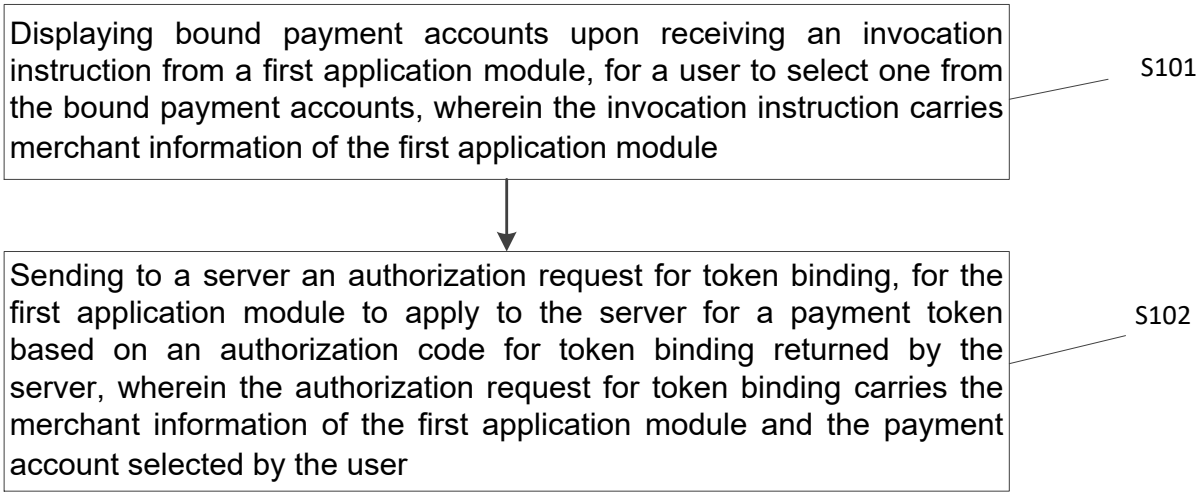
Displaying bound payment accounts upon receiving an invocation instruction from a first application module, for a user to select one from the bound payment accounts, wherein the invocation instruction carries merchant information of the first application module
S101
Sending to a server an authorization request for token binding, for the first application module to apply to the server for a payment token based on an authorization code for token binding returned by the server, wherein the authorization request for token binding carries the merchant information of the first application module and the payment account selected by the user
S102

FIG. 1

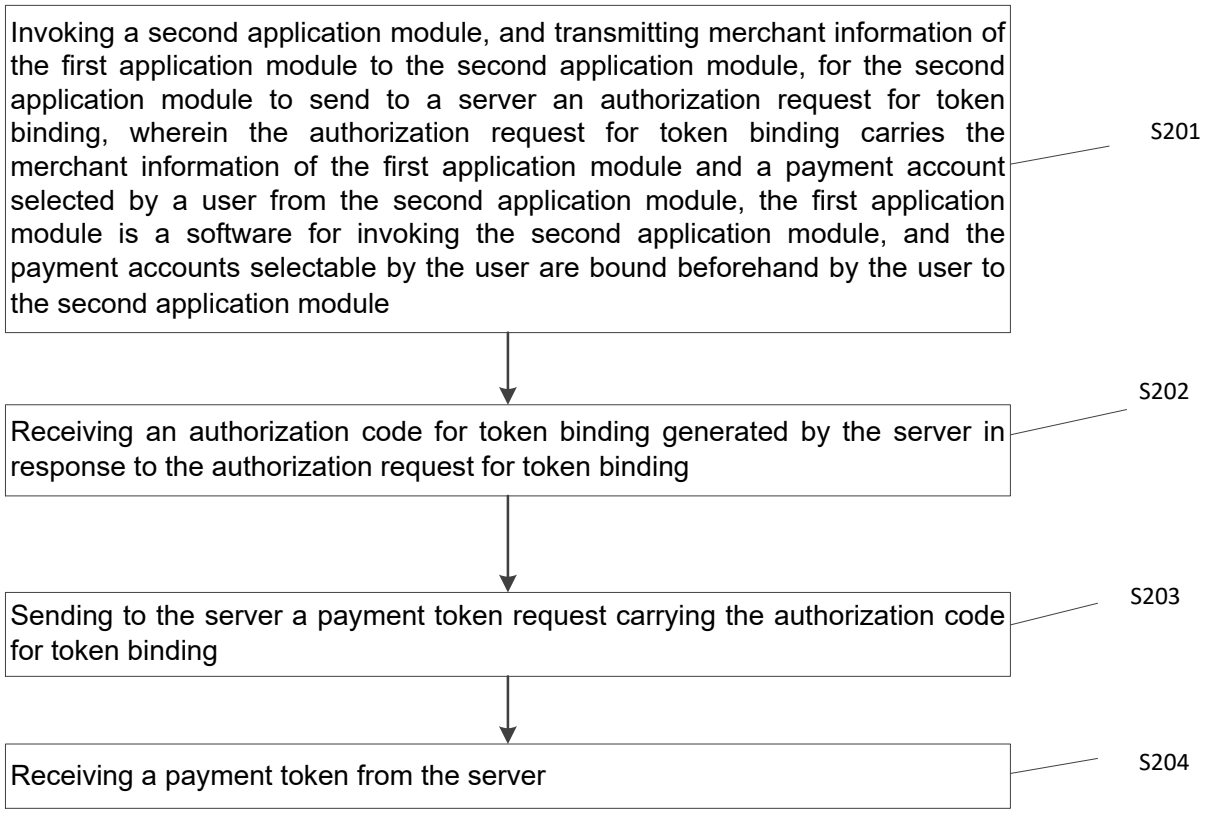
Invoking a second application module, and transmitting merchant information of the first application module to the second application module, for the second application module to send to a server an authorization request for token binding, wherein the authorization request for token binding carries the merchant information of the first application module and a payment account selected by a user from the second application module, the first application module is a software for invoking the second application module, and the payment accounts selectable by the user are bound beforehand by the user to the second application module
S201
Receiving an authorization code for token binding generated by the server in response to the authorization request for token binding
S202
Sending to the server a payment token request carrying the authorization code for token binding
S203
Receiving a payment token from the server
S204

FIG. 2

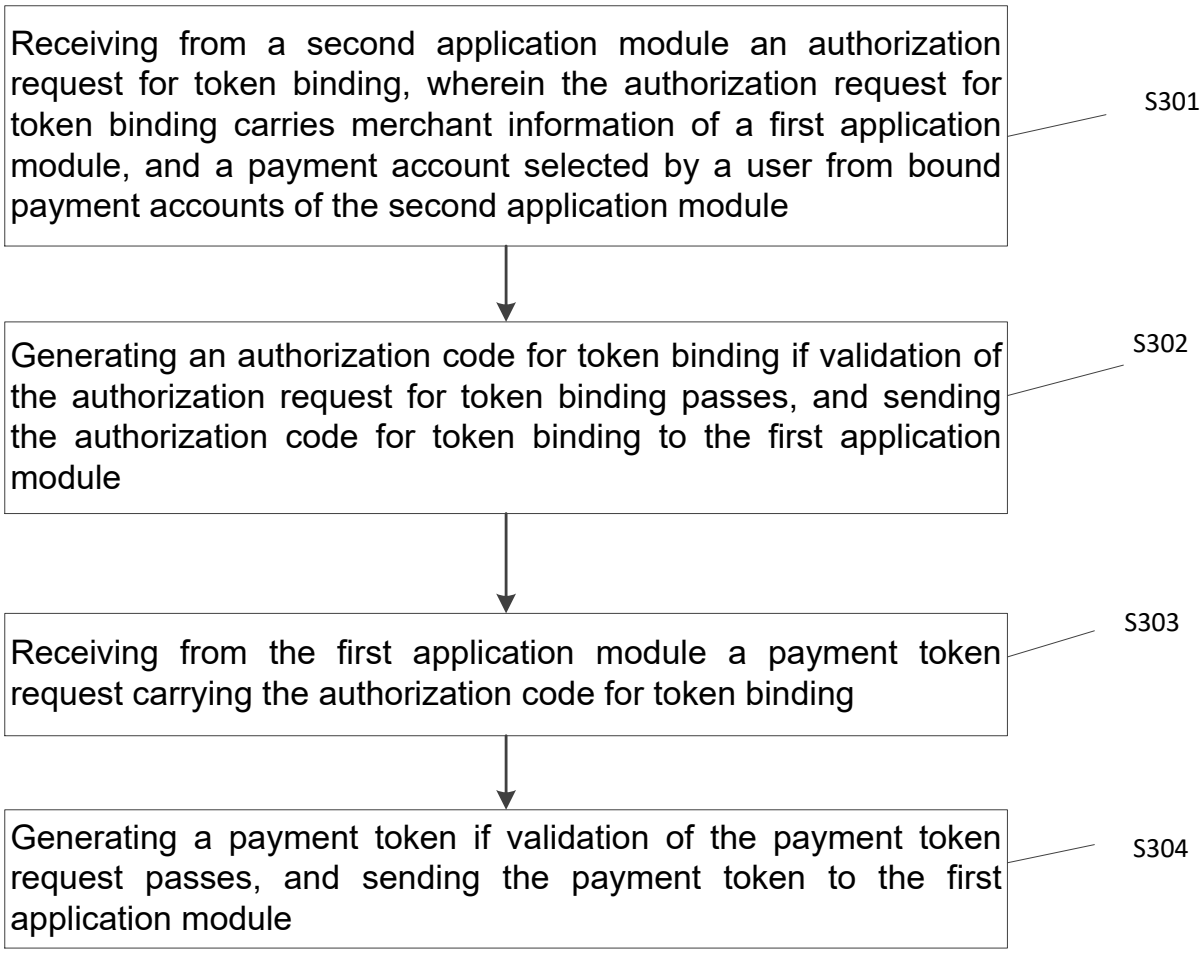
Receiving from a second application module an authorization request for token binding, wherein the authorization request for token binding carries merchant information of a first application module, and a payment account selected by a user from bound payment accounts of the second application module
S301
Generating an authorization code for token binding if validation of the authorization request for token binding passes, and sending the authorization code for token binding to the first application module
S302
Receiving from the first application module a payment token request carrying the authorization code for token binding
S303
Generating a payment token if validation of the payment token request passes, and sending the payment token to the first application module
S304

FIG. 3

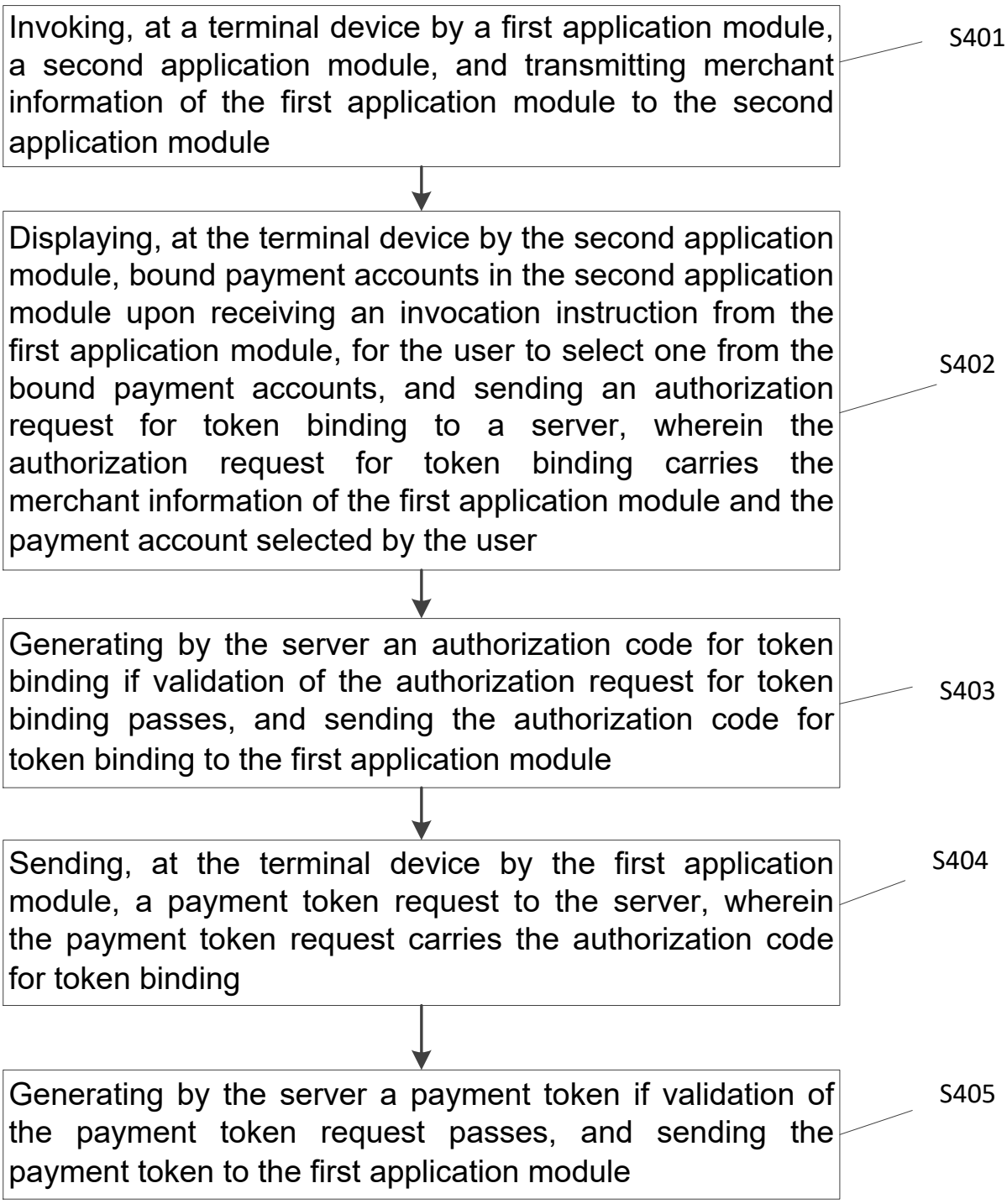
Invoking, at a terminal device by a first application module, a second application module, and transmitting merchant information of the first application module to the second application module
S401
Displaying, at the terminal device by the second application module, bound payment accounts in the second application module upon receiving an invocation instruction from the first application module, for the user to select one from the bound payment accounts, and sending an authorization request for token binding to a server, wherein the authorization request for token binding carries the merchant information of the first application module and the payment account selected by the user
S402
Generating by the server an authorization code for token binding if validation of the authorization request for token binding passes, and sending the authorization code for token binding to the first application module
S403
Sending, at the terminal device by the first application module, a payment token request to the server, wherein the payment token request carries the authorization code for token binding
S404
Generating by the server a payment token if validation of the payment token request passes, and sending the payment token to the first application module
S405

FIG. 4

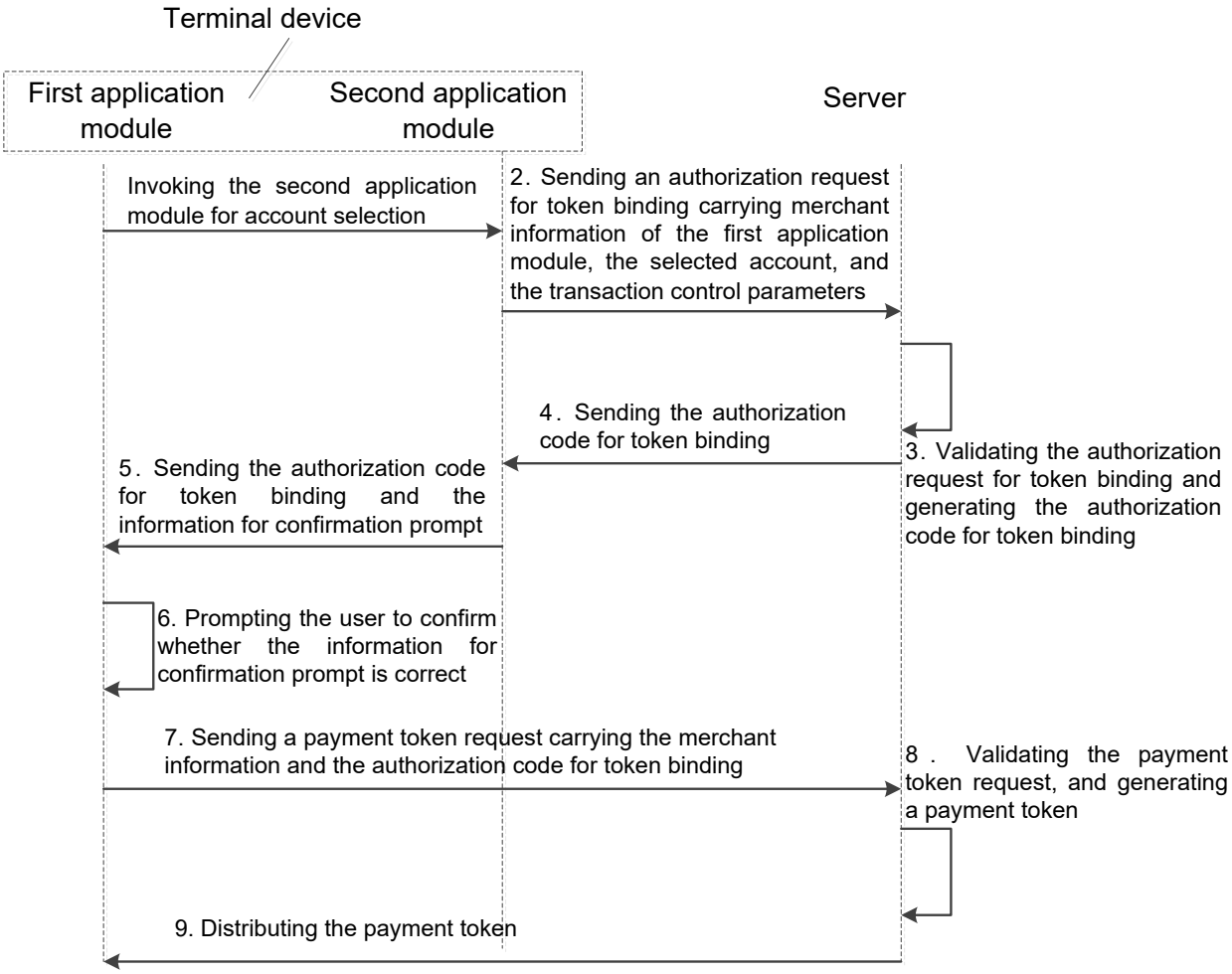
Terminal device
First application module
Second application module
Server
Invoking the second application module for account selection
2. Sending an authorization request for token binding carrying merchant information of the first application module, the selected account, and the transaction control parameters
4. Sending the authorization code for token binding
3. Validating the authorization request for token binding and generating the authorization code for token binding
5. Sending the authorization code for token binding and the information for confirmation prompt
6. Prompting the user to confirm whether the information for confirmation prompt is correct
7. Sending a payment token request carrying the merchant information and the authorization code for token binding
8. Validating the payment token request, and generating a payment token
9. Distributing the payment token

FIG. 5

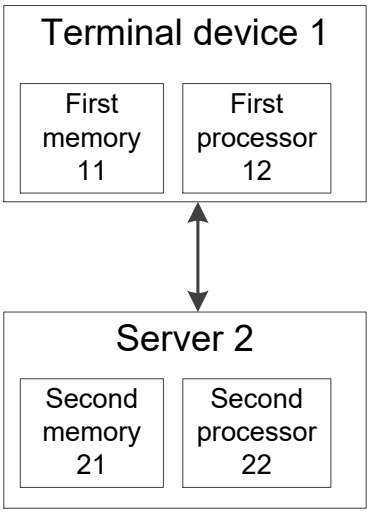
Terminal device 1
First memory 11
First processor 12
Server 2
Second memory 21
Second processor 22

FIG. 6