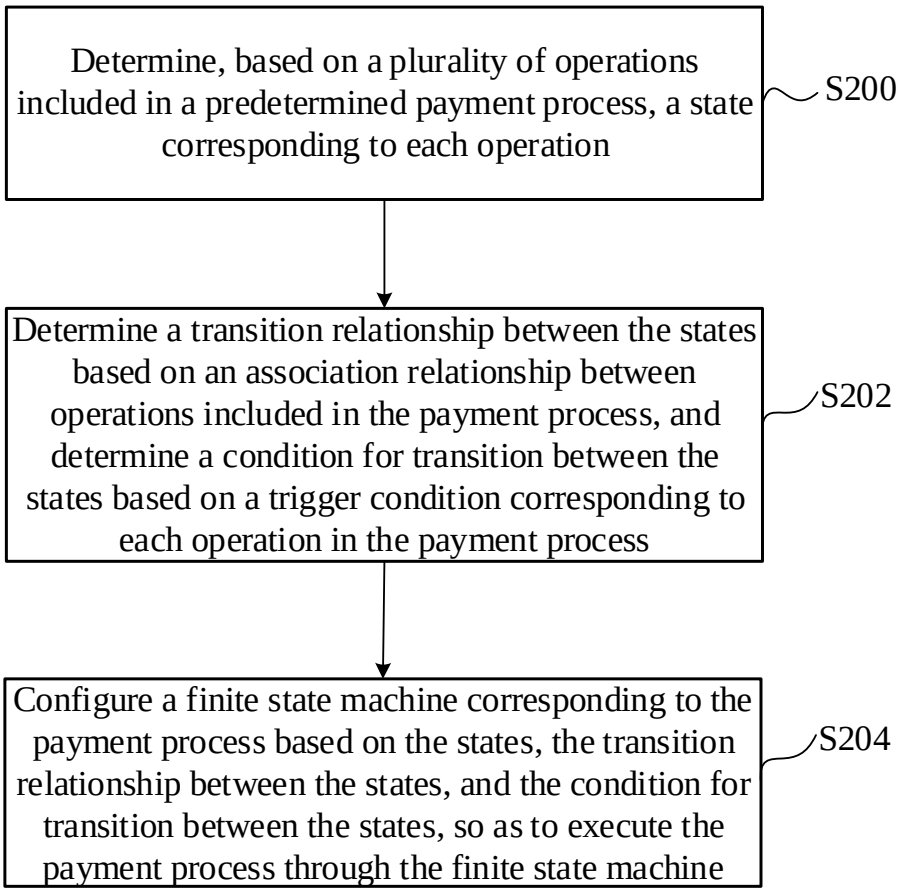
Determine, based on a plurality of operations included in a predetermined payment process, a state corresponding to each operation
S200
Determine a transition relationship between the states based on an association relationship between operations included in the payment process, and determine a condition for transition between the states based on a trigger condition corresponding to each operation in the payment process
S202
Configure a finite state machine corresponding to the payment process based on the states, the transition relationship between the states, and the condition for transition between the states, so as to execute the payment process through the finite state machine
S204

FIG. 2

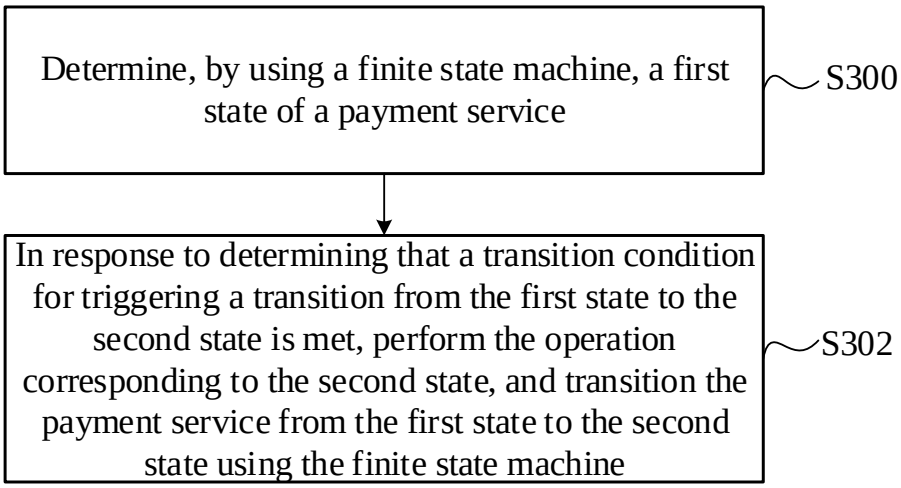

FIG. 3

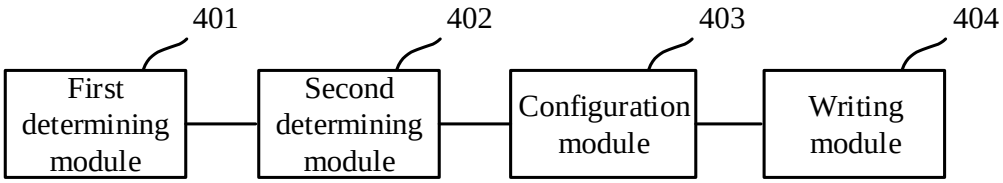

FIG. 4

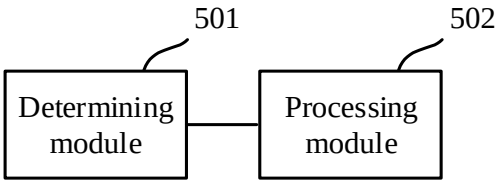

FIG. 5

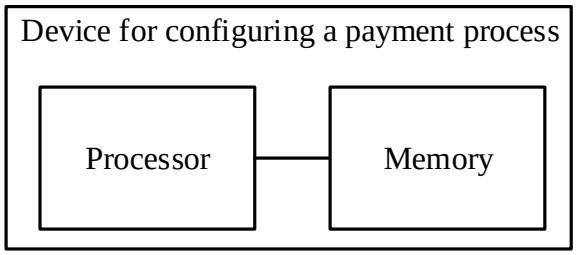

FIG. 6

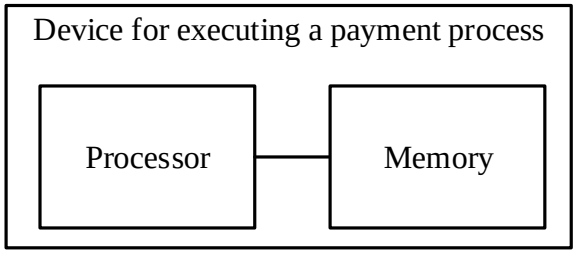

FIG. 7