

VIRTUAL CARD OPENING METHOD AND SYSTEM, PAYMENT SYSTEM, AND CARD ISSUING SYSTEM

ABSTRACT

5 A virtual card opening method and system, a payment system, and a card issuing system
are disclosed. The method comprises: obtaining, by a payment system (600), a rule for acting
as an agent to open a card and a card opening condition from a card issuing system (800) in
advance, so that when the payment system (600) receives a virtual card opening request sent
by a user and a card opening condition is satisfied, the payment system (600) generates,
10 according to the rule for acting as an agent to open a card and user information in the virtual
card opening request, a target virtual card requested by the user.

(Fig. 2)