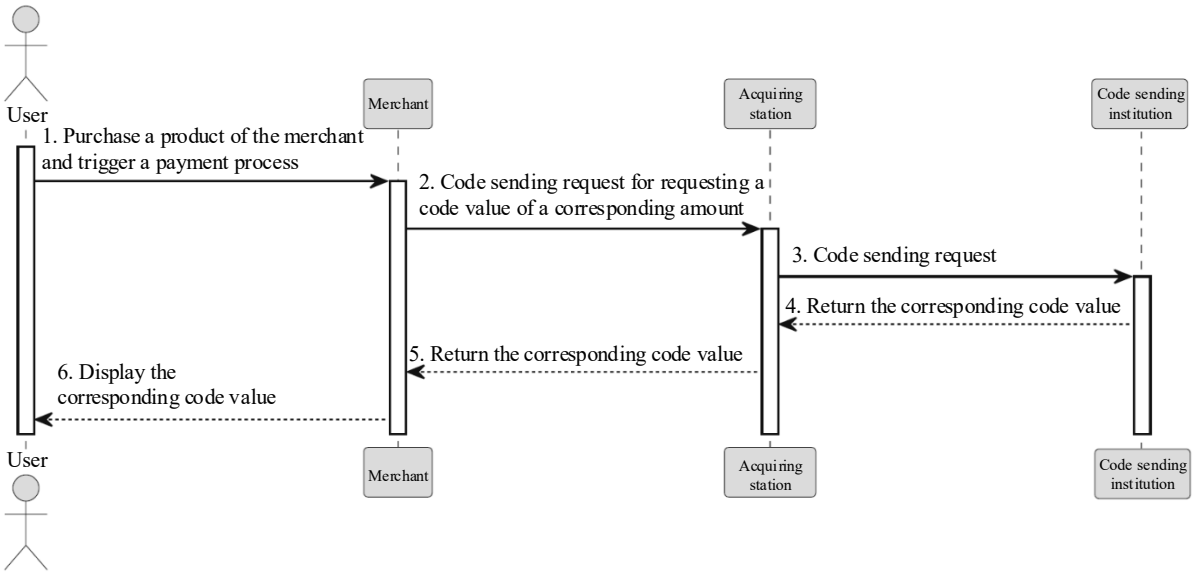

User
Merchant
Acquiring station
Code sending institution
1. Purchase a product of the merchant and trigger a payment process
2. Code sending request for requesting a code value of a corresponding amount
3. Code sending request
4. Return the corresponding code value
5. Return the corresponding code value
6. Display the corresponding code value
User
Merchant
Acquiring station
Code sending institution

FIG. 1

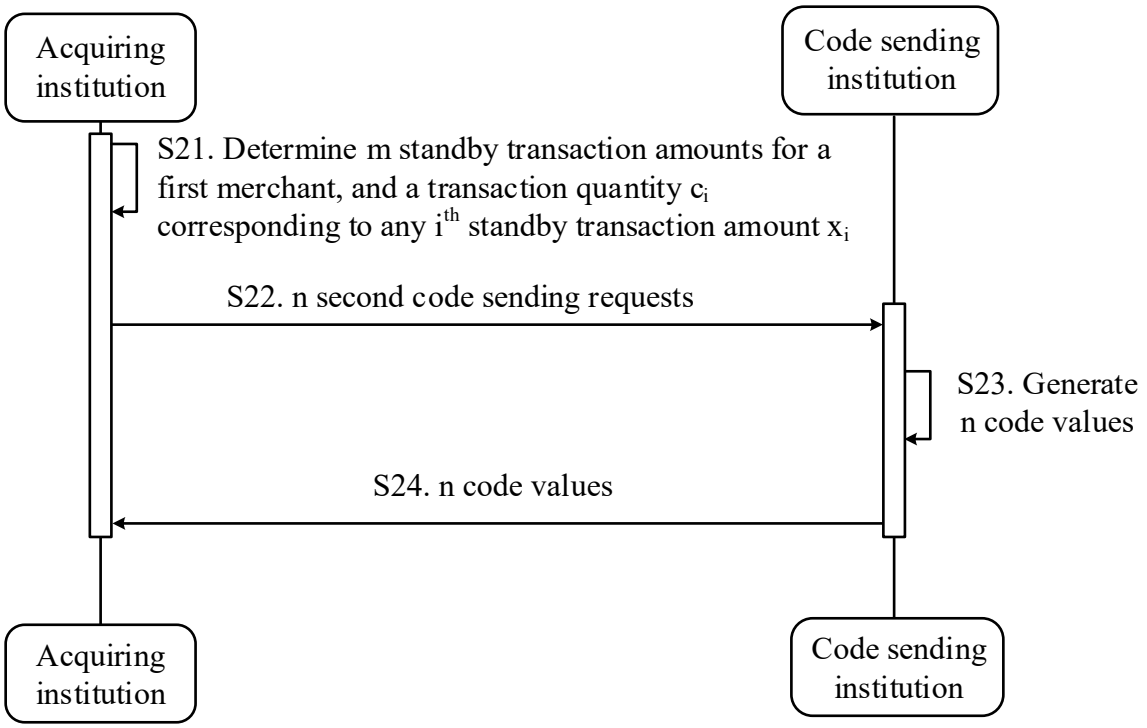

Acquiring institution
Code sending institution
S21. Determine m standby transaction amounts for a first merchant, and a transaction quantity c_i corresponding to any i^{th} standby transaction amount x_i
S22. n second code sending requests
S23. Generate n code values
S24. n code values
Acquiring institution
Code sending institution

FIG. 2

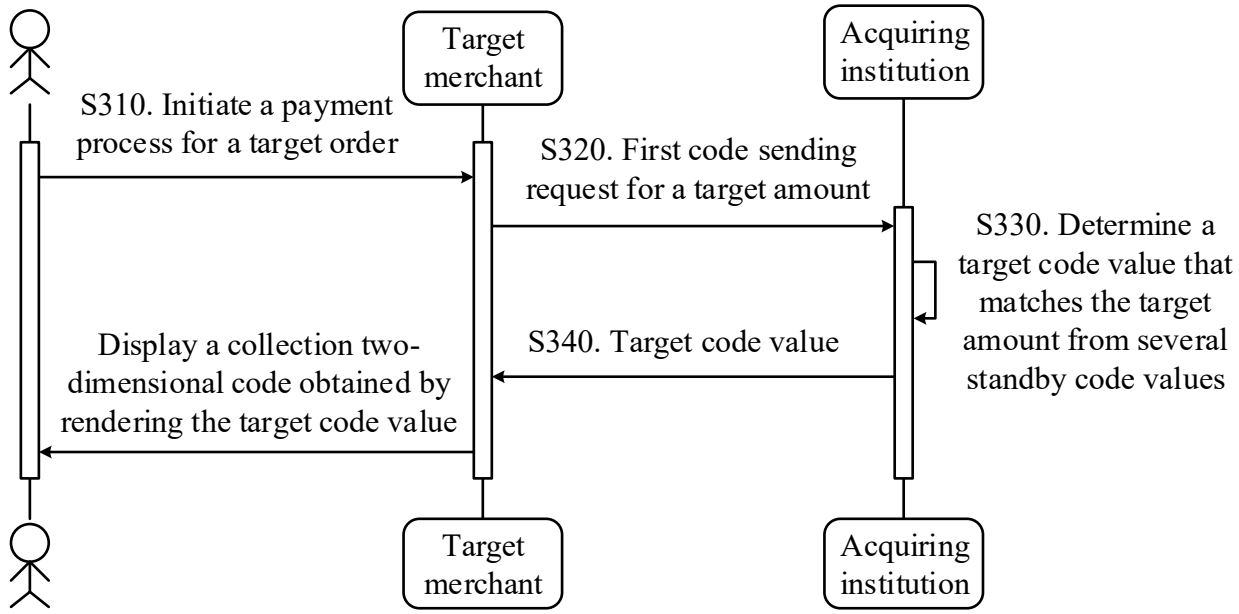

Target merchant
Acquiring institution
S310. Initiate a payment process for a target order
S320. First code sending request for a target amount
S330. Determine a target code value that matches the target amount from several standby code values
S340. Target code value
Display a collection two-dimensional code obtained by rendering the target code value
Target merchant
Acquiring institution

FIG. 3

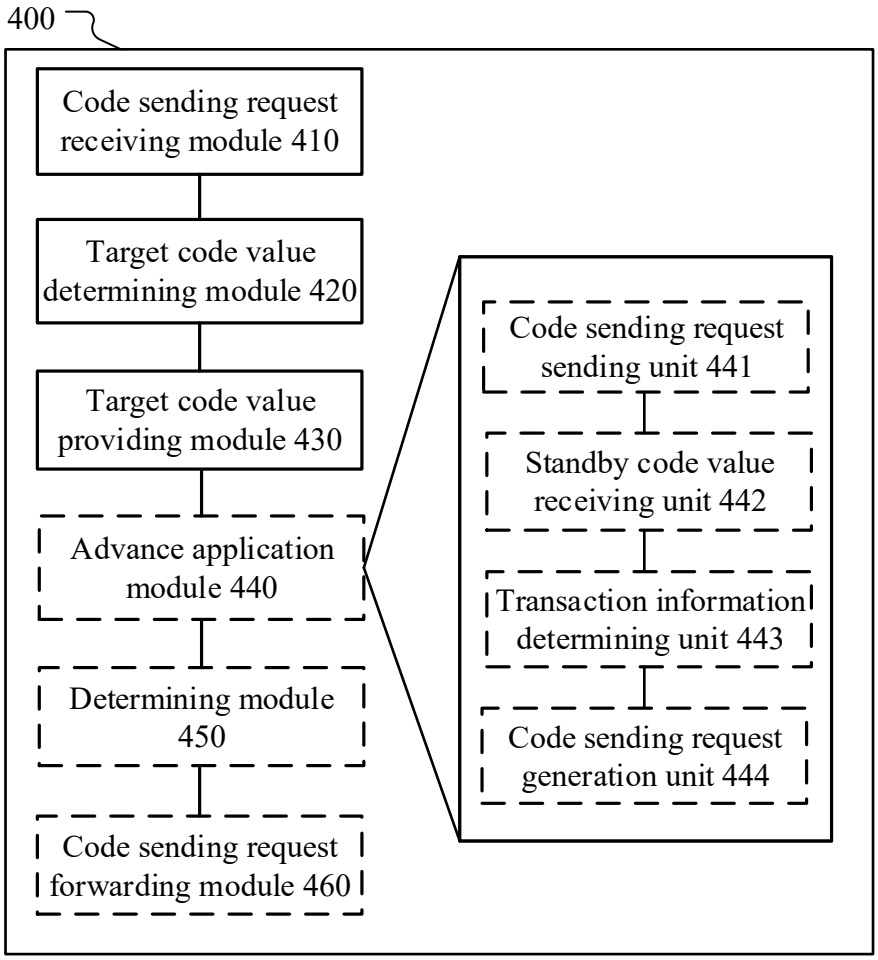

400
Code sending request receiving module 410
Target code value determining module 420
Target code value providing module 430
Advance application module 440
Determining module 450
Code sending request forwarding module 460
Code sending request sending unit 441
Standby code value receiving unit 442
Transaction information determining unit 443
Code sending request generation unit 444

FIG. 4

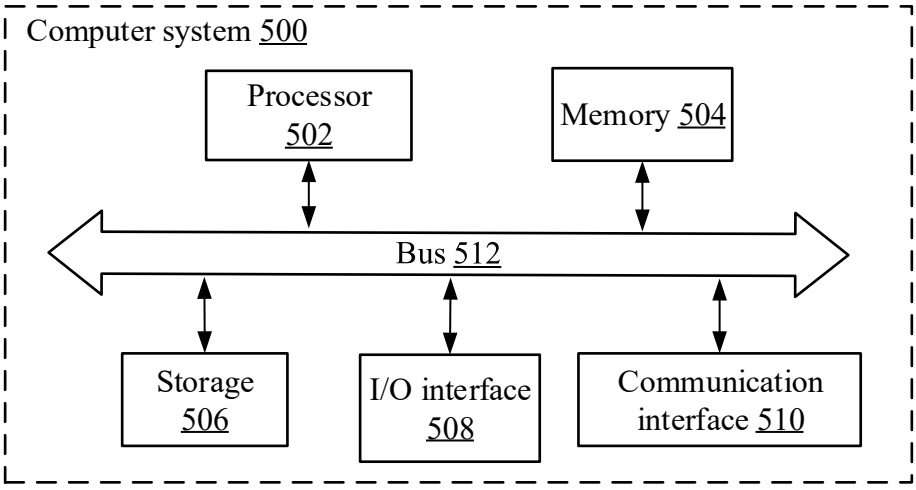

Computer system 500
Processor 502
Memory 504
Bus 512
Storage 506
I/O interface 508
Communication interface 510

FIG. 5