MOBILE PAYMENT INTERACTIVE INTERCONNECTED SYSTEM SUPPORTING INFORMATION ACCESSIBILITY

BACKGROUND OF THE INVENTION

[0001] Technical Field

[0002] The present invention relates to information associated technologies of multi-media products, in particular to an interactive interconnected system supporting information accessibility payment service of mobile banking, realizing electronic payment with information accessibility.

[0003] 2. Description of Related Art

[0004] Along with the rapid development of electronic and communication technologies, electronic payment through mobile phones will be an inevitable trend of social development. With promotion of the network banking services, customers buy goods and settle accounts within malls equipped with banking terminals, which provides great convenience because customers do not need to carry a great number of cash. However, banking terminals can only be popularized in public consumption sites such as large malls and hotels, and cannot be used at all public sites. Therefore, customers still feel troublesome to settle accounts at those public places.

[0005] Various smart phone payment modes are available on the market, which still have many technical problems. In particular, the development of the mobile electronic payment service is undesirable.

[0006] Along with the rapid development of the broadband wireless access technology and mobile terminal technology, people are in urgent need of randomly and conveniently acquiring information and services from the Internet at any time and at any place during movement.

[0007] However, the mobile Internet is not a mobilization of the Internet, but

[0091] The present invention has the following technical features: the functions of the original product are not changed, but used in a mutual interactive mode; the functions can support one another, so an obvious technical effect is obtained; and the simplest point-to-point associated technology realizes the information accessibility interconnection of the multi-media product.

[0092] The following are related embodiments of the present invention.

[0093] Support plane media products

[0094] The electronic transmitter-receiver is comprised of an associated data reception circuit, an associated data transmission circuit and a central processing unit with a memory, and is embedded with a media-oriented product with independent operation;

[0095] the media-oriented product is a print media product; the print media product is provided with an associated data-oriented program; the associated data-oriented program supports storage and change of code data and password data of the WIFI device;

[0096] and The print media product has print information and identification symbol 44 attached to the outer surface.

[0097] Support electronic multimedia products

[0098] The electronic transmitter-receiver is comprised of an associated data reception circuit, an associated data transmission circuit and a central processing unit with a memory, and is embedded with a media-oriented product with independent operation;

[0099] the media-oriented product is a multi-media electronic product; the multi-media electronic product is provided with an associated data-oriented program; the associated data - oriented program supports storage and change of code data and password data of the WIFI device;

[00100] and the multi-media electronic product can play multi-media information content.

[00101] Support electronic video media products

[00102] The electronic transmitter-receiver is comprised of an associated data reception circuit, an associated data transmission circuit and a central processing unit with a memory, and is embedded with a media-oriented product with independent operation;

[00103] the media-oriented product is a video media electronic product; the video media electronic product is provided with an associated data-oriented program; the associated data-oriented program supports storage and change of code data and password data of the WIFI device;

[00104] and the video electronic product plays video information content.

[00105] Support electronic audio media products

[00106] The electronic transmitter-receiver is comprised of an associated data reception circuit, an associated data transmission circuit and a central processing unit with a memory, and is embedded with a media-oriented product with independent operation;

[00107] the media-oriented product is an audio media electronic product; the audio media electronic product is provided with an associated data-oriented program; the associated data - oriented program supports storage and change of code data and password data of the WIFI device;

[00108] and the audio electronic product plays audio information content.

[00109] Electronic banking and electronic payment are a trend of social development. Form traditional banking payment to multiple payment (including ATM and network electronic payment through a computer), smart phones are also used to complete the electronic payment, which can enhance the service efficiency of the electronic payment system undoubtedly, and can derivate other business modes with profits. The prospect is huge.

[00110] The interactive interconnected system series technologies of the present invention support interconnection with information accessibility. Related information of different media products can be randomly obtained at any time and at any place through

What is claimed is:

1. An interactive interconnected system supporting information accessibility payment service of mobile banking, comprising a communication terminal product (38) that support interactive interconnected system, media-oriented products (81) that support interactive interconnected system and an electronic payment system (83), characterized in that,

the interactive interconnected system consists of a multimedia information signal (01), an electronic reading device (02) and an electronic transmitter-receiver (03);

the multimedia information signal (01) is a combination of multimedia information data and associated data (12);

the associated data includes a URI (Uniform Resource Identifier) and associated data-oriented programming command;

the electronic reading device is comprised of a combination data reception circuit (21), a combination data decomposition circuit (22) and a transmission circuit (24); the combination data reception circuit is configured to receive the multimedia information signal; the combination data decomposition circuit (22) is configured to decompose the multimedia information signal into the multimedia information data and the associated data (12); the decomposed associated data is transmitted to the electronic transmitter-receiver via the transmission circuit (24);

the electronic transmitter-receiver is comprised of an associated data reception circuit (31), an associated data transmission circuit (32) and a central processing unit with a memory;

the associated data reception circuit (31) is equipped with a short-distance signal transmission-reception circuit supported by a WIFI device (91);

and the electronic payment system provides the electronic payment services of banks, and supports electronic payment operation of both payers and payees.

2. The interactive interconnected system supporting information accessibility payment service of mobile banking according to Claim 1, characterized in that,

the payer and the payee are required to sign a mutual supportive electronic payment agreement with the electronic payment system;

multiple account guide directories be set in the communication terminal product of the payer; and the different account guide directories are set to be connected to different banks.

3. The interactive interconnected system supporting information accessibility payment service of mobile banking according to Claim 1, characterized in that,

the communication terminal product of the payer obtains the payment information from the media-oriented product supporting the interactive interconnected systems;

the payer follows a guide of payment information to choose a suitable payment command and send the command to the electronic payment system in order to process the payment request.

4. The interactive interconnected system supporting information accessibility payment service of mobile banking according to Claim 1, characterized in that,

the electronic payment system received the payment command of the payer, and the electronic payment system replies a pre-set transaction password to payer’s communication terminal product.

5. The interactive interconnected system supporting information accessibility payment service of mobile banking according to Claim 1, characterized in that,

after the payer’s communication terminal product obtains the transaction password from electronic payment system, the operation process of electronic payment system payment protocol is completed, and confirmation is made.

6. The interactive interconnected system supporting information accessibility payment service of mobile banking according to Claim 1, characterized in that,

into of the interactive interconnected systems, consisting of a combination data reception circuit, a combination data decomposition circuit, a transmission circuit, a CPU module board.

11. The interactive interconnected system supporting information accessibility payment service of mobile according to Claim 8, characterized in that,

the media-oriented product is plane media product.

12. The interactive interconnected system supporting information accessibility payment service of mobile according to Claim 8, characterized in that,

the media-oriented product is electronic multimedia product.

13. The interactive interconnected system supporting information accessibility payment service of mobile according to Claim 8, characterized in that,

the media-oriented product is electronic video product.

14. The interactive interconnected system supporting information accessibility payment service of mobile according to Claim 8, characterized in that,

the media-oriented product is electronic audio product.