ABSTRACT

METHOD AND APPARATUS OF CONTROLLING NETWORK PAYMENT

Methods and apparatuses of controlling a network payment are disclosed, which obtain a payment record when a selection of a payment instrument is needed, and determine a preferred payment instrument for a current transaction based on the payment record. By analyzing the payment record, a payment success rate of each payment instrument supported by a current payer under a current business scenario may be obtained, and a payment instrument having a maximum payment success rate may be set as the preferred payment instrument for the current transaction. The embodiments of the present disclosure therefore are able to implement an automatic selection of a payment instrument, reduce manual operations of a payer, simplify a payment process, and improve the payment efficiency and the transaction efficiency. In addition, using a payment instrument having a maximum payment success rate as a preferred payment instrument for a transaction may improve a success probability of a one-time payment, thus avoiding the need of re-selecting a new payment instrument and thereby improving the payment efficiency and the transaction efficiency.

FIG. 1