What Is Claimed Is

1. A computer-executed method, the method comprising:

receiving, by a server, a joint-payment request from a terminal device associated with a first user, wherein the joint-payment request corresponds to a payment for a service or a product for two or more users, and wherein the joint-payment request includes a first identifier of the first user sending the joint-payment request;

determining, based on a status of information exchange between the first user and one or more to-be-included users, that a binding relationship exists between the first user and the one or more to-be-included users, wherein the determining is further based on a frequency and a count of the information exchange satisfying a pre-defined threshold;

recommending, to the first user, the one or more to-be-included users for providing the service or the product;

receiving, from the first user, selection of at least one to-be-included user for the binding relationship; and

in response to determining, based on the first identifier of the first user and a second identifier of the at least one to-be-included user that a binding relationship has been established:

randomly generating a first graphic code based on the first identifier and a second graphic code based on the second identifier; and

transmitting the first graphic code and the second graphic code to the terminal device,

wherein the first user completes the joint payment by displaying the randomly generated first and second graphic codes to a code scanner.

2. The method according to claim 1, wherein the terminal device is configured to display the randomly generated first and second graphic codes based on a predetermined display rule.

3. The method according to claim 1, further comprising:

in response to determining that the binding relationship has not been established, notifying the first user that the joint payment fails; and

guiding the first user to establish a binding relationship with the at least one to-be-included user.

4. The method according to claim 1, further comprising:

sending a binding request to the at least one to-be-included user; and

receiving a confirmation from the at least one to-be-included user to establish the binding relationship between the specified user and the first user.

5. The method according to claim 1, wherein determining that the binding relationship exists between the first user and the one or more to-be-included users is further based on:

determining a degree of closeness between the first user and the one or more to-be-included users;

determining whether the degree of closeness meets a preset requirement; and

determining members of a family account activated by the first user.

6. A computer system, comprising:

a processer;

a storage device coupled to the processor and storing instructions, which when executed by the processor cause the processor to perform a method, the

method comprising:

receiving a joint-payment request from a terminal device associated with a first user, wherein the joint-payment request corresponds to a payment for a service or a product for two or more users, and wherein the joint-payment request includes a first identifier of the first user sending the joint-payment request;

determining, based on a status of information exchange between the first user and one or more to-be-included users, that a binding relationship exists between the first user and the one or more to-be-included users, wherein the determining is further based on a frequency and a count of the information exchange satisfying a pre-defined threshold;

recommending, to the first user, the one or more to-be-included users for providing the service or the product;

receiving, from the first user, selection of at least one to-be-included user for the binding relationship; and

in response to determining, based on the first identifier of the first user and a second identifier of the at least one to-be-included user that a binding relationship has been established,

randomly generating a first graphic code based on the first identifier and a second graphic code based on the second identifier; and

transmitting the first graphic code and the second graphic code to the terminal device,

wherein the first user completes the joint payment by displaying the randomly generated first and second graphic codes to a code scanner.

7. The computer system according to claim 6, wherein the terminal device is configured to display the randomly generated first and second graphic codes based on a predetermined display rule.

8. The computer system according to claim 6, wherein the method further comprises:

in response to determining that the binding relationship has not been established, notifying the first user that the joint payment fails; and

guiding the first user to establish a binding relationship with the at least one to-be-included user.

9. The computer system according to claim 6, wherein the method further comprises:

sending a binding request to the at least one to-be-included user; and

receiving a confirmation from the at least one to-be included user to establish the binding relationship between the specified user and the first user.

10. The computer system according to claim 6, wherein determining that the binding relationship exists between the first user and the one or more to-be-included users is further based on:

determining a degree of closeness between the first user and the one or more to-be-included users;

determining whether the degree of closeness meets a preset requirement; and

determining members of a family account activated by the first user.