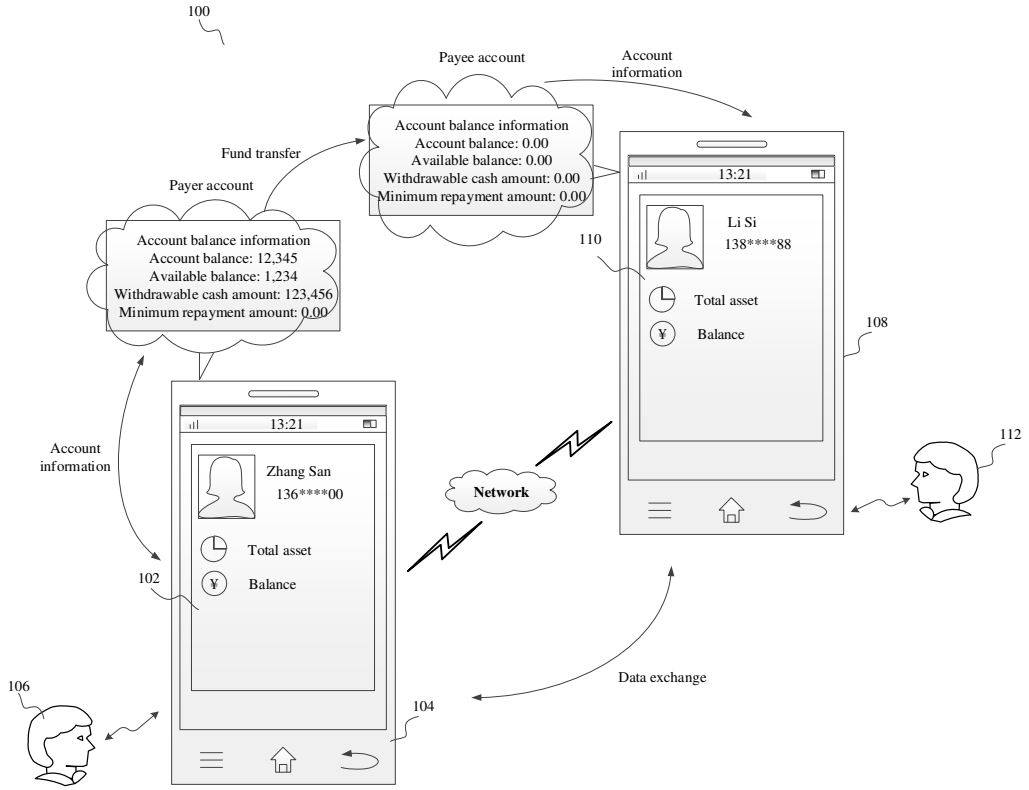

100
Payee account
Account information
Account balance information
Account balance: 0.00
Available balance: 0.00
Withdrawable cash amount: 0.00
Minimum repayment amount: 0.00
Fund transfer
Payer account
Account balance information
Account balance: 12,345
Available balance: 1,234
Withdrawable cash amount: 123,456
Minimum repayment amount: 0.00
13:21
Li Si
138****88
110
Total asset
Balance
108
112
Account information
13:21
Zhang San
136****00
Total asset
Balance
102
Network
106
104
Data exchange

FIG. 1

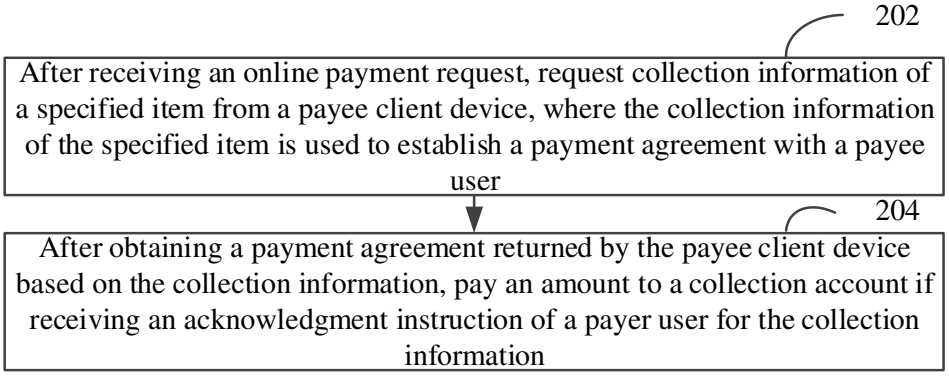

202
After receiving an online payment request, request collection information of a specified item from a payee client device, where the collection information of the specified item is used to establish a payment agreement with a payee user
204
After obtaining a payment agreement returned by the payee client device based on the collection information, pay an amount to a collection account if receiving an acknowledgment instruction of a payer user for the collection information

FIG. 2

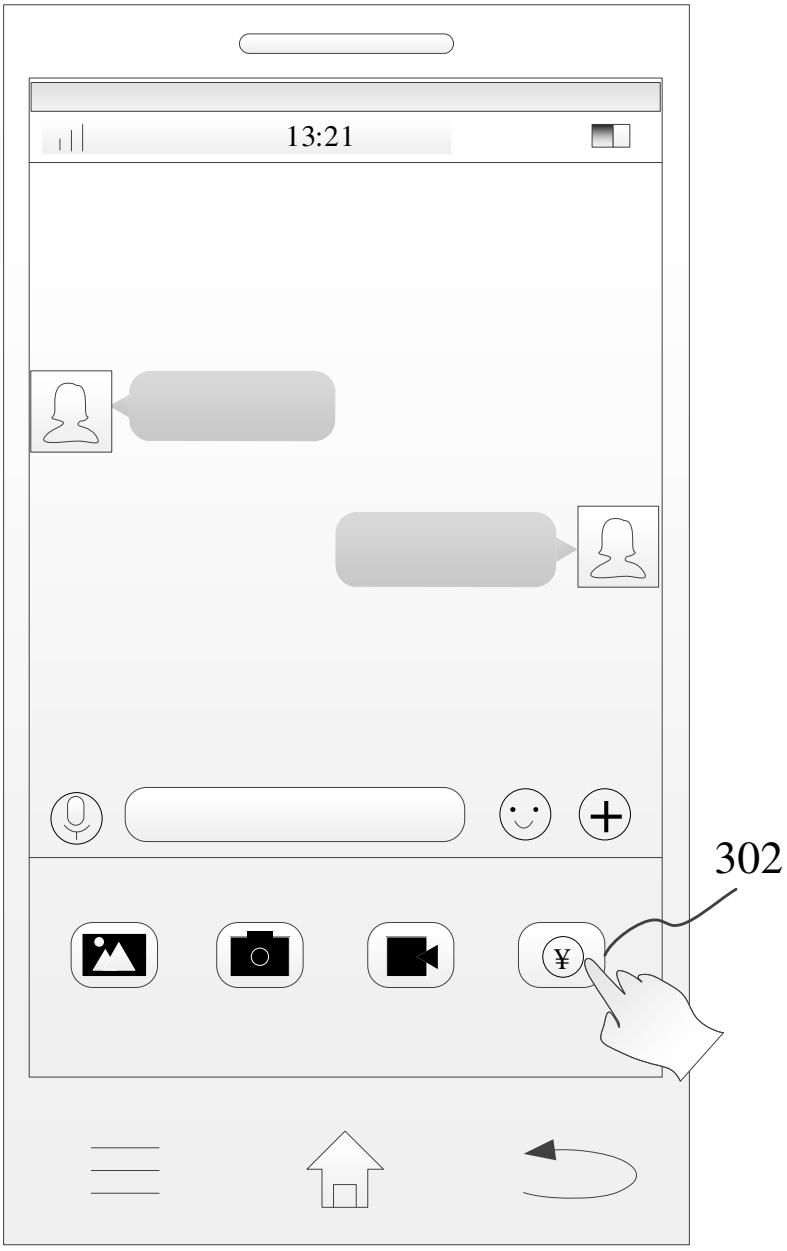


FIG. 3(A)

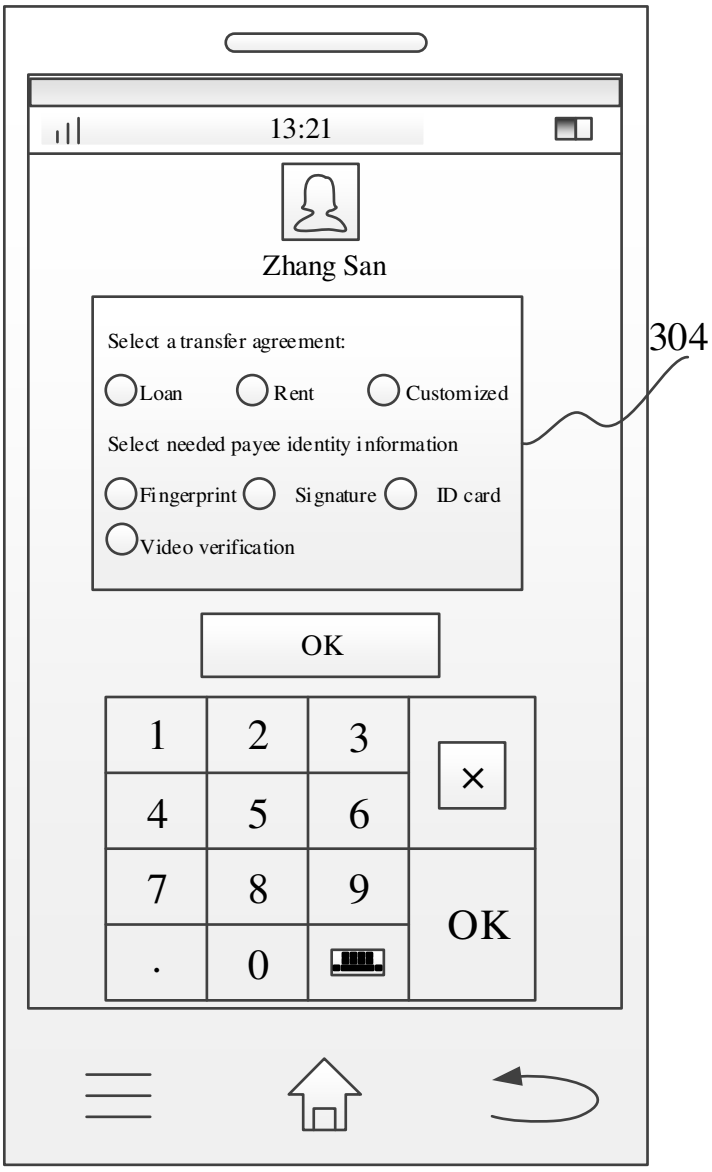

13:21
Zhang San
Select a transfer agreement:
Loan
Rent
Customized
Select needed payee identity information
Fingerprint
Signature
ID card
Video verification
304
OK
1
2
3
4
5
6
7
8
9
.
0
OK

FIG. 3(B)

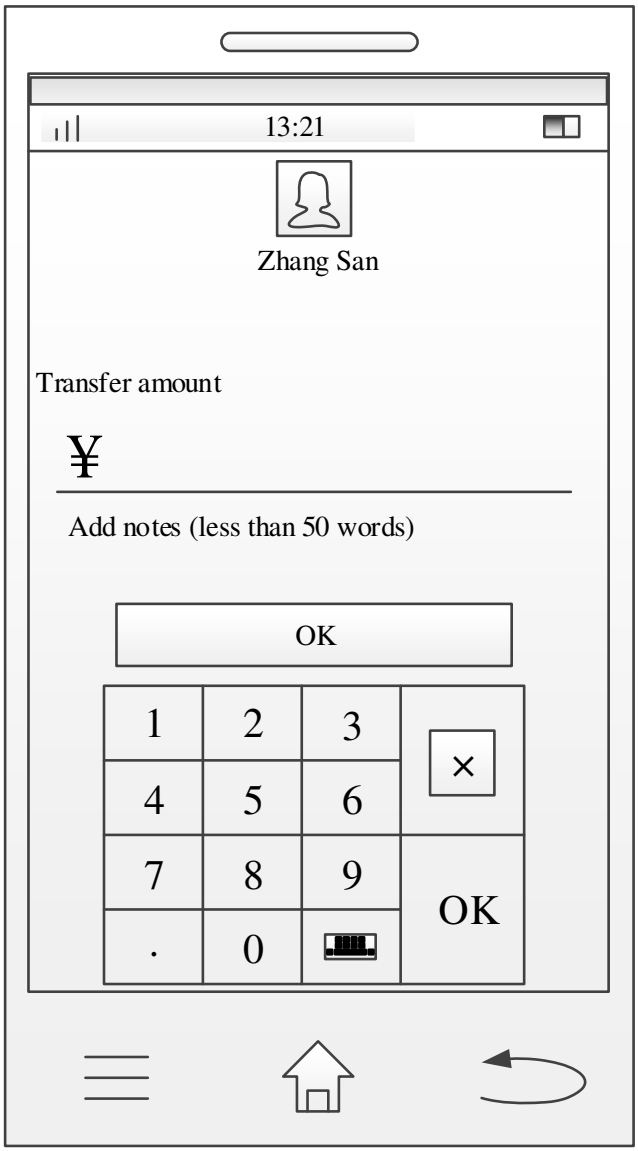

13:21
Zhang San
Transfer amount
¥
Add notes (less than 50 words)
OK
1
2
3
4
5
6
7
8
9
.
0
×
OK

FIG. 3(C)

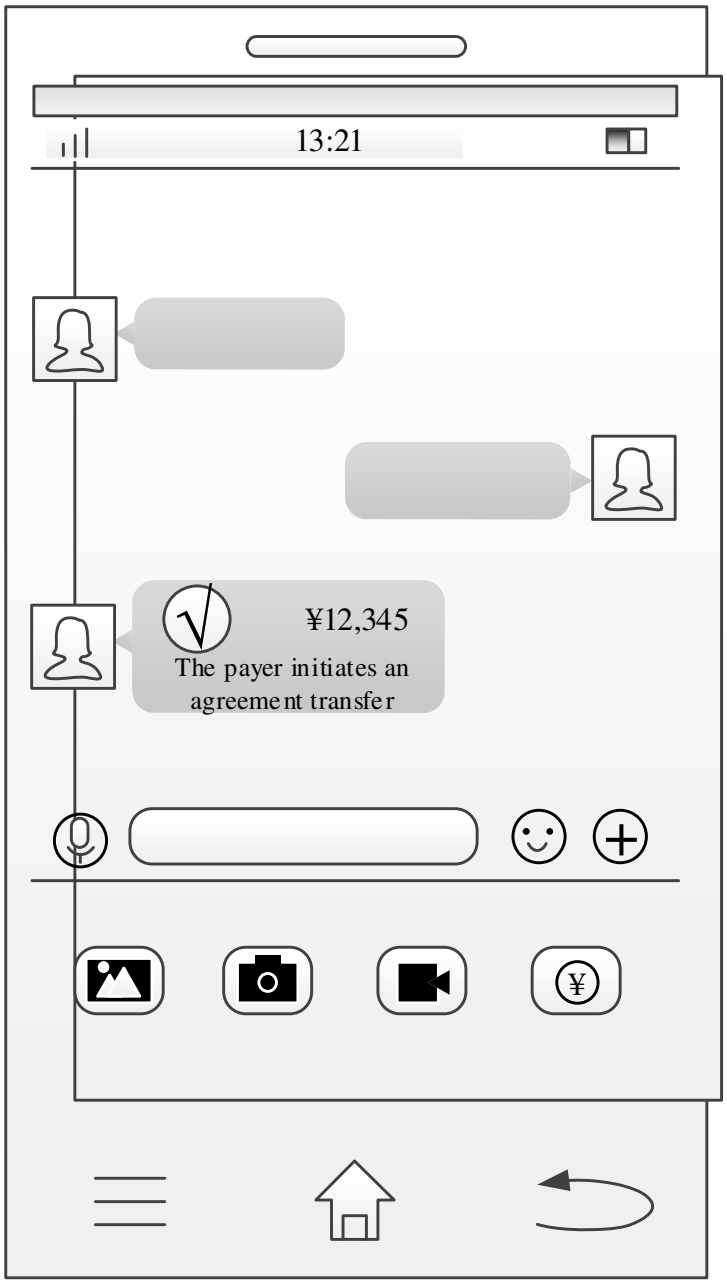


FIG. 3(D)


13:21
Agreement transfer
On January 1, 2017, Zhang San borrowed ¥12,345 from Li Si. After repayment time of 6 months, Zhang San used Zhima Credit (Jiebei limit) as a mortgage.
Fingerprint:
Signature:
ID card:
OK

FIG. 3(E)

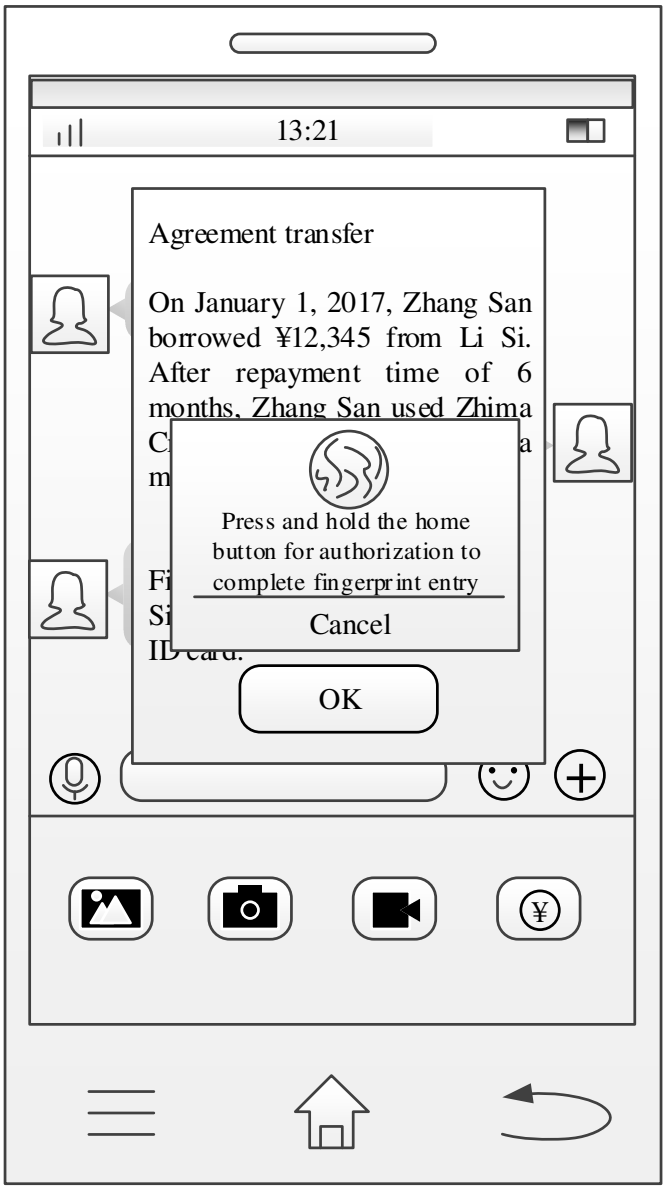

13:21
Agreement transfer
On January 1, 2017, Zhang San borrowed ¥12,345 from Li Si. After repayment time of 6 months, Zhang San used Zhima
Press and hold the home button for authorization to complete fingerprint entry
Cancel
OK

FIG. 3(F)

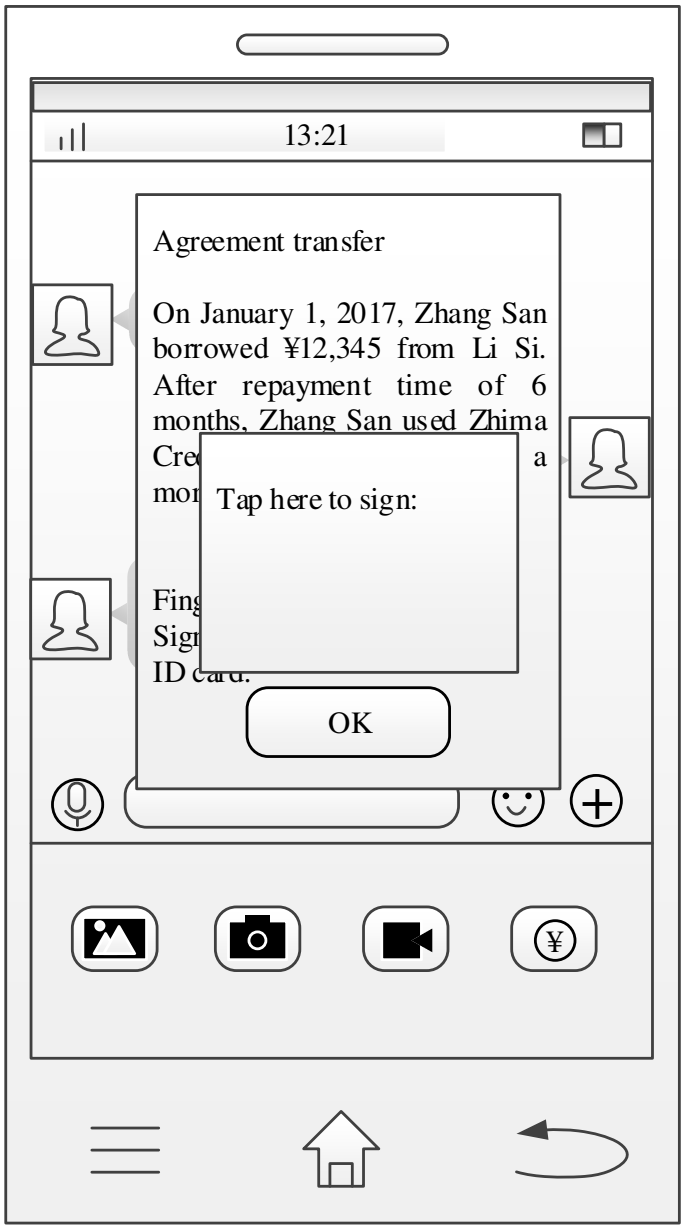

13:21
Agreement transfer
On January 1, 2017, Zhang San borrowed ¥12,345 from Li Si. After repayment time of 6 months, Zhang San used Zhima
Tap here to sign:
OK

FIG. 3(G)

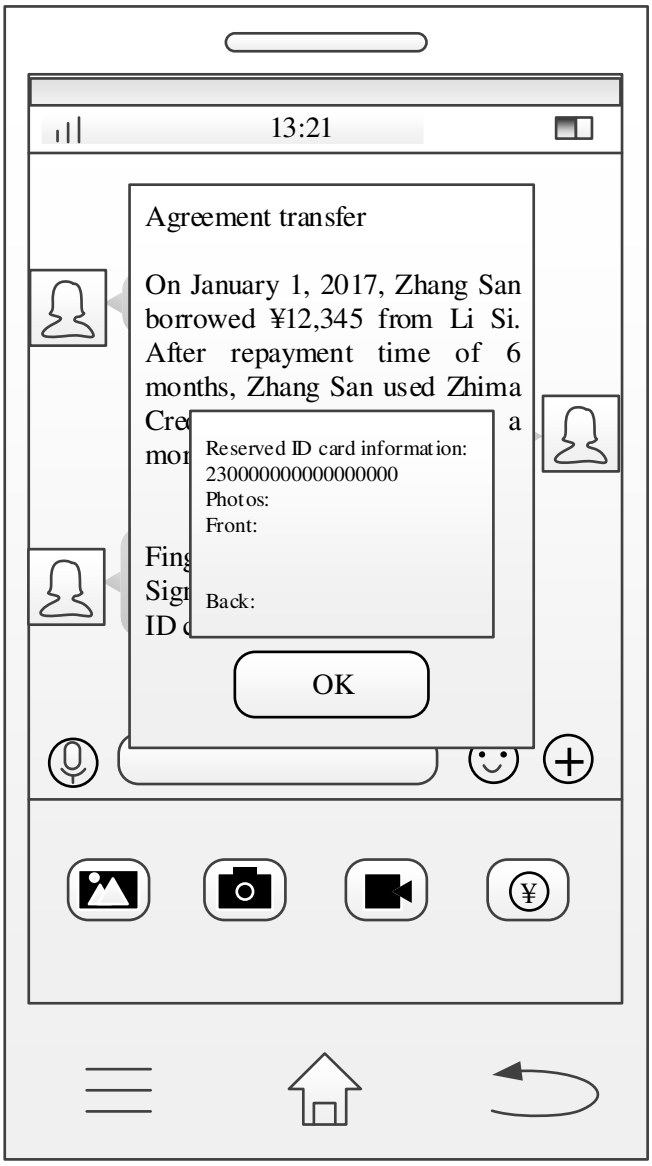

13:21
Agreement transfer
On January 1, 2017, Zhang San borrowed ¥12,345 from Li Si. After repayment time of 6 months, Zhang San used Zhima
Reserved ID card information:
230000000000000000
Photos:
Front:
Back:
OK

FIG. 3(H)

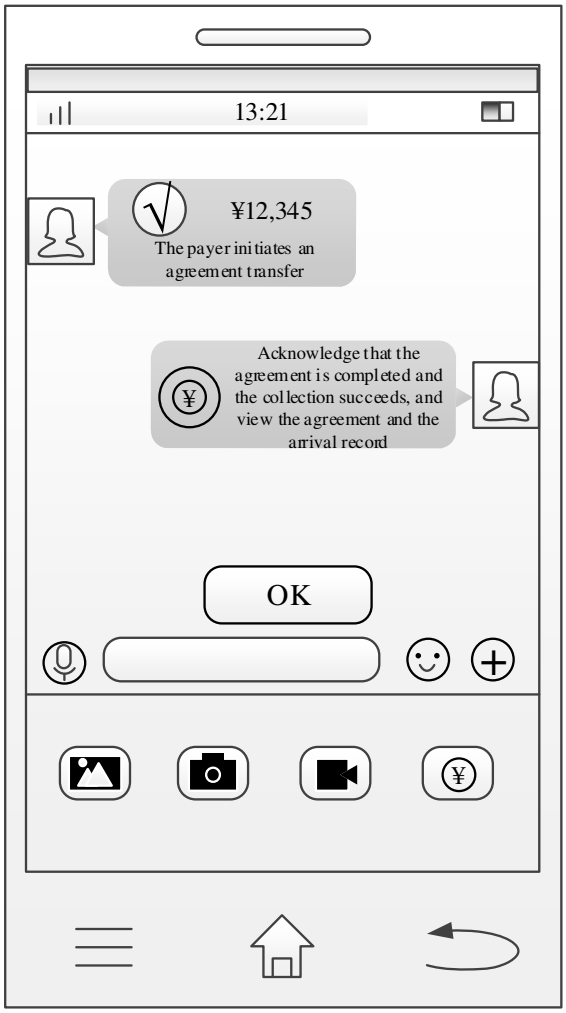

13:21
¥12,345
The payer initiates an agreement transfer
Acknowledge that the agreement is completed and the collection succeeds, and view the agreement and the arrival record
OK

FIG. 3(I)

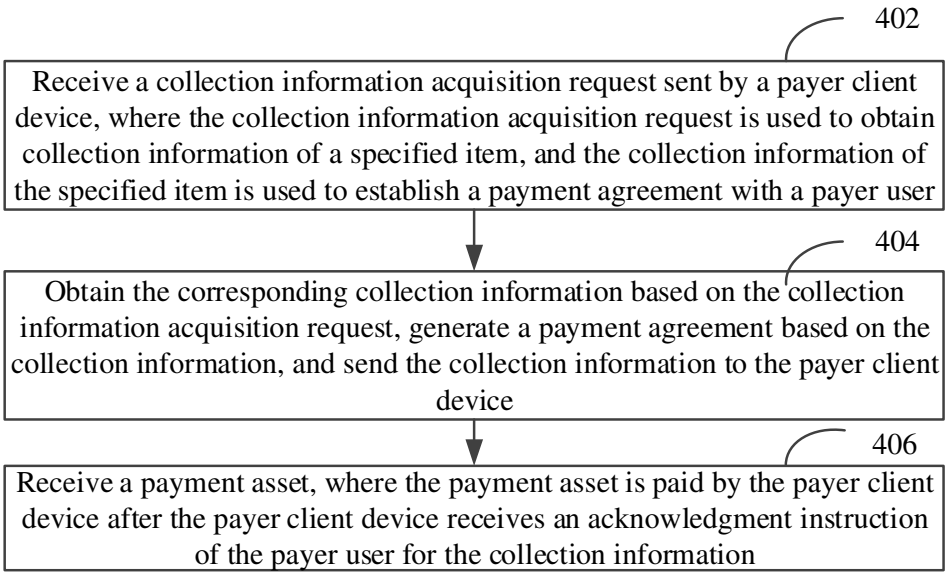

402
Receive a collection information acquisition request sent by a payer client device, where the collection information acquisition request is used to obtain collection information of a specified item, and the collection information of the specified item is used to establish a payment agreement with a payer user
404
Obtain the corresponding collection information based on the collection information acquisition request, generate a payment agreement based on the collection information, and send the collection information to the payer client device
406
Receive a payment asset, where the payment asset is paid by the payer client device after the payer client device receives an acknowledgment instruction of the payer user for the collection information

FIG. 4

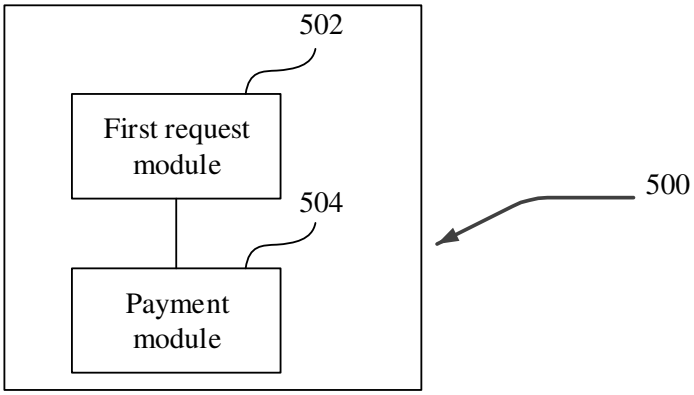

502
First request module
504
Payment module
500

FIG. 5

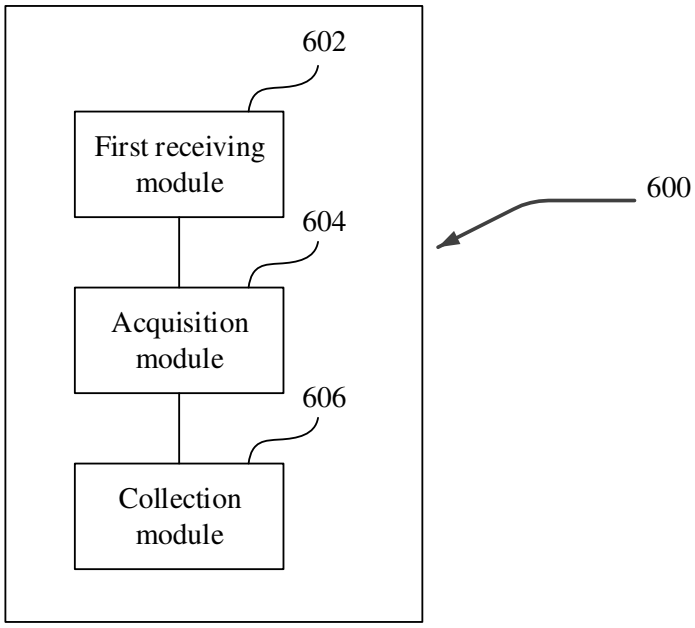

602
First receiving module
600
604
Acquisition module
606
Collection module

FIG. 6

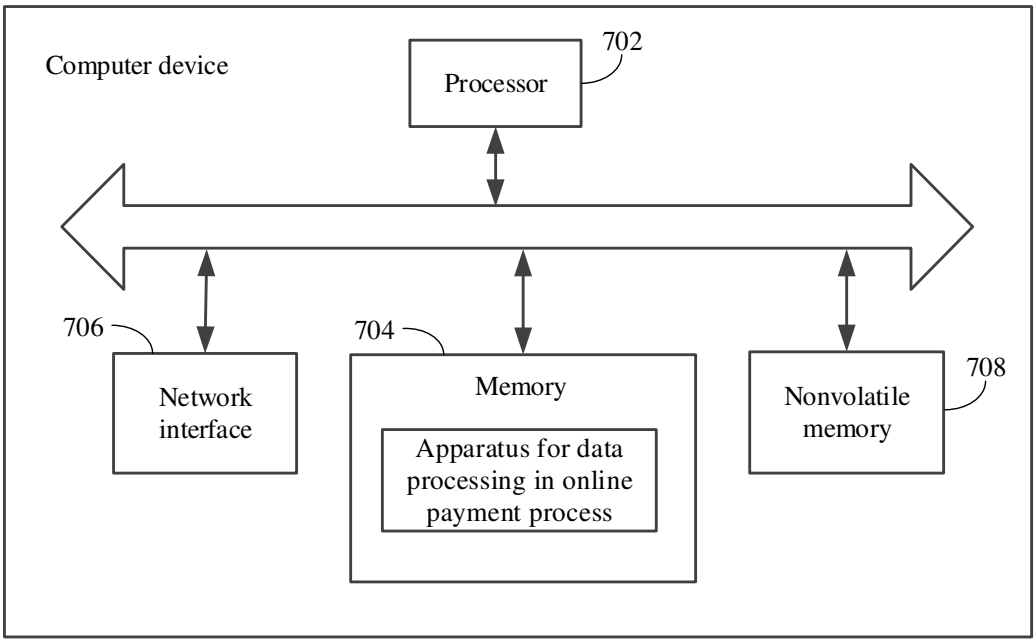

Computer device
Processor
702
706
Network interface
704
Memory
Apparatus for data processing in online payment process
Nonvolatile memory
708

FIG. 7