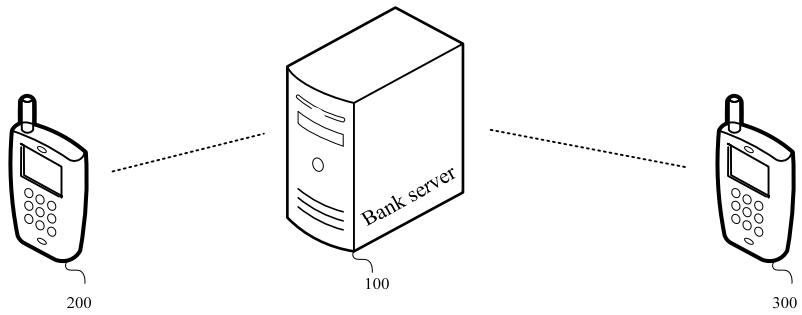

Bank server
200
100
300

Fig. 1

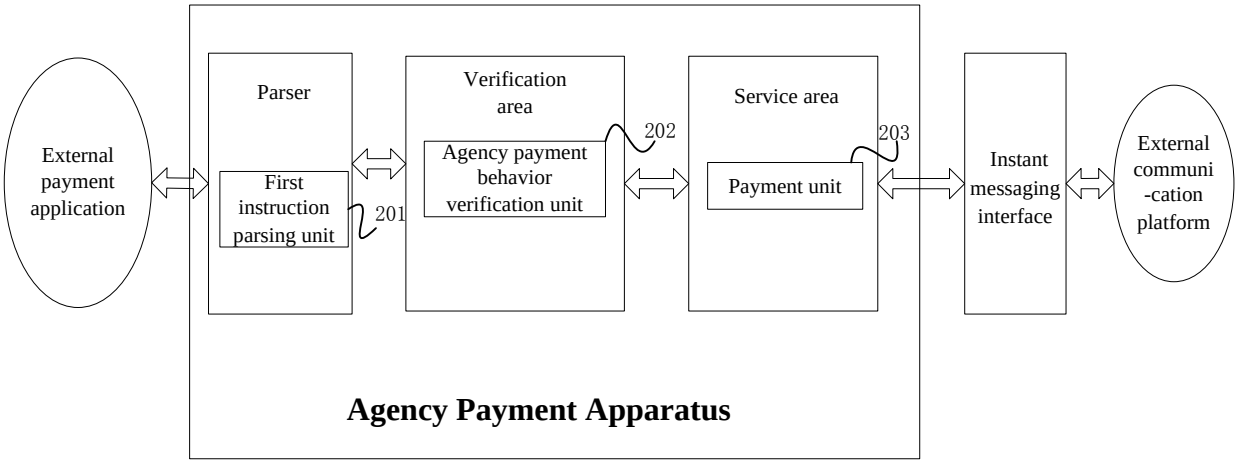

External payment application
Parser
First instruction parsing unit
201
Verification area
Agency payment behavior verification unit
202
Service area
Payment unit
203
Instant messaging interface
External communi-cation platform
Agency Payment Apparatus

Fig. 2

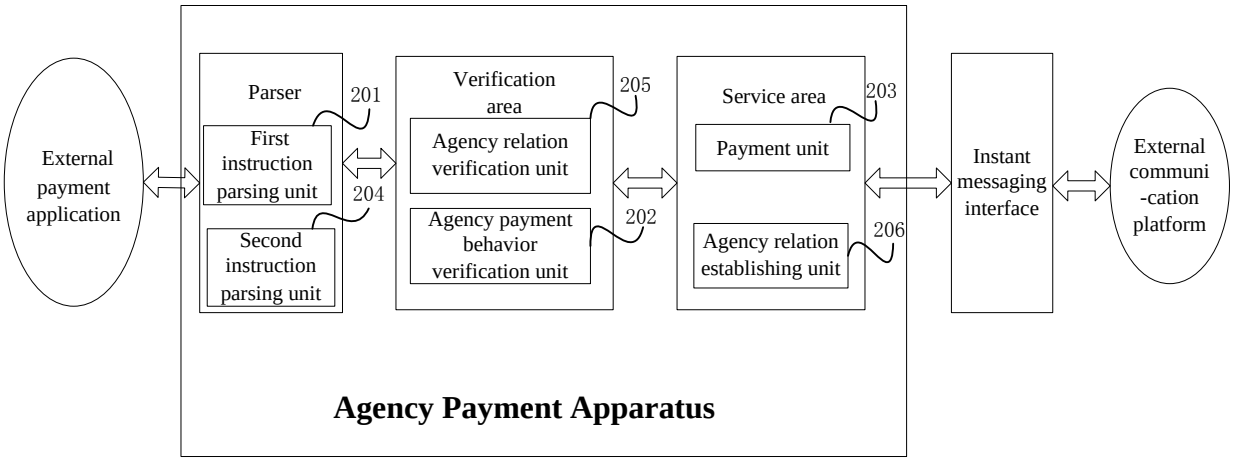

External payment application
Parser
201
First instruction parsing unit
204
Second instruction parsing unit
Verification area
205
Agency relation verification unit
Agency payment behavior verification unit
202
Service area
203
Payment unit
Agency relation establishing unit
206
Instant messaging interface
External communi-cation platform
Agency Payment Apparatus

Fig. 3

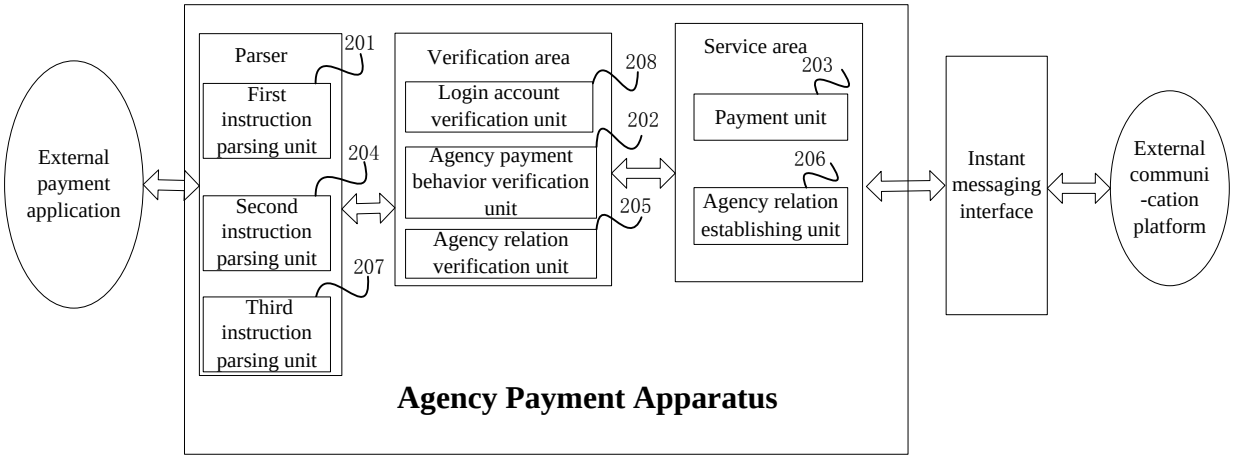

External payment application
Parser
201
First instruction parsing unit
204
Second instruction parsing unit
207
Third instruction parsing unit
Verification area
208
Login account verification unit
202
Agency payment behavior verification unit
205
Agency relation verification unit
Service area
203
Payment unit
206
Agency relation establishing unit
Instant messaging interface
External communi-cation platform
Agency Payment Apparatus

Fig. 4

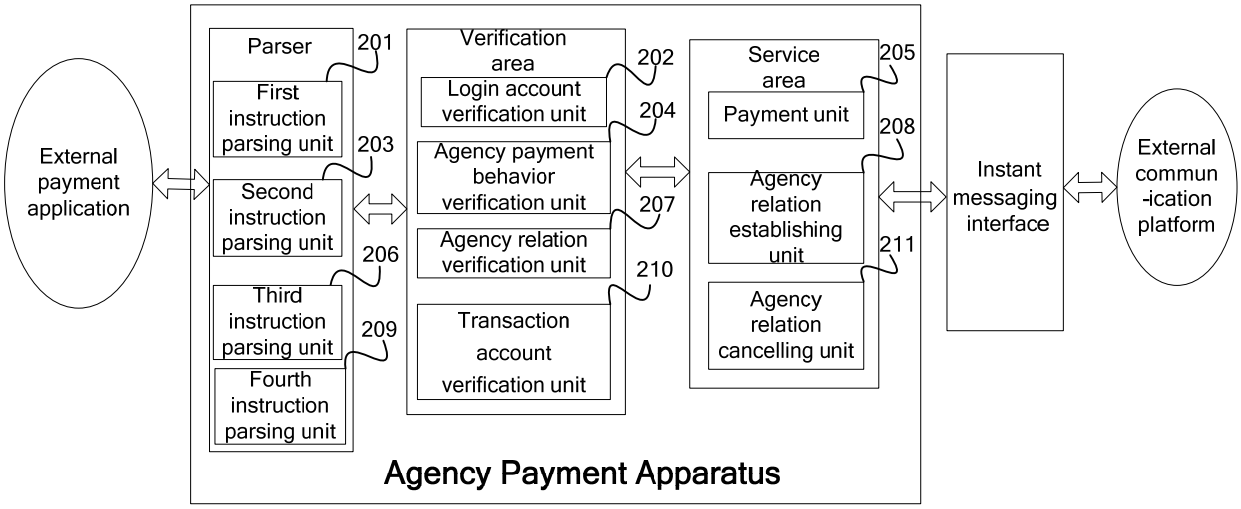

External payment application
Parser
201
First instruction parsing unit
203
Second instruction parsing unit
206
Third instruction parsing unit
209
Fourth instruction parsing unit
Verification area
202
Login account verification unit
204
Agency payment behavior verification unit
207
Agency relation verification unit
210
Transaction account verification unit
Service area
205
Payment unit
208
Agency relation establishing unit
211
Agency relation cancelling unit
Instant messaging interface
External commun-ication platform
Agency Payment Apparatus

Fig. 5

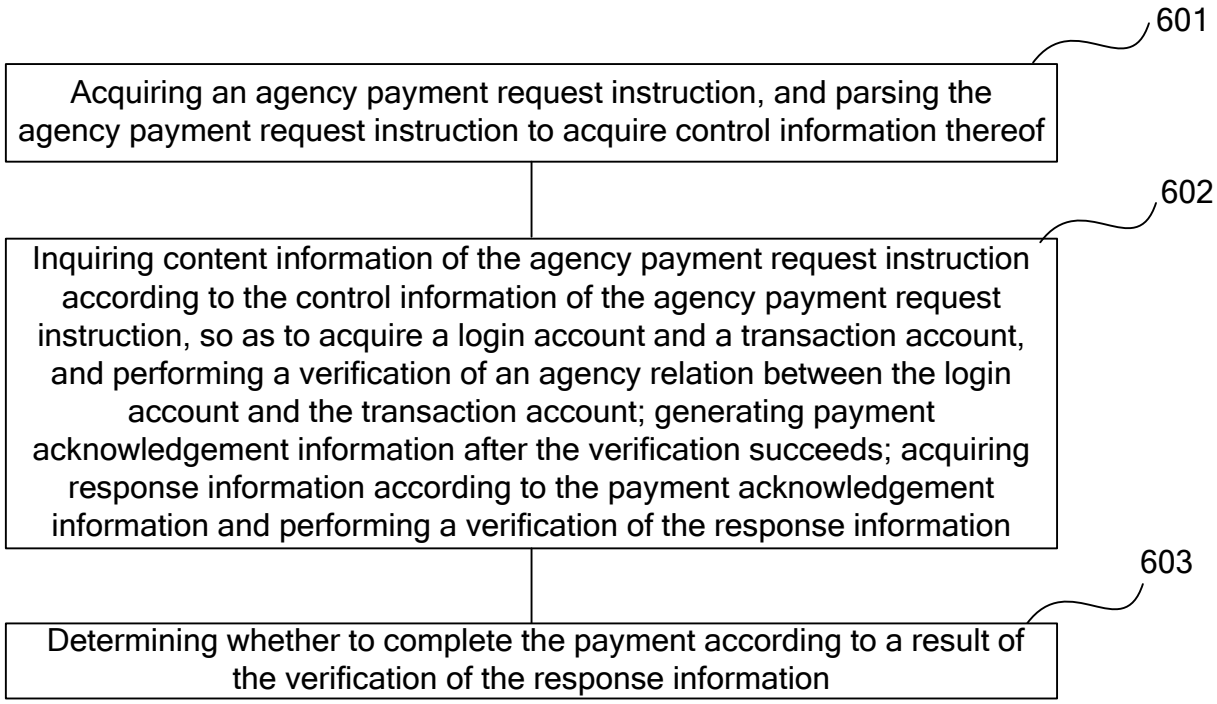

601
Acquiring an agency payment request instruction, and parsing the agency payment request instruction to acquire control information thereof
602
Inquiring content information of the agency payment request instruction according to the control information of the agency payment request instruction, so as to acquire a login account and a transaction account, and performing a verification of an agency relation between the login account and the transaction account; generating payment acknowledgement information after the verification succeeds; acquiring response information according to the payment acknowledgement information and performing a verification of the response information
603
Determining whether to complete the payment according to a result of the verification of the response information

Fig. 6

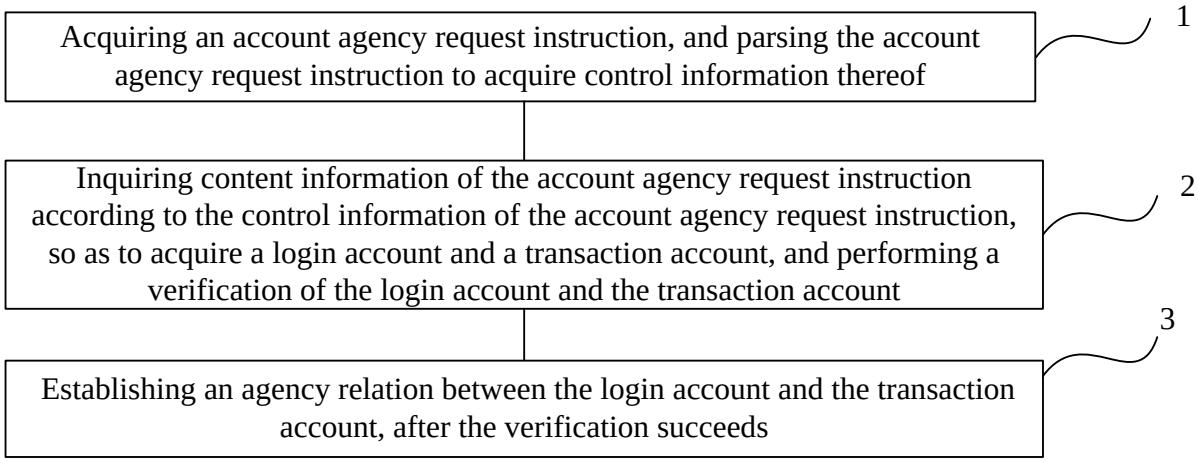

Acquiring an account agency request instruction, and parsing the account agency request instruction to acquire control information thereof
1
Inquiring content information of the account agency request instruction according to the control information of the account agency request instruction, so as to acquire a login account and a transaction account, and performing a verification of the login account and the transaction account
2
Establishing an agency relation between the login account and the transaction account, after the verification succeeds
3

Fig. 7

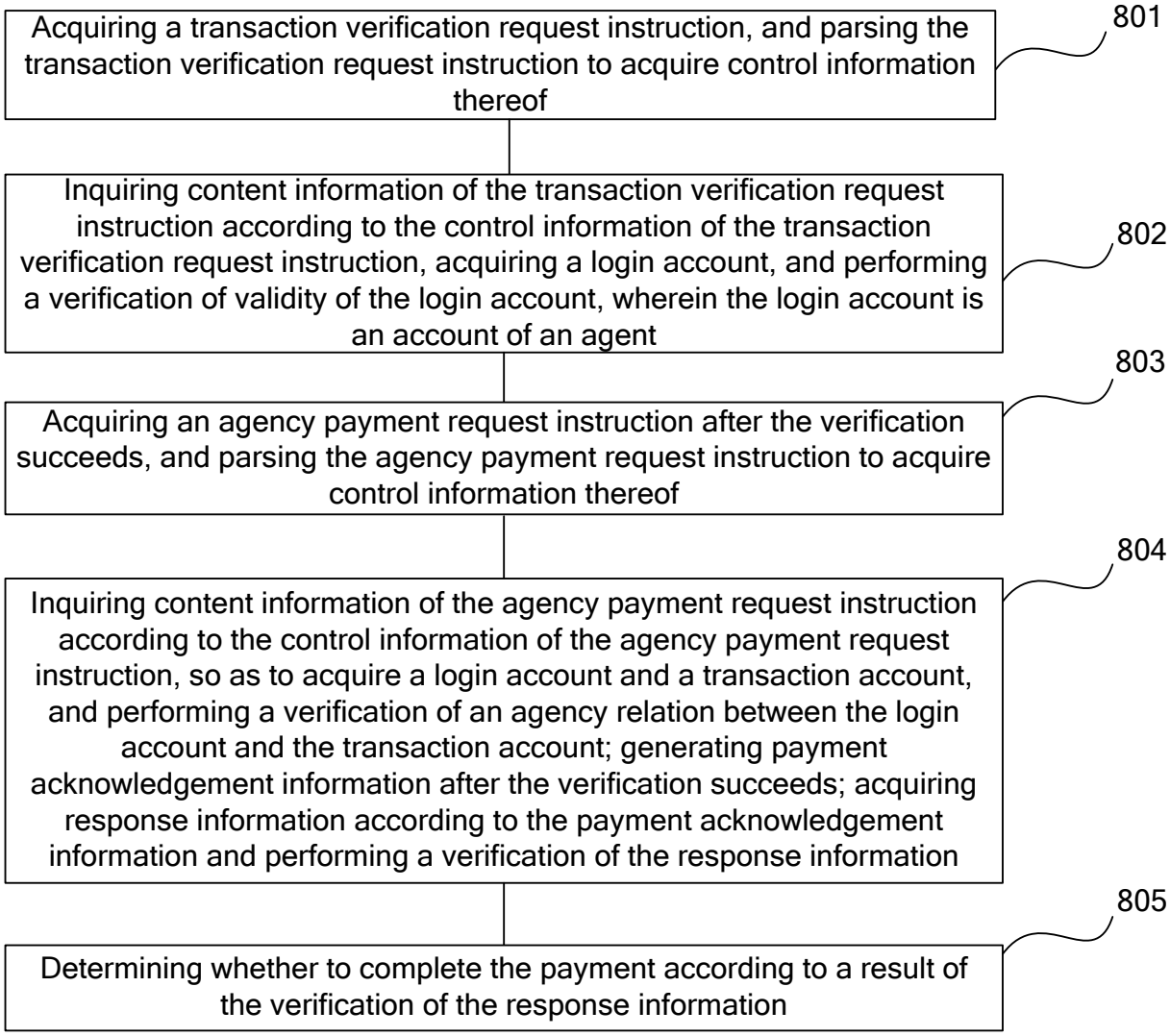

Acquiring a transaction verification request instruction, and parsing the transaction verification request instruction to acquire control information thereof
801
Inquiring content information of the transaction verification request instruction according to the control information of the transaction verification request instruction, acquiring a login account, and performing a verification of validity of the login account, wherein the login account is an account of an agent
802
Acquiring an agency payment request instruction after the verification succeeds, and parsing the agency payment request instruction to acquire control information thereof
803
Inquiring content information of the agency payment request instruction according to the control information of the agency payment request instruction, so as to acquire a login account and a transaction account, and performing a verification of an agency relation between the login account and the transaction account; generating payment acknowledgement information after the verification succeeds; acquiring response information according to the payment acknowledgement information and performing a verification of the response information
804
Determining whether to complete the payment according to a result of the verification of the response information
805

Fig. 8

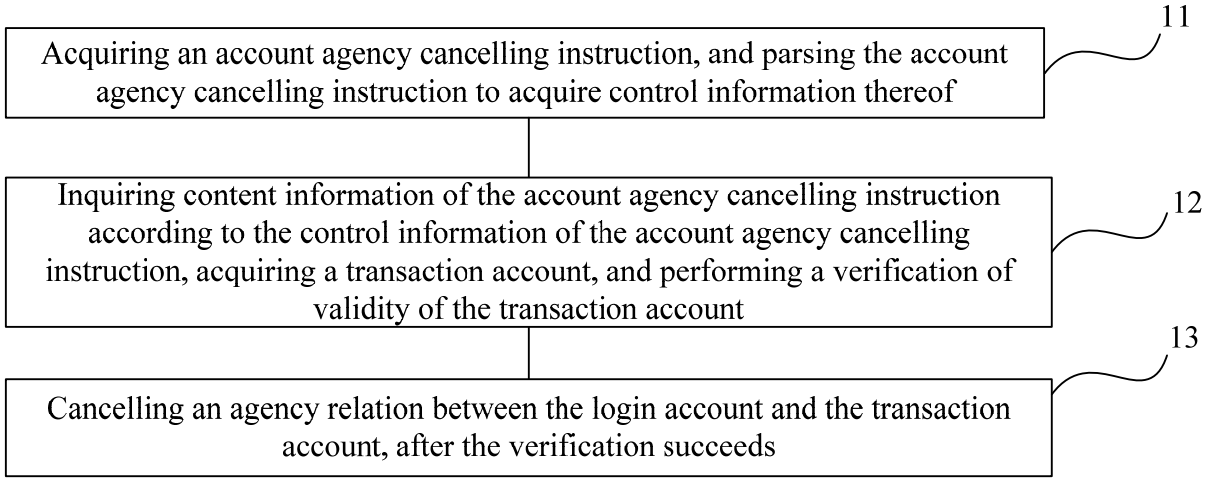


Fig. 9

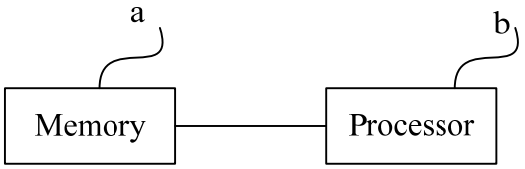


Fig. 10

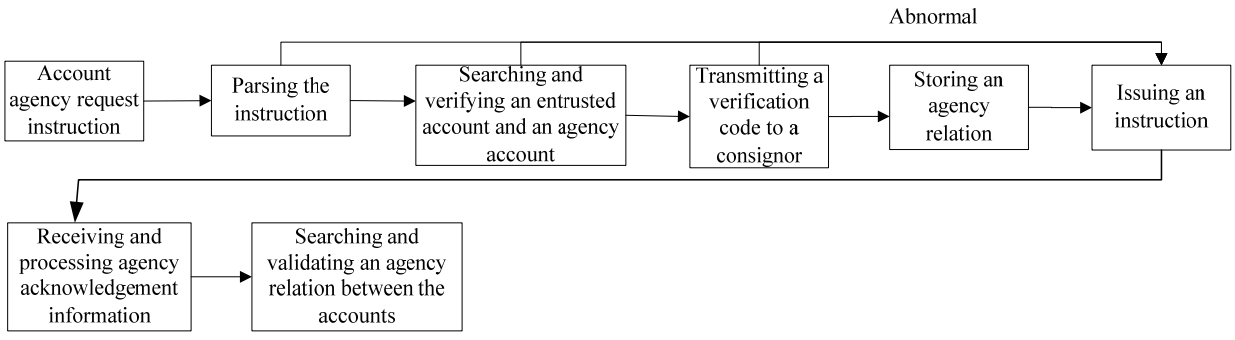


Fig. 11

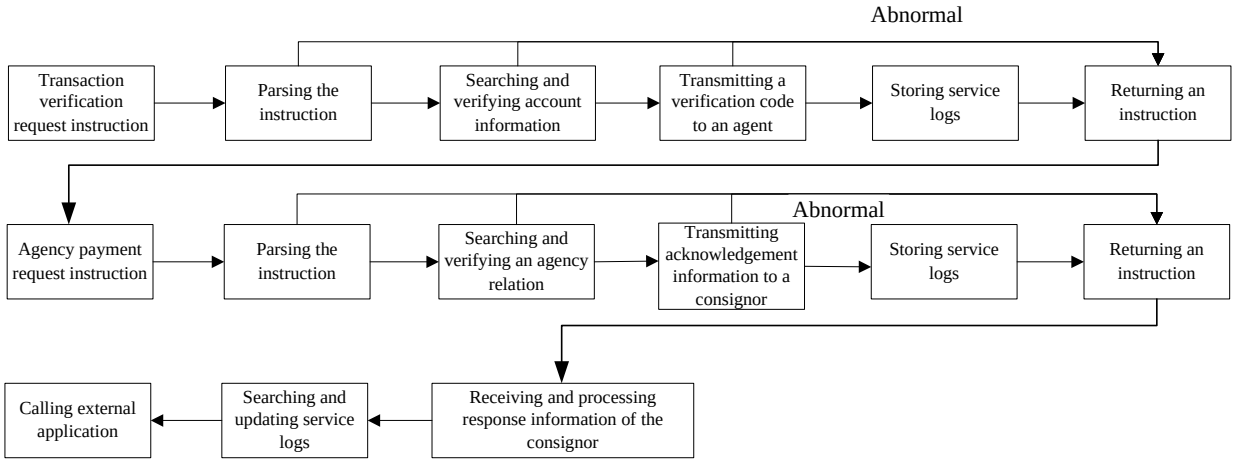

Abnormal
Transaction verification request instruction
Parsing the instruction
Searching and verifying account information
Transmitting a verification code to an agent
Storing service logs
Returning an instruction
Abnormal
Agency payment request instruction
Parsing the instruction
Searching and verifying an agency relation
Transmitting acknowledgement information to a consignor
Storing service logs
Returning an instruction
Receiving and processing response information of the consignor
Searching and updating service logs
Calling external application

Fig. 12