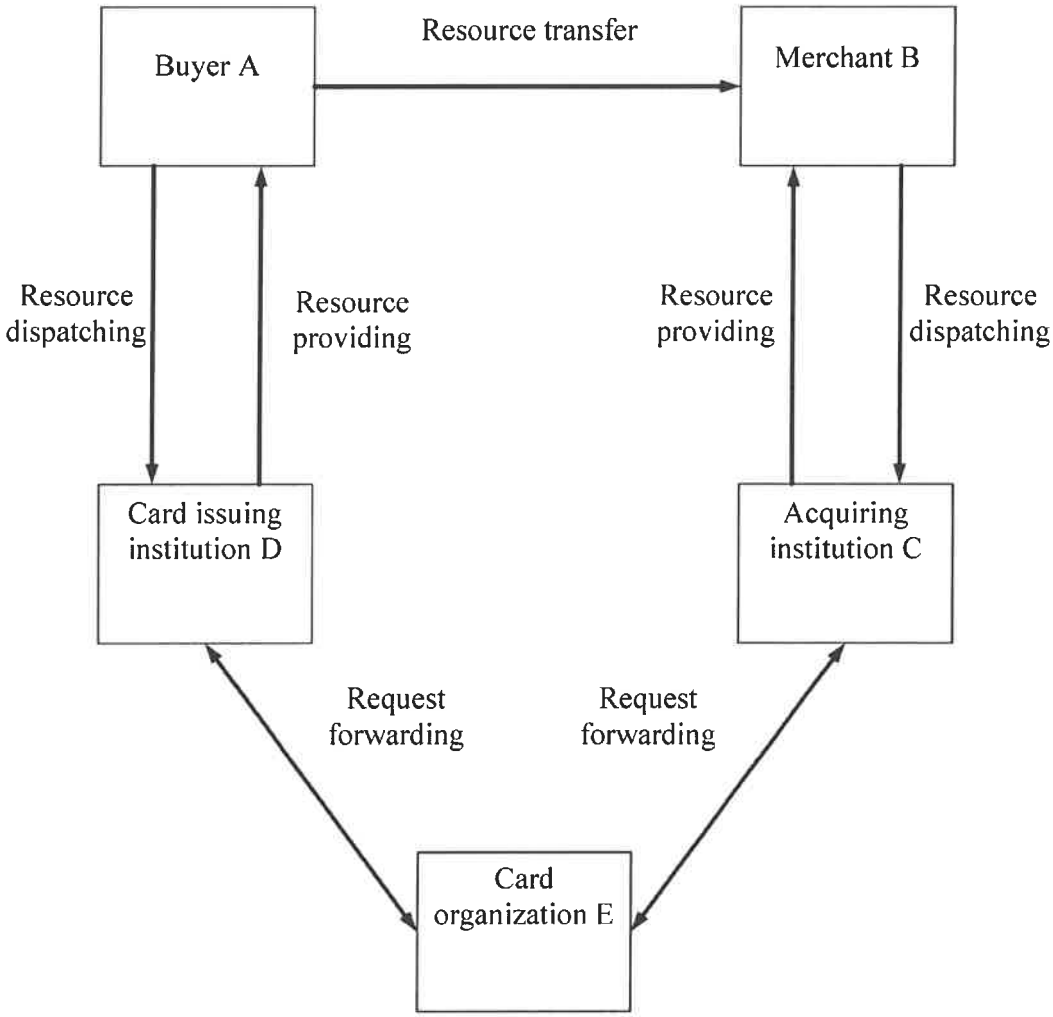

Buyer A
Resource transfer
Merchant B
Resource dispatching
Resource providing
Resource providing
Resource dispatching
Card issuing institution D
Acquiring institution C
Request forwarding
Request forwarding
Card organization E

FIG. 1

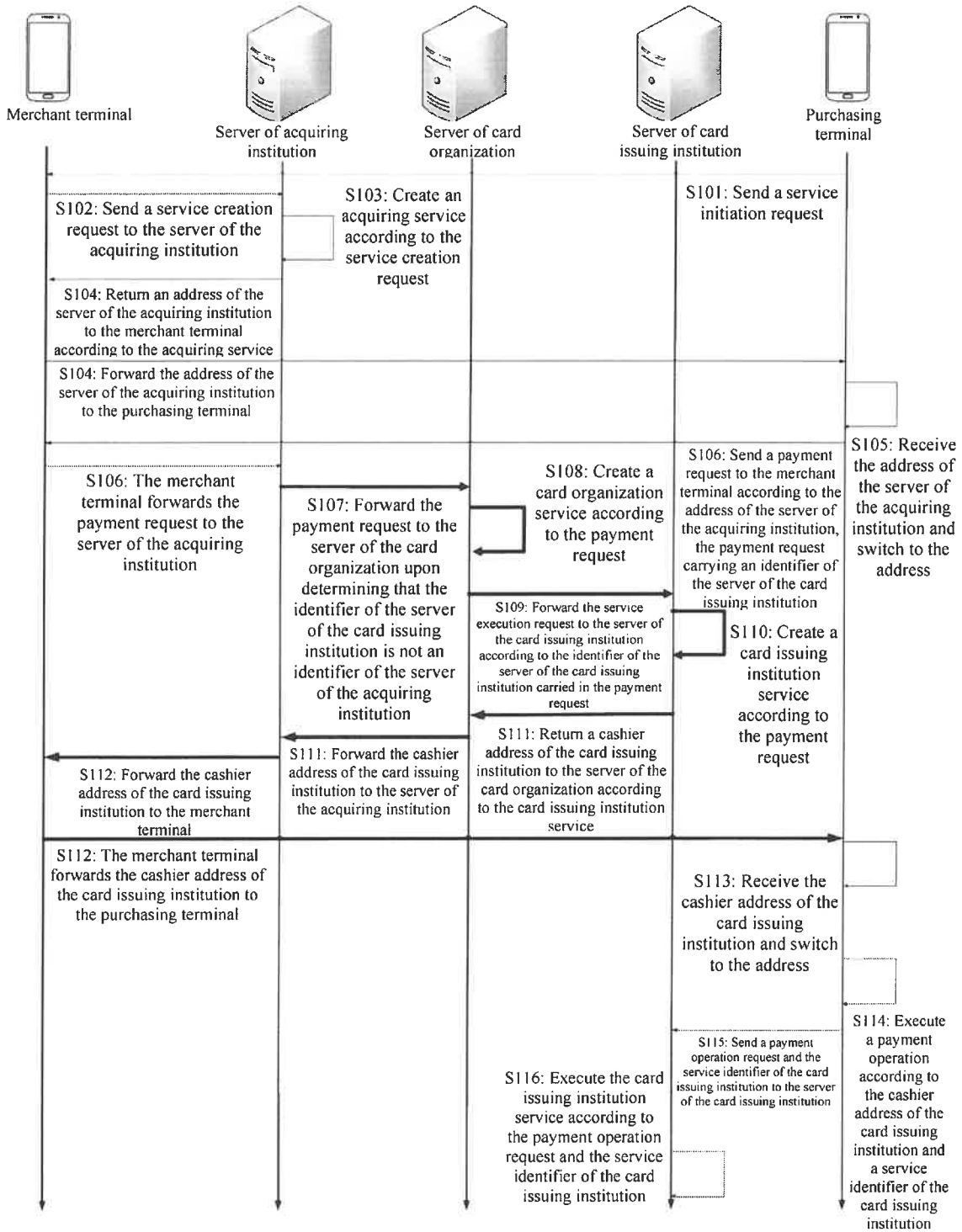

Merchant terminal
Server of acquiring institution
Server of card organization
Server of card issuing institution
Purchasing terminal
S102: Send a service creation request to the server of the acquiring institution
S103: Create an acquiring service according to the service creation request
S101: Send a service initiation request
S104: Return an address of the server of the acquiring institution to the merchant terminal according to the acquiring service
S104: Forward the address of the server of the acquiring institution to the purchasing terminal
S105: Receive the address of the server of the acquiring institution and switch to the address
S106: The merchant terminal forwards the payment request to the server of the acquiring institution
S107: Forward the payment request to the server of the card organization upon determining that the identifier of the server of the card issuing institution is not an identifier of the server of the acquiring institution
S108: Create a card organization service according to the payment request
S106: Send a payment request to the merchant terminal according to the address of the server of the acquiring institution, the payment request carrying an identifier of the server of the card issuing institution
S109: Forward the service execution request to the server of the card issuing institution according to the identifier of the server of the card issuing institution carried in the payment request
S110: Create a card issuing institution service according to the payment request
S111: Return a cashier address of the card issuing institution to the server of the card organization according to the card issuing institution service
S111: Forward the cashier address of the card issuing institution to the server of the acquiring institution
S112: Forward the cashier address of the card issuing institution to the merchant terminal
S112: The merchant terminal forwards the cashier address of the card issuing institution to the purchasing terminal
S113: Receive the cashier address of the card issuing institution and switch to the address
S114: Execute a payment operation according to the cashier address of the card issuing institution and a service identifier of the card issuing institution
S115: Send a payment operation request and the service identifier of the card issuing institution to the server of the card issuing institution
S116: Execute the card issuing institution service according to the payment operation request and the service identifier of the card issuing institution

FIG. 2

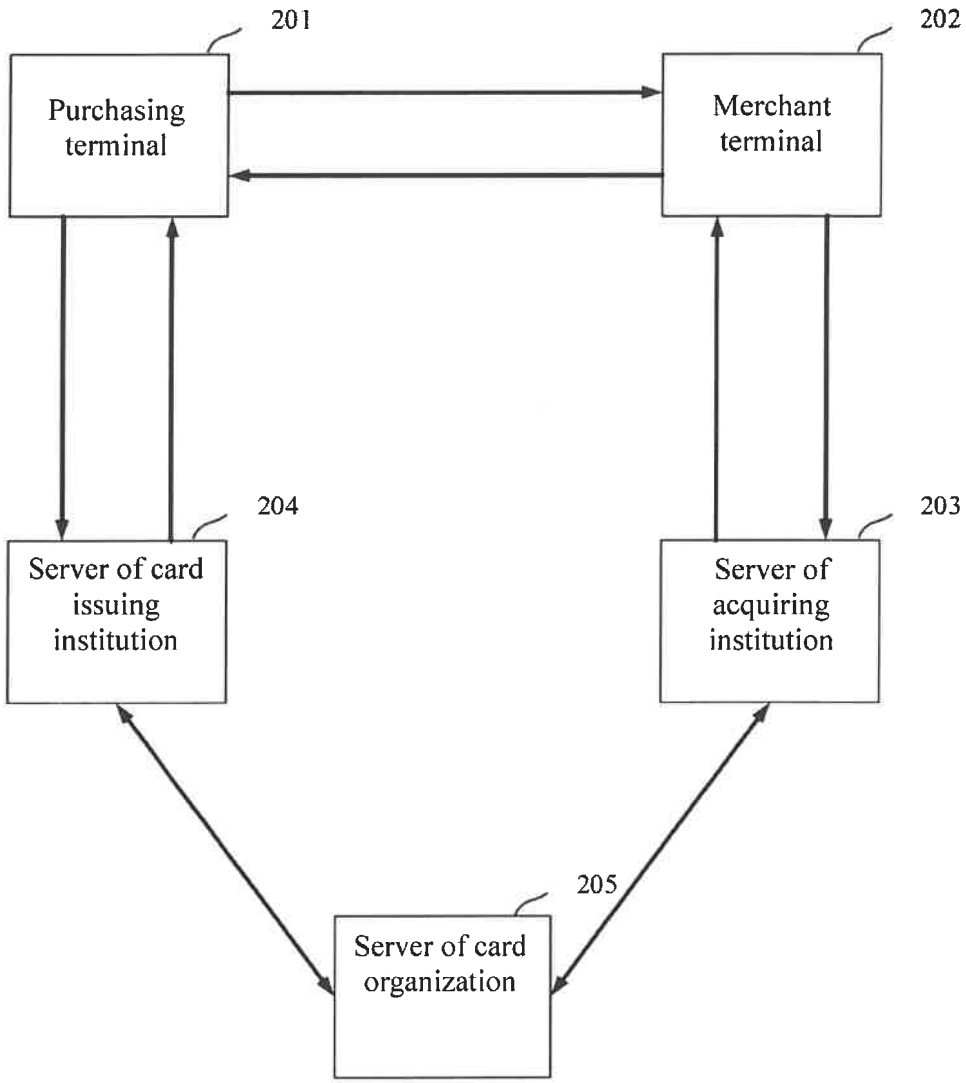

201
Purchasing terminal
202
Merchant terminal
204
Server of card issuing institution
203
Server of acquiring institution
205
Server of card organization

FIG. 3

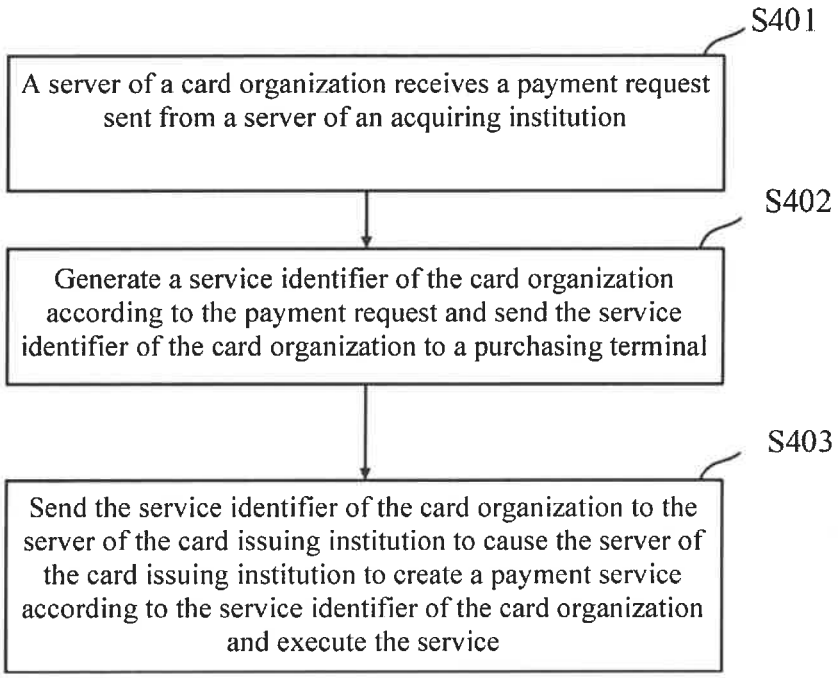

S401
A server of a card organization receives a payment request sent from a server of an acquiring institution
S402
Generate a service identifier of the card organization according to the payment request and send the service identifier of the card organization to a purchasing terminal
S403
Send the service identifier of the card organization to the server of the card issuing institution to cause the server of the card issuing institution to create a payment service according to the service identifier of the card organization and execute the service

FIG. 4

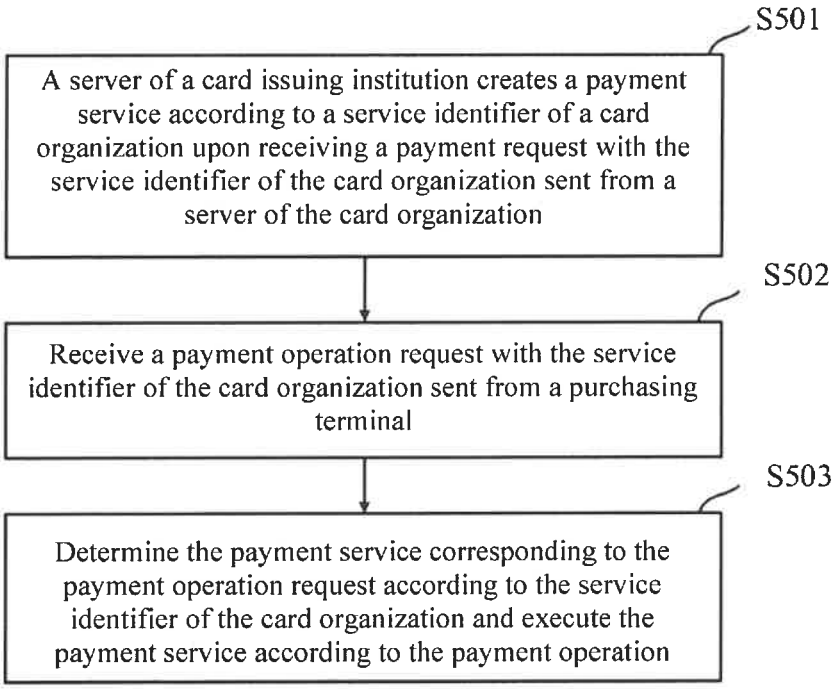

S501
A server of a card issuing institution creates a payment service according to a service identifier of a card organization upon receiving a payment request with the service identifier of the card organization sent from a server of the card organization
S502
Receive a payment operation request with the service identifier of the card organization sent from a purchasing terminal
S503
Determine the payment service corresponding to the payment operation request according to the service identifier of the card organization and execute the payment service according to the payment operation

FIG. 5

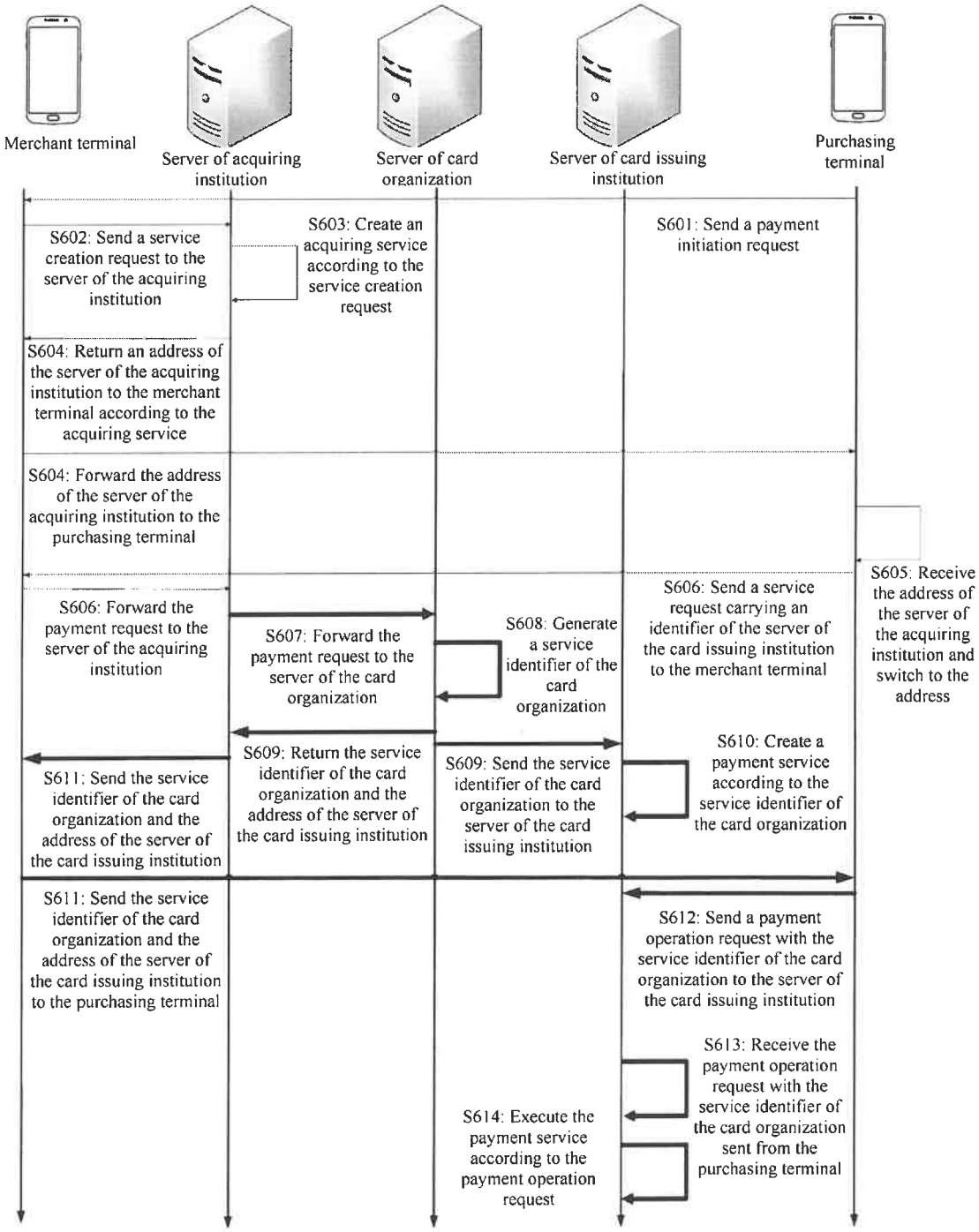

Merchant terminal
Server of acquiring institution
Server of card organization
Server of card issuing institution
Purchasing terminal
S602: Send a service creation request to the server of the acquiring institution
S603: Create an acquiring service according to the service creation request
S601: Send a payment initiation request
S604: Return an address of the server of the acquiring institution to the merchant terminal according to the acquiring service
S604: Forward the address of the server of the acquiring institution to the purchasing terminal
S605: Receive the address of the server of the acquiring institution and switch to the address
S606: Forward the payment request to the server of the acquiring institution
S607: Forward the payment request to the server of the card organization
S608: Generate a service identifier of the card organization
S606: Send a service request carrying an identifier of the server of the card issuing institution to the merchant terminal
S609: Return the service identifier of the card organization and the address of the server of the card issuing institution
S609: Send the service identifier of the card organization to the server of the card issuing institution
S610: Create a payment service according to the service identifier of the card organization
S611: Send the service identifier of the card organization and the address of the server of the card issuing institution
S611: Send the service identifier of the card organization and the address of the server of the card issuing institution to the purchasing terminal
S612: Send a payment operation request with the service identifier of the card organization to the server of the card issuing institution
S613: Receive the payment operation request with the service identifier of the card organization sent from the purchasing terminal
S614: Execute the payment service according to the payment operation request

FIG. 6

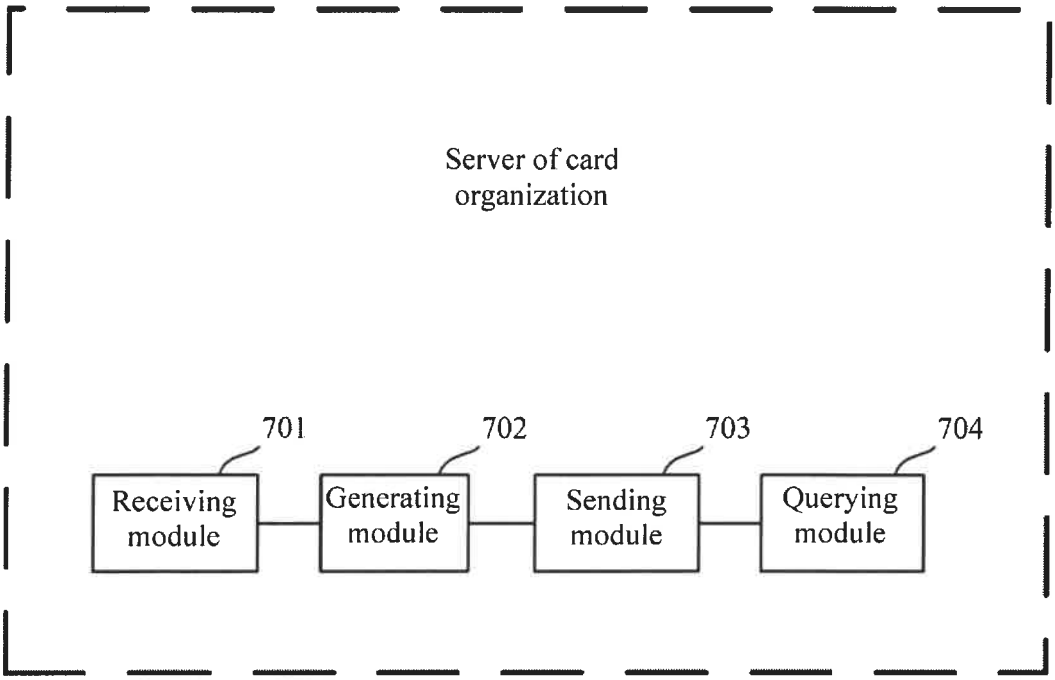

Server of card organization
701
Receiving module
702
Generating module
703
Sending module
704
Querying module

FIG. 7

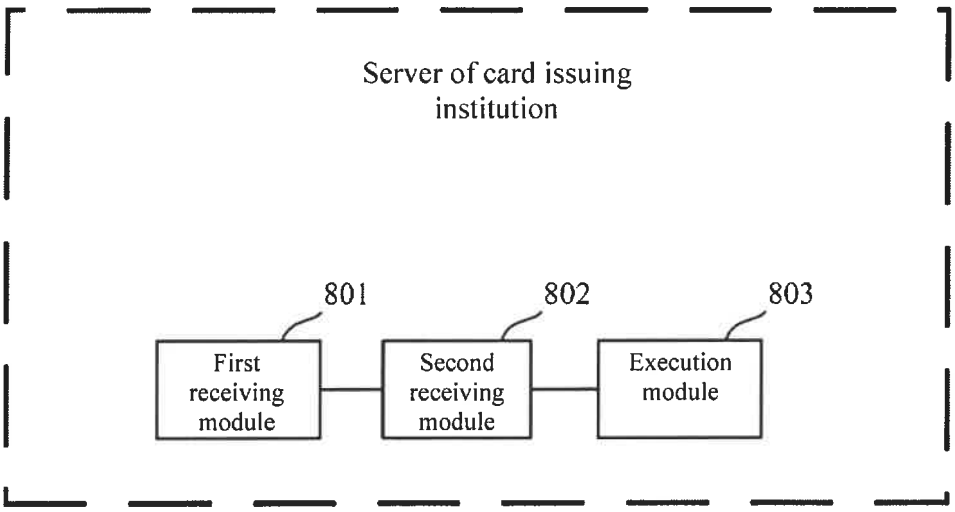

Server of card issuing institution
801
First receiving module
802
Second receiving module
803
Execution module

FIG. 8