CLAIMS

What is claimed is:

1. A payment processing method, comprising:

capturing, by a payee computer system, an image of a payment demander or of a first display presented by the payment demander;

displaying the captured image on a touchscreen display of the payee computer system;

while the captured image is displayed on the touchscreen display, accepting inputs by the payment demander of a plurality of password locations touched by the payment demander on the captured image displayed on the touchscreen display;

initiating, by the payee computer system, a collection request to a payment server, wherein the collection request comprises a payment account identifier corresponding to the payment demander and payment authorization information, wherein the payment authorization information comprises the captured image and information of the plurality of password locations; and

searching, by the payment server by using the payment account identifier, for payment authorization information preconfigured by a payment service user, and after the searching, determining, by the payment server, whether the found payment authorization information matches the payment authorization information comprised in the collection request, and determining, based on a determining result, whether to collect a payment from the payment service user, and

wherein a result of the collection request is based on whether the captured image included in the collection request matches a specified image preconfigured by the payment service user, and whether the information of the plurality of password locations matches location information preconfigured for the specified image.

2. The method according to claim 1, wherein the information of the plurality of password locations comprises one or more types of the following information: pixel information corresponding to the plurality of password locations, information about a sequence of the plurality of password locations, or information about a track of displacements each specifying a displacement from a password location to another password location.

3. The method according to claim 1, wherein whether the captured image included in the collection request matches the specified image is based on a biometric comparison.

4. The method according to claim 1, wherein the payment service user is different from the payment demander, or the payment service user is the same as the payment demander.

5. The method according to claim 1, wherein whether to collect a payment from the payment service user is determined based on one or more types of the following information: a collection amount, a geographic location at which the collection request is initiated, a collection time, or user information of a payee.

6. A payment processing method, comprising:

receiving a collection request initiated by a payee, wherein the collection request comprises a payment account identifier corresponding to a payment demander and first payment authorization information, wherein the first payment authorization information comprises a captured image of the payment demander or of a first display presented by the payment demander, wherein the captured image is displayed on a touchscreen display of a payee computer system and is captured by the payee computer system, wherein inputs are accepted by the payment demander of a plurality of password locations touched by the payment demander on the captured image displayed on the touchscreen display, and wherein the first payment authorization information comprises information of the plurality of password locations;

searching, by using the payment account identifier, for second payment authorization information preconfigured by a payment service user;

determining whether the captured image included in the collection request matches a specified image in the second payment authorization information, and determining whether the information of the plurality of password locations matches location information configured for the specified image in the second payment authorization information, to obtain a determining result; and

determining, based on the determining result, whether to collect a payment from the payment service user.

7. The method according to claim 6, wherein the information of the plurality of password locations comprises one or more types of the following information: pixel information corresponding to the plurality of password locations, information about a sequence of the plurality of password locations, or information about a track of displacements each specifying a displacement from a password location to another password location.

8. The method according to claim 6, comprising performing a biometric comparison between the captured image included in the collection request and the specified image.

9. The method according to claim 6, wherein the payment service user is different from the payment demander, or the payment service user is the same as the payment demander.

10. The method according to claim 6, wherein whether to collect the payment from the payment service user is further determined based on one or more types of the following information: a collection amount, a geographic location at which the collection request is initiated, a collection time, or user information of the payee.

11. The method according to claim 6, further comprising: pushing a collection notification to the payment service user.

12. A payment processing apparatus, comprising:

one or more modules configured to

capture, by a payee computer system, an image of a payment demander or of a first display presented by the payment demander;

display the captured image on a touchscreen display of the payee computer system;

while the captured image is displayed on the touchscreen display, accept inputs by the payment demander of a plurality of password locations touched by the payment demander on the captured image displayed on the touchscreen display; and

initiate, by the payee computer system, a collection request to a payment

server, wherein the collection request comprises a payment account identifier corresponding to the payment demander and payment authorization information, wherein the payment authorization information comprises the captured image and information of the plurality of password locations; and

search, by the payment server by using the payment account identifier, for payment authorization information preconfigured by a payment service user, and after the search, determine, by the payment server, whether the found payment authorization information matches the payment authorization information comprised in the collection request, and determine, based on a determining result, whether to collect a payment from the payment service user, and

wherein a result of the collection request is based on whether the captured image included in the collection request matches a specified image preconfigured by the payment service user, and whether the information of the plurality of password locations matches location information preconfigured for the specified image.

13. A server, comprising:

a processor; and

a memory, configured to store a processor-executable instruction, wherein

the processor is configured to:

receive a collection request initiated by a payee, wherein the collection request comprises a payment account identifier corresponding to a payment demander and first payment authorization information, wherein the first payment authorization information comprises a captured image of the payment demander or of a first display presented by the payment demander, wherein the captured image is displayed on a touchscreen display of a payee computer system and is captured by the payee computer system, wherein inputs are accepted by the payment demander of a plurality of password locations touched by the payment demander on the captured image displayed on the touchscreen display, and wherein the first payment authorization information comprises information of the plurality of password locations

search, by using the payment account identifier, for second payment authorization information preconfigured by a payment service user;

determine whether the captured image included in the collection request matches a specified image in the second payment authorization information, and determine

whether the information of the plurality of password locations matches location information configured for the specified image in the second payment authorization information, to obtain a determining result; and

determine, based on the determining result, whether to collect a payment from the payment service user.