

ELECTRONIC PAYMENT METHOD AND APPARATUS, AND COMPUTER SYSTEM

TECHNICAL FIELD

[0001] One or more embodiments of this specification relate to the field of electronic payment technologies, and in particular, to an electronic payment method and apparatus, and a computer system of a transaction.

BACKGROUND

[0002] Currently, a user usually needs to use an electronic wallet for payment. However, there are different transaction modes such as an order placement transaction mode and a push transaction mode in different countries. Processing procedures of the two transaction modes have a relatively large difference, and cannot be compatible. Consequently, users of electronic wallets in some countries cannot smoothly perform payment when entering another country, and service experience is relatively poor. Therefore, it is expected that there is an improved solution, so that the two transaction modes can be compatible, to improve service experience of the user.

SUMMARY

[0003] One or more embodiments of this specification describe an electronic payment method and apparatus, and a computer system. Different transaction modes can be compatible, to improve service experience of a user. Specific technical solutions are as follows:

[0004] According to a first aspect, an embodiment provides an electronic payment method, performed by an intermediate serving party, and including: receiving order information sent by an amount input page, where the order information is determined by the amount input page based on received code information in response to a transaction amount entered by a user, the code information is sent by the payer after the payer scans a static code of a merchant, and the amount input page is provided by the intermediate serving party; sending the order information to the payer; receiving a payment result notification sent by the payer, where the payment result notification is

sent by the payer after the payer performs a payment operation based on the order information;
sending a payment confirmation request to an acquiring party based on the payment result
notification; and receiving a merchant payment result fed back by the acquiring party, where the
merchant payment result is determined by the acquiring party based on the payment confirmation
5 request.

[0005] According to a second aspect, an embodiment provides an electronic payment method,
performed by an amount input page. The amount input page is provided by an intermediate serving
party, and the method includes: receiving code information sent by a payer, where the code
information is obtained by the payer after the payer scans a static code of a merchant; and
10 determining order information based on the received code information in response to a transaction
amount entered by a user, and sending the order information to the intermediate serving party.

[0006] According to a third aspect, an embodiment provides an electronic payment method,
including: sending, by a payer, code information obtained through scanning to an amount input
page after scanning a static code of a merchant, where the amount input page is provided by an
15 intermediate serving party; determining, by the amount input page, order information based on the
received code information in response to a transaction amount entered by a user, and sending the
order information to the intermediate serving party; obtaining, by the payer, the order information
from the intermediate serving party, performing a payment operation based on the order
information, and sending a payment result notification to the intermediate serving party; sending,
20 by the intermediate serving party, a payment confirmation request to an acquiring party based on
the payment result notification; and determining, by the acquiring party, a merchant payment result
based on the payment confirmation request, and feeding back the merchant payment result to the
intermediate serving party.

[0007] According to a fourth aspect, an embodiment provides a computer system, including a
25 memory, a processor, and a computer program that is stored in the memory and that is capable of
running on the processor. When the processor executes the program, the following steps are
implemented: receiving order information sent by an amount input page, where the order
information is determined by the amount input page based on received code information in
response to a transaction amount entered by a user, the code information is sent by the payer after
30 the payer scans a static code of a merchant, and the amount input page is provided by an
intermediate serving party; sending the order information to the payer; receiving a payment result

notification sent by the payer, where the payment result notification is sent by the payer after the payer performs a payment operation based on the order information; sending a payment confirmation request to an acquiring party based on the payment result notification; and receiving a merchant payment result fed back by the acquiring party, where the merchant payment result is
5 determined by the acquiring party based on the payment confirmation request.

[0008] According to a fifth aspect, an embodiment provides a computer system, including a memory, a processor, and a computer program that is stored in the memory and that is capable of running on the processor. When the processor executes the program, the following steps are implemented: receiving code information sent by a payer, where the code information is obtained
10 by the payer after the payer scans a static code of a merchant; and determining order information based on the received code information in response to a transaction amount entered by a user, and sending the order information to the intermediate serving party.

[0009] According to a sixth aspect, an embodiment provides an electronic payment apparatus, deployed on an intermediate serving party. The apparatus includes: a first receiving module,
15 configured to receive order information sent by an amount input page, where the order information is determined by the amount input page based on received code information in response to a transaction amount entered by a user, the code information is sent by the payer after the payer scans a static code of a merchant, and the amount input page is provided by the intermediate serving party; a first sending module, configured to send the order information to the payer; a
20 second receiving module, configured to receive a payment result notification sent by the payer, where the payment result notification is sent by the payer after the payer performs a payment operation based on the order information; a second sending module, configured to send a payment confirmation request to an acquiring party based on the payment result notification; and a third receiving module, configured to receive a merchant payment result fed back by the acquiring party,
25 where the merchant payment result is determined by the acquiring party based on the payment confirmation request.

[0010] According to a seventh aspect, an embodiment provides an electronic payment apparatus, deployed on an amount input page. The amount input page is provided by an intermediate serving party, and the apparatus includes: a fourth receiving module, configured to
30 receive code information sent by a payer, where the code information is obtained by the payer after the payer scans a static code of a merchant; and a third sending module, configured to: determine

order information based on the received code information in response to a transaction amount entered by a user, and send the order information to the intermediate serving party.

[0011] According to an eighth aspect, an embodiment provides a computer-readable nonvolatile storage medium. The storage medium stores a computer program, and when the computer program is executed by a processor, the method according to either of the first aspect and the second aspect is implemented.

[0012] In the electronic payment method provided in the embodiments of this specification, the intermediate serving party provides a uniform amount input page. After the user scans a code, the amount input page is displayed through redirection, to trigger the intermediate serving party to place an order. An original transaction processing procedure may be reused in a process in which the payer obtains the order information from the intermediate serving party and performs payment. After completing payment, the payer sends the payment result notification to the intermediate serving party. After receiving the payment result notification, the intermediate serving party converts the payment result notification into the payment confirmation request to be sent to the acquiring party, and obtains the merchant payment result fed back by the acquiring party. The original transaction processing procedure can be reused in a process in which the acquiring party determines the merchant payment result. In an entire transaction payment process, the payer can reuse a transaction processing procedure in an order placement transaction mode, and the acquiring party can reuse a transaction processing procedure in a push transaction mode, to implement compatibility between the two transaction modes and improve service experience of the user.

BRIEF DESCRIPTION OF DRAWINGS

[0013] To describe the technical solutions of the embodiments of the present invention more clearly, the following briefly describes the accompanying drawings required for describing the embodiments. Apparently, the accompanying drawings in the following description show merely some embodiments of the present invention, and a person of ordinary skill in the art may still derive other drawings from these accompanying drawings without creative efforts.

[0014] FIG. 1 is a schematic diagram of a comparison between implementation procedures of two transaction modes;

[0015] FIG. 2 is a diagram of a transaction processing procedure when an acquiring party is

transformed to support an order placement transaction mode according to an embodiment;

[0016] FIG. 3 is a diagram of a transaction processing procedure when a payer is transformed to support a push transaction mode according to an embodiment;

[0017] FIG. 4 is a schematic flowchart of an electronic payment method according to an embodiment;

[0018] FIG. 5 is a schematic block diagram of an electronic payment apparatus deployed on an intermediate serving party according to an embodiment;

[0019] FIG. 6 is a schematic diagram of a logical structure of an electronic payment apparatus deployed on an amount input page according to an embodiment; and

[0020] FIG. 7 is a schematic structural diagram of a computer system according to an embodiment.

DESCRIPTION OF EMBODIMENTS

[0021] The following describes the solutions provided in this specification with reference to the accompanying drawings.

[0022] An electronic payment scenario used in this specification is a scenario of scanning a static code in a merchant-presented mode. The merchant-presented mode indicates a behavior that a user scans, in an offline payment scenario to perform payment, a code provided on a merchant side. The static code is a code that needs to be scanned by the user in an off-line payment merchant-presented mode scenario, and the user can perform payment only after entering an amount. The scenario of scanning a static code in a merchant-presented mode includes a plurality of transaction modes.

[0023] FIG. 1 is a schematic diagram of a comparison between implementation procedures of two transaction modes. A user, a merchant, an acquiring institution, a payment institution, and an amount input page are used. The payment institution executes a transaction processing procedure by using a payment server and/or an electronic wallet, and the acquiring institution executes the transaction processing procedure by using an acquiring server. The acquiring institution is an institution that specializes in services such as collection, settlement, and account checking of the merchant. The merchant can provide a service or a product available for a transaction.

[0024] In an order placement transaction mode, the acquiring institution provides the amount

input page. In the entire transaction processing procedure, the user enters a transaction amount on the amount input page of the acquiring institution, to trigger the acquiring institution to place an order; a cashier of the payment institution completes payment; and the payment institution notifies the acquiring institution of a payment result.

5 **[0025]** In a push transaction mode, the payment institution provides an amount input page. In the entire transaction processing procedure, the user enters a transaction amount on the amount input page of the payment institution, and completes payment at a cashier; and then, the payment institution pushes a payment result to the acquiring institution, and triggers the acquiring institution to place an order, thereby completing payment confirmation.

10 **[0026]** The two transaction modes each include processes of entering an amount, processing payment by the payment institution, placing an order by the acquiring institution, confirmation between the payment institution and the acquiring institution, etc.

[0027] In some transaction scenarios, a national payment network is usually used. The national payment network is a payment network dominated by a national government agency such as a central bank, and usually connects a majority of payment institutions and acquiring institutions in the country. In addition, in an offline payment scenario, the national payment network usually defines a uniform national code standard.

[0028] In a national payment network Inbound scenario, the national payment network serves as an acquiring side, and provides a service for the user based on the acquiring institution connected to the national payment network on the backend. A behavior of payment when a user of the payment institution is inbound to a country in which the national payment network is located is referred to as national payment network Inbound.

[0029] In a survey of a plurality of national payment networks, in many national payment network Inbound projects, a transaction mode in a scenario of scanning a static code in a merchant-presented mode is the push transaction mode. However, some payment institutions and some electronic wallets support only the order placement transaction mode. In an application scenario, a transaction mode used in a country in which the user is originally located is the order placement transaction mode, and a payment service cannot be used normally when the user crosses a border and arrives in a country in which the push transaction mode is used.

30 **[0030]** There are national payment networks in some countries and there is no national payment network in some countries. For clearer and simpler description, an acquiring party is used

as a representative in the following two scenarios. One is a scenario in which there is no national payment network. In the scenario, the acquiring party represents the acquiring institution. The other one is a scenario in which there is a national payment network. In the scenario, the acquiring party represents the national payment network and the acquiring institution. A payer represents the payment institution, and the payer includes the payment server and/or the electronic wallet.

[0031] To resolve a problem that the two transaction modes cannot be compatible, the payer can be transformed, or the acquiring party can be transformed. The transaction processing procedures of the two transaction modes have a relatively large difference. Therefore, there are relatively large transformation costs regardless of whether the payer is transformed to support the push transaction mode or the acquiring party is transformed to support the order placement transaction mode. The following continues to describe this.

[0032] FIG. 2 is a diagram of a transaction processing procedure when an acquiring party is transformed to support an order placement transaction mode according to an embodiment. A user, a payer, an intermediate serving party, an acquiring party, and a merchant are used. The acquiring party includes a national payment network and an acquiring institution. A transformation idea is that an original transaction processing procedure of the payer remains unchanged, and the acquiring institution is transformed to support an order placement transaction mode in a scenario of scanning a static code in a merchant-presented mode. In this embodiment, a national payment network Inbound scenario is used as an example, and specific transformation content of the acquiring institution is as follows:

[0033] The acquiring institution needs to provide a new amount input page, and set a uniform resource locator (url) of the amount input page in a static code value of the merchant. In addition, the acquiring institution needs to be integrated with a new order placement interface.

[0034] After the user uses an electronic wallet to scan a code, the electronic wallet obtains the url of the amount input page of the acquiring party from the code value, and is redirected to the amount input page. After entering an amount on the amount input page and confirming payment, the user triggers the acquiring institution to place an order. After completing placement of the order, the acquiring institution sends order information including the amount and information about two transaction parties to the intermediate serving party through the national payment network, so that the intermediate serving party places the order and generates an order code of the order information. The intermediate serving party sends a decoding address that carries the order code to the merchant

through the national payment network and the acquiring institution, and the decoding address is intercepted by an SDK of the electronic wallet. The electronic wallet decodes the decoding address, to obtain the order code, and obtains the order information from the intermediate serving party. The electronic wallet renders a cashier, and completes payment. After the user confirms payment, the electronic wallet sends a payment result notification to the intermediate serving party. The intermediate serving party forwards the payment result notification to the merchant through the national payment network and the acquiring institution.

[0035] The acquiring party needs to be integrated with a new payment result notification interface, to advance a payment transaction status after receiving the payment result notification from the payer. In such transformation, the transaction processing procedure of the acquiring party differs greatly from that in an original push transaction mode, and interfaces such as a front-end amount input page interface, a back-end order placement interface, and the payment result notification interface are upgraded and transformed. Consequently, overall integration research and development costs are relatively large. In addition, the url of the amount input page needs to be set in the static code value of the merchant. Therefore, a static code material on an acquiring side needs to be re-laid, and operation costs are relatively high.

[0036] FIG. 3 is a diagram of a transaction processing procedure when a payer is transformed to support a push transaction mode according to an embodiment. A user, a payer, an intermediate serving party, an acquiring party, and a merchant are used. The acquiring party includes a national payment network and an acquiring institution. A transformation idea is that a transaction processing procedure on an acquiring side remains unchanged, and the payer is transformed to support a push transaction mode in a scenario of scanning a static code in a merchant-presented mode. Detailed transformation content of the payer is as follows:

[0037] The payer provides a front-end amount input page. After the user uses an electronic wallet to scan a code, the electronic wallet obtains a code value, is redirected to the amount input page provided by the payer, and then performs code verification. The payer sends a code verification request to the intermediate serving party, and the intermediate serving party forwards the code verification request to the acquiring institution through the national payment network. The acquiring institution forwards a code verification result to the payer through the national payment network and the intermediate serving party. When the code verification result indicates that code verification succeeds, the amount input page allows the user to enter an amount. The user

enters the amount, and confirms payment. The payer places an order, that is, determines order information including the amount and information about two transaction parties, and renders a cashier. In addition, the intermediate serving party also performs an order placement operation and generates an order code. The user confirms payment at the cashier. After completing payment, the payer sends a payment confirmation request to the intermediate serving party. The intermediate serving party sends the payment confirmation request to the acquiring institution through the national payment network. The acquiring institution places an order, confirms a merchant payment result, and sends the merchant payment result to the payer through the national payment network and the intermediate serving party. In addition, the acquiring institution notifies the merchant payment result to the merchant. When the acquiring party confirms that payment fails, the payer cancels payment and notifies the user of the cancellation result.

[0038] The user taps to complete payment on a payment result page of the payer, and the payer is redirected to a merchant payment result page provided by the payer. In addition, the payer sends, to the intermediate serving party, a query request used to query the merchant payment result. The intermediate serving party sends the query request to the acquiring institution through the national payment network. The acquiring institution feeds back a query result to the payer through the national payment network and the intermediate serving party. The payer displays the query result on the merchant payment result page.

[0039] In the above-mentioned transformation, the payer provides a front-end amount input page and the merchant payment result page, and interfaces such as a back-end payment confirmation interface and a payment confirmation query interface are upgraded and transformed. Consequently, overall integration research and development costs are also relatively large.

[0040] It should be noted that, in the embodiments shown in FIG. 2 and FIG. 3, a scenario in which the acquiring party includes the national payment network and the acquiring institution is used as an example for description. In an actual application scenario, no national payment network participates in the transaction processing procedure in some countries. Therefore, the national payment network in the embodiments shown in FIG. 2 and FIG. 3 can alternatively be removed. In other words, the intermediate serving party directly communicates and interacts with the acquiring institution.

[0041] To resolve a problem that the two transaction modes cannot be compatible, and implement that there is no upgrading and transformation costs for the payer and the acquiring party,

this specification provides an electronic payment method that can resolve the foregoing technical problem. In the method, an intermediate serving party provides a uniform amount input page. After scanning a static code of a merchant, a payer sends code information obtained through scanning to the amount input page. The amount input page determines order information based on code information in response to a transaction amount entered by a user, and sends the order information to the intermediate serving party. The payer obtains the order information by interacting with the intermediate serving party, and performs a payment operation based on the order information, to send a payment result notification to the intermediate serving party. The intermediate serving party converts the payment result notification of the payer into a payment confirmation request to be sent to an acquiring party, and receives a merchant payment result that is fed back. In such a payment manner, the payer and acquiring party do not need to be upgraded or transformed, and a difference between transaction processing procedures of an order placement transaction mode of the payer and a push transaction mode of the acquiring party is compatible. This greatly reduces access costs of the acquiring party in the push transaction mode. The following describes the above-mentioned technical solution in detail.

[0042] FIG. 4 is a schematic flowchart of an electronic payment method according to an embodiment. A user, a payer, an amount input page, a merchant payment result page, an intermediate serving party, an acquiring party, and a merchant are used in the execution procedure. The amount input page and the merchant payment result page are provided by the intermediate serving party.

[0043] The payer usually includes a payment server and an electronic wallet, and the electronic wallet executes a transaction processing procedure by interacting with the payment server. In this embodiment, an operation performed by the payer can also be understood as being performed by using the electronic wallet. One electronic wallet can correspond to one electronic payment channel. In some examples, different banks have respectively electronic payment applications, and a single electronic wallet can include a payment channel of a single bank. In some examples, the electronic wallet can further be a payment channel, for example, Alipay, provided by a third party.

[0044] As an independent intermediate page, the amount input page can be implemented by using a browser or an application. The amount input page is between the payer and the intermediate serving party, is configured to be used by the user to enter a transaction amount, and can execute predetermined processing logic, for example, including: receiving code information, determining

order information, and sending order information.

[0045] The intermediate serving party serves as an intermediate party or an agent between the payer and the acquiring party, and is configured to: place an order, provide the order information, send a payment confirmation request to the acquiring party, and receive a merchant payment result from the acquiring party.

[0046] The acquiring party can merely be an acquiring institution or a combination of a national payment network and the acquiring institution. For ease of description, in the following description, that the acquiring party is merely the acquiring institution is used as an example for description.

[0047] As mentioned above, the merchant is a service platform that provides a service item, including a product, that is available for transaction. Typically, the merchant can be an e-commerce platform or a paid content platform, or can be an entity store that sells a product. In a scenario of scanning a static code in a merchant-presented mode, the merchant is mainly an off-line entity store attached with the static code.

[0048] With the help of the amount input page and the intermediate serving party, the payer and the acquiring party can separately follow an original transaction execution procedure, without a need to be upgraded or transformed, to implement compatibility between two transaction modes. The following describes this embodiment in detail.

[0049] In step S410, the payer sends code information obtained through scanning to the amount input page after scanning the static code of the merchant.

[0050] In an offline payment scenario, the user can use the electronic wallet to scan the static code provided by the merchant, to initiate payment for a transaction. After scanning the static code, the electronic wallet can obtain the code information of the static code. The code information can include information such as a merchant name and a merchant identifier.

[0051] In response to an operation that the electronic wallet scans the static code of the merchant, the electronic wallet can be redirected to the amount input page and render the amount input page, so that the user enters the transaction amount. The electronic wallet can be pre-integrated with an SDK configured by the intermediate serving party, and an address of the amount input page can be pre-configured in the SDK. In this case, after the user uses the electronic wallet to scan the static code, the SDK is redirected to the amount input page in response to the operation.

[0052] The SDK is a software development kit, and is a tool kit used to be integrated into the

electronic wallet and assist in electronic payment. The SDK is integrated into the electronic wallet to implement redirection to the amount input page, without a need to upgrade or transform the electronic wallet.

5 [0053] In step S420, the amount input page determines the order information based on the received code information in response to the transaction amount entered by the user, and sends the order information to the intermediate serving party. The intermediate serving party receives the order information sent by the amount input page, and stores the order information, that is, implements an order placement operation. Then, when receiving the order information sent by the amount input page, the intermediate serving party can generate a decoding address of the order
10 information. The decoding address includes an order code corresponding to the order information. The order code is used to identify the order information.

[0054] When the amount input page obtains the transaction amount and the code information, the order information such as the transaction amount and information about two transaction parties is determined. When determining the order information, the amount input page implements an
15 order placement process.

[0055] To reduce a probability that the payer successfully performs payment and the acquiring party confirms that payment fails and ensure payment experience of the user, the acquiring party can be invoked to perform code verification in a process of rendering the amount input page. That is, before step S420, a code verification process in step S412 can be further included. A specific
20 implementation process is as follows:

[0056] The amount input page sends, to the intermediate serving party in response to the code information received from the electronic wallet, a code verification request that carries the code information.

[0057] The intermediate serving party receives the code verification request sent by the
25 amount input page, and sends the code verification request to the acquiring party.

[0058] The acquiring party receives the code verification request sent by the intermediate serving party, verifies the code information based on the code verification request, and feeds back a code verification result to the amount input page through the intermediate serving party. The acquiring party can obtain the code information from the code verification request, and verifies
30 the code information based on merchant information stored on the acquiring party. For example, whether a format of the static code is wrong or whether a corresponding merchant is wrong can be

verified. An original processing procedure can be reused in a process in which the acquiring party determines the code verification result based on the code information. The acquiring party sends the code verification result to the intermediate serving party, and the intermediate serving party sends the code verification result to the amount input page.

5 **[0059]** The amount input page receives the code verification result sent by the intermediate serving party. When the code verification result indicates that verification succeeds, the transaction amount is allowed to be entered. When the code verification result indicates that verification fails, the transaction amount is not allowed to be entered.

10 **[0060]** In perception of the user, after the user scans the code by using the electronic wallet, the amount input page is displayed through redirection. The amount input page displays the merchant name and an input box of a to-be-entered transaction amount. When the user enters the amount in the input box and confirms payment, the amount input page is triggered to place an order, that is, the order information is determined.

15 **[0061]** In step S430, the payer obtains the order information from the intermediate serving party.

20 **[0062]** Specifically, after placing the order and generating the order code, the intermediate serving party can send the decoding address that includes the order code to the amount input page. The electronic wallet can intercept, by using the integrated SDK, the decoding address to be sent to the amount input page. That the decoding address is intercepted by using the integrated SDK is not a unique intercepting manner, and the electronic wallet can alternatively intercept the decoding address in another manner.

25 **[0063]** The electronic wallet can obtain the order information from the intermediate serving party based on the decoding address. Specifically, the electronic wallet can obtain the order code from the decoding address through decoding, and obtain the order information from the intermediate serving party based on the order code. An original processing procedure can be reused in a decoding process of the payer.

30 **[0064]** In step S440, the payer performs a payment operation based on the order information, and sends a payment result notification to the intermediate serving party. The payment result notification is used to identify that the payer has confirmed that payment is completed. After obtaining the merchant name and the transaction amount in the order information, the payer can perform the payment operation. The payment operation is performed for the order corresponding

to the order information.

[0065] Specifically, the electronic wallet can render a cashier, and the user can select a payment manner, etc. at the cashier, and tap to confirm payment. The electronic wallet completes payment after the user confirms payment. The original transaction processing procedure can be reused in a step in which the payer performs the payment operation based on the order information.

[0066] In step S450, the intermediate serving party receives the payment result notification sent by the payer, and sends the payment confirmation request to the acquiring party based on the payment result notification. The intermediate serving party converts, into the payment confirmation request for invoking the acquiring party, the payment result notification sent by the payer.

[0067] The payment confirmation request carries the information about two transaction parties, the transaction amount, etc. The payment confirmation request is used to request the acquiring party to confirm whether the payment can succeed.

[0068] In step S460, the acquiring party receives the payment confirmation request sent by the intermediate serving party, determines the merchant payment result based on the payment confirmation request, and feeds back the merchant payment result to the intermediate serving party.

[0069] The acquiring party can perform the order placement operation based on the information about two transaction parties and the transaction amount that are carried in the payment confirmation request, and confirm the merchant payment result. The merchant payment result includes: it is confirmed that payment succeeds and it is confirmed that payment fails. Specifically, the acquiring party can verify cases of whether the transaction amount exceeds a limit, whether an account of the merchant is abnormal, etc., and determine, based on the cases, whether payment on a merchant side succeeds. The original transaction processing procedure can be reused in a process in which the acquiring party confirms the merchant payment result.

[0070] In this embodiment, the payer performs payment, and after payment succeeds, pushes the merchant payment result to the acquiring party to perform payment confirmation. The acquiring party feeds back the merchant payment result.

[0071] When the merchant payment result indicates that payment fails, step S470 can be further included in this embodiment, that is, the intermediate serving party can send a payment cancellation instruction to the payer. The payer cancels the payment when receiving the payment cancellation instruction.

[0072] After canceling the payment, the payer can send a cancellation result to the intermediate serving party. The payer can notify the user of the cancellation result. For example, the user is notified of information indicating that the payment is canceled, information indicating a period of time within which the amount is returned on an original path, etc.

5 **[0073]** The intermediate serving party further provides the merchant payment result page, to display the merchant payment result to the user. When the user completes payment at the cashier, the payer can present the payment result page to the user. When the user taps to complete payment on the payment result page, that is, when the payer receives a payment completion operation triggered by the user on the payment result page, the merchant payment result page can be
10 displayed through redirection. Based on this, in an embodiment, the payment method can further include step S480. To be specific, the payer is redirected to the merchant payment result page in response to a payment completion confirmation operation entered by the user. The merchant payment result page sends a query request to the intermediate serving party in response to the redirection. The query request is used to query the merchant payment result of the acquiring party.
15 Specifically, the electronic wallet of the payer can be redirected to the merchant payment result page through the integrated SDK. The SDK is configured by the intermediate serving party, and an address of the merchant payment result page can be pre-configured in the SDK.

[0074] The merchant payment result page displays the merchant payment result when receiving the merchant payment result fed back by the intermediate serving party. The displayed
20 merchant payment result can include results that the merchant is confirming payment, merchant payment succeeds, merchant payment fails, etc.

[0075] If the intermediate serving party has not received, when receiving the query request, the merchant payment result fed back on an acquiring side in step S460, the intermediate serving party can query the merchant payment result from the acquiring party, and send the merchant
25 payment result to the merchant payment result page. The intermediate serving party can send the query request to the acquiring party. When receiving the query request, the acquiring party feeds back the merchant payment result to the intermediate serving party. When receiving the query request, the acquiring party can reuse the original procedure to process the query request.

[0076] If the intermediate serving party has received, when receiving the query request, the
30 merchant payment result fed back by the acquiring party in step S460, the intermediate serving party can directly feed back the merchant payment result to the merchant payment result page.

[0077] In perception of the user, the payer displays the payment result page to the user after the user completes payment at the cashier. After the user taps to complete payment on the payment result page, the merchant payment result page is displayed through direction, to display a merchant side payment result to the user. In this way, the user can learn of a payment status of the user from the payment result page, and learn of a collection status of the merchant from the merchant payment result page.

[0078] In this embodiment, because the payment result page of the payer displays merely the payment result of the payer, a merchant payment status of the acquiring party is not perceived, and in a push transaction mode, the acquiring party usually does not provide a page used to display the merchant payment result. Therefore, the intermediate serving party provides a uniform merchant payment result page, to display a result of whether the merchant successfully performs payment, thereby ensuring user payment experience.

[0079] In the above-mentioned content, a case in which the acquiring party is merely the acquiring institution is used as an example to describe a payment procedure in detail. When an implementation scenario includes the national payment network, an execution procedure of the acquiring party in the embodiment in FIG. 4 can be specifically executed in the following manner.

[0080] In step S412, when receiving the code verification request sent by the amount input page, the intermediate serving party can forward the code verification request to the acquiring institution through the national payment network. Specifically, the intermediate serving party can send the code verification request to the national payment network, and the national payment network sends the code verification request to the acquiring institution again. The acquiring institution receives the code verification request forwarded by the national payment network, verifies the code information based on the code verification request, and feeds back the code verification result to the amount input page through the national payment network and the intermediate serving party.

[0081] In step S450, when receiving the payment result notification sent by the payer, the intermediate serving party can send, based on the payment result notification, the payment confirmation request to the acquiring institution through the national payment network.

[0082] In step S460, the acquiring institution receives the payment confirmation request forwarded through the national payment network, determines the merchant payment result based on the payment confirmation request, and feeds back the merchant payment result to the

intermediate serving party through the national payment network. The acquiring institution sends the merchant payment result to the national payment network, and the national payment network forwards the merchant payment result to the intermediate serving party.

[0083] When the intermediate serving party receives the query request but has not received the merchant payment result fed back by the acquiring institution in step S460, the intermediate serving party can query the merchant payment result from the acquiring institution through the national payment network, and send the merchant payment result to the merchant payment result page.

[0084] The above-mentioned embodiment is obtained through improvement based on FIG. 4. The description of the above-mentioned embodiment focuses on a point of distinction with the embodiment in FIG. 4. For a same or corresponding part, references can be made to the descriptions in the embodiment in FIG. 4. Details are not described herein again.

[0085] In conclusion, this embodiment of this specification provides a method for compatibility with a push transaction mode of an acquiring party in a scenario of scanning a static code in a merchant-presented mode in a case of on-line payment, to ensure that a payment side and an acquiring side have no perception, and while user payment experience is ensured, a difference between transaction processing procedures of an existing order placement transaction mode on a payment side and a push transaction mode on an acquiring side is compatible, thereby greatly reducing access costs of a national payment network and an acquiring institution in the push transaction mode.

[0086] When the user uses the electronic wallet to scan the static code, and recognizes that the static code is a static code delivered by a specific acquiring party in a specific country and the push transaction mode is used in the country, the electronic payment method provided in this embodiment of this specification is started. Therefore, the user can properly perform off-line electronic payment in the country, and a problem that electronic payment cannot be used due to incompatibility does not occur. Therefore, service experience of the user is improved.

[0087] In this specification, the intermediate serving party can be implemented by using any apparatus, device, platform, device cluster, etc. that has a computing and processing capability.

[0088] The above-mentioned content describes specific embodiments of this specification, and other embodiments fall within the scope of the appended claims. In some cases, the actions or steps described in the claims can be performed in an order different from the order in the

embodiments and the desired results can still be achieved. In addition, the process depicted in the accompanying drawings does not necessarily need an illustrated particular execution order to achieve the desired results. In some implementations, multi-tasking and concurrent processing is feasible or can be advantageous.

5 **[0089]** FIG. 5 is a schematic block diagram of an electronic payment apparatus deployed on an intermediate serving party according to an embodiment. This apparatus embodiment corresponds to the method executed by the intermediate serving party in FIG. 4. The apparatus 500 includes: a first receiving module 510, configured to receive order information sent by an amount input page, where the order information is determined by the amount input page based on
10 received code information in response to a transaction amount entered by a user, the code information is sent by the payer after the payer scans a static code of a merchant, and the amount input page is provided by the intermediate serving party; a first sending module 520, configured to send the order information to the payer; a second receiving module 530, configured to receive a payment result notification sent by the payer, where the payment result notification is sent by the
15 payer after the payer performs a payment operation based on the order information; a second sending module 540, configured to send a payment confirmation request to an acquiring party based on the payment result notification; and a third receiving module 550, configured to receive a merchant payment result fed back by the acquiring party, where the merchant payment result is determined by the acquiring party based on the payment confirmation request.

20 **[0090]** FIG. 6 is a schematic diagram of a logical structure of an electronic payment apparatus deployed on an amount input page according to an embodiment. This apparatus embodiment corresponds to the method performed by the amount input page in FIG. 4. The amount input page is provided by an intermediate serving party. The apparatus 600 includes: a fourth receiving module 610, configured to receive code information sent by a payer, where the code information
25 is obtained by the payer after the payer scans a static code of a merchant; and a third sending module 620, configured to: determine order information based on the received code information in response to a transaction amount entered by a user, and send the order information to the intermediate serving party.

[0091] The apparatus embodiments correspond to the method embodiment. For specific
30 descriptions, references can be made to the descriptions in the method embodiments. Details are not described herein again. The apparatus embodiments are obtained based on the corresponding

method embodiment, and have the same technical effect as the corresponding method embodiment. For specific descriptions, references can be made to the corresponding method embodiment.

[0092] The specification also provides a computer-readable non-transitory storage medium, where the storage medium stores a computer program, which, when executed by a processor, can
5 be used to perform one or more steps of one or more methods described or illustrated herein or provides functionality described or illustrated herein. Herein, the computer-readable non-transitory storage medium or media may include one or more semiconductor-based or other integrated circuits (ICs) (such, as for example, field-programmable gate arrays (FPGAs) or application-specific ICs (ASICs)), hard disk drives (HDDs), hybrid hard drives (HHDs), optical
10 discs, optical disc drives (ODDs), magneto-optical discs, magneto-optical drives, floppy diskettes, floppy disk drives (FDDs), magnetic tapes, solid-state drives (SSDs), RAM-drives, SECURE DIGITAL cards or drives, any other suitable computer-readable non-transitory storage media, or any suitable combination of two or more of these, where appropriate. A computer-readable non-transitory storage medium may be volatile, non-volatile, or a combination of volatile and non-
15 volatile, where appropriate.

[0093] FIG. 7 illustrates an example computer system 1000. In particular embodiments, one or more computer systems 1000 perform one or more steps of one or more methods described or illustrated herein. In particular embodiments, one or more computer systems 1000 provide functionality described or illustrated herein. In particular embodiments, software running on one
20 or more computer systems 1000 performs one or more steps of one or more methods described or illustrated herein or provides functionality described or illustrated herein. Particular embodiments include one or more portions of one or more computer systems 1000. Herein, reference to a computer system may encompass a computing device, and vice versa, where appropriate. Moreover, reference to a computer system may encompass one or more computer systems, where
25 appropriate.

[0094] This disclosure contemplates any suitable number of computer systems 1000. This disclosure contemplates computer system 1000 taking any suitable physical form. As example and not by way of limitation, computer system 1000 may be an embedded computer system, a system-on-chip (SOC), a single-board computer system (SBC) (such as, for example, a computer-on-
30 module (COM) or system-on-module (SOM)), a desktop computer system, a laptop or notebook computer system, an interactive kiosk, a mainframe, a mesh of computer systems, a mobile

telephone, a personal digital assistant (PDA), a server, a tablet computer system, or a combination of two or more of these. Where appropriate, computer system 1000 may include one or more computer systems 1000; be unitary or distributed; span multiple locations; span multiple machines; span multiple data centers; or reside in a cloud, which may include one or more cloud components in one or more networks. Where appropriate, one or more computer systems 1000 may perform without substantial spatial or temporal limitation one or more steps of one or more methods described or illustrated herein. As an example and not by way of limitation, one or more computer systems 1000 may perform in real time or in batch mode one or more steps of one or more methods described or illustrated herein. One or more computer systems 1000 may perform at different times or at different locations one or more steps of one or more methods described or illustrated herein, where appropriate.

[0095] In particular embodiments, computer system 1000 includes a processor 1002, memory 1004, storage 1006, an input/output (I/O) interface 1008, a communication interface 1010, and a bus 1012. Although this disclosure describes and illustrates a particular computer system having a particular number of particular components in a particular arrangement, this disclosure contemplates any suitable computer system having any suitable number of any suitable components in any suitable arrangement.

[0096] In particular embodiments, processor 1002 includes hardware for executing instructions, such as those making up a computer program. As an example and not by way of limitation, to execute instructions, processor 1002 may retrieve (or fetch) the instructions from an internal register, an internal cache, memory 1004, or storage 1006; decode and execute them; and then write one or more results to an internal register, an internal cache, memory 1004, or storage 1006. In particular embodiments, processor 1002 may include one or more internal caches for data, instructions, or addresses. This disclosure contemplates processor 1002 including any suitable number of any suitable internal caches, where appropriate. As an example and not by way of limitation, processor 1002 may include one or more instruction caches, one or more data caches, and one or more translation lookaside buffers (TLB s). Instructions in the instruction caches may be copies of instructions in memory 1004 or storage 1006, and the instruction caches may speed up retrieval of those instructions by processor 1002. Data in the data caches may be copies of data of 80 in memory 1004 or storage 1006 for instructions executing at processor 1002 to operate on; the results of previous instructions executed at processor 1002 for access by subsequent

instructions executing at processor 1002 or for writing to memory 1004 or storage 1006; or other suitable data. The data caches may speed up read or write operations by processor 1002. The TLBs may speed up virtual-address translation for processor 1002. In particular embodiments, processor 1002 may include one or more internal registers for data, instructions, or addresses. This disclosure

5 contemplates processor 1002 including any suitable number of any suitable internal registers, where appropriate. Where appropriate, processor 1002 may include one or more arithmetic logic units (ALUs); be a multi-core processor; or include one or more processors 1002. Although this disclosure describes and illustrates a particular processor, this disclosure contemplates any suitable processor.

10 **[0097]** In particular embodiments, memory 1004 includes main memory for storing instructions for processor 1002 to execute or data for processor 1002 to operate on. As an example and not by way of limitation, computer system 1000 may load instructions from storage 1006 or another source (such as, for example, another computer system 1000) to memory 1004. Processor 1002 may then load the instructions from memory 1004 to an internal register or internal cache.

15 To execute the instructions, processor 1002 may retrieve the instructions from the internal register or internal cache and decode them. During or after execution of the instructions, processor 1002 may write one or more results (which may be intermediate or final results) to the internal register or internal cache. Processor 1002 may then write one or more of those results to memory 1004. In particular embodiments, processor 1002 executes only instructions in one or more internal

20 registers or internal caches or in memory 1004 (as opposed to storage 1006 or elsewhere) and operates only on data in one or more internal registers or internal caches or in memory 1004 (as opposed to storage 1006 or elsewhere). One or more memory buses (which may each include an address bus and a data bus) may couple processor 1002 to memory 1004. Bus 1012 may include one or more memory buses, as described below. In particular embodiments, one or more memory

25 management units (MMUs) reside between processor 1002 and memory 1004 and facilitate accesses to memory 1004 requested by processor 1002. In particular embodiments, memory 1004 includes random access memory (RAM). This RAM may be volatile memory, where appropriate. Where appropriate, this RAM may be dynamic RAM (DRAM) or static RAM (SRAM). Moreover, where appropriate, this RAM may be single-ported or multi-ported RAM. This disclosure

30 contemplates any suitable RAM. Memory 1004 may include one or more memories 1004, where appropriate. Although this disclosure describes and illustrates particular memory, this disclosure

contemplates any suitable memory.

[0098] In particular embodiments, storage 1006 includes mass storage for data or instructions. As an example and not by way of limitation, storage 1006 may include a hard disk drive (HDD), a floppy disk drive, flash memory, an optical disc, a magneto-optical disc, magnetic tape, or a Universal Serial Bus (USB) drive or a combination of two or more of these. Storage 1006 may include removable or non-removable (or fixed) media, where appropriate. Storage 1006 may be internal or external to computer system 1000, where appropriate. In particular embodiments, storage 1006 is non-volatile, solid-state memory. In particular embodiments, storage 1006 includes read-only memory (ROM). Where appropriate, this ROM may be mask-programmed ROM, programmable ROM (PROM), erasable PROM (EPROM), electrically erasable PROM (EEPROM), electrically alterable ROM (EAROM), or flash memory or a combination of two or more of these. This disclosure contemplates mass storage 1006 taking any suitable physical form. Storage 1006 may include one or more storage control units facilitating communication between processor 1002 and storage 1006, where appropriate. Where appropriate, storage 1006 may include one or more storages 1006. Although this disclosure describes and illustrates particular storage, this disclosure contemplates any suitable storage.

[0099] In particular embodiments, I/O interface 1008 includes hardware, software, or both, providing one or more interfaces for communication between computer system 1000 and one or more I/O devices. Computer system 1000 may include one or more of these I/O devices, where appropriate. One or more of these I/O devices may enable communication between a person and computer system 1000. As an example and not by way of limitation, an I/O device may include a keyboard, keypad, microphone, monitor, mouse, printer, scanner, speaker, still camera, stylus, tablet, touch screen, trackball, video camera, another suitable I/O device or a combination of two or more of these. An I/O device may include one or more sensors. This disclosure contemplates any suitable I/O devices and any suitable I/O interfaces 1008 for them. Where appropriate, I/O interface 1008 may include one or more device or software drivers enabling processor 1002 to drive one or more of these I/O devices. I/O interface 1008 may include one or more I/O interfaces 1008, where appropriate. Although this disclosure describes and illustrates a particular I/O interface, this disclosure contemplates any suitable I/O interface.

[0100] In particular embodiments, communication interface 1010 includes hardware, software, or both providing one or more interfaces for communication (such as, for example, packet-based

communication) between computer system 1000 and one or more other computer systems 1000 or one or more networks. As an example and not by way of limitation, communication interface 1010 may include a network interface controller (NIC) or network adapter for communicating with an Ethernet or other wire-based network or a wireless NIC (WNIC) or wireless adapter for communicating with a wireless network, such as a WI-FI network. This disclosure contemplates any suitable network and any suitable communication interface 1010 for it. As an example and not by way of limitation, computer system 1000 may communicate with an ad hoc network, a personal area network (PAN), a local area network (LAN), a wide area network (WAN), a metropolitan area network (MAN), or one or more portions of the Internet or a combination of two or more of these. One or more portions of one or more of these networks may be wired or wireless. As an example, computer system 1000 may communicate with a wireless PAN (WPAN) (such as, for example, a BLUETOOTH WPAN), a WI-FI network, a WI-MAX network, a cellular telephone network (such as, for example, a Global System for Mobile Communications (GSM) network), or other suitable wireless network or a combination of two or more of these. Computer system 1000 may include any suitable communication interface 1010 for any of these networks, where appropriate. Communication interface 1010 may include one or more communication interfaces 1010, where appropriate. Although this disclosure describes and illustrates a particular communication interface, this disclosure contemplates any suitable communication interface.

[0101] In particular embodiments, bus 1012 includes hardware, software, or both coupling components of computer system 1000 to each other. As an example and not by way of limitation, bus 1012 may include an Accelerated Graphics Port (AGP) or other graphics bus, an Enhanced Industry Standard Architecture (EISA) bus, a front-side bus (FSB), a HYPERTRANSPORT (HT) interconnect, an Industry Standard Architecture (ISA) bus, an INFINIBAND interconnect, a low-pin-count (LPC) bus, a memory bus, a Micro Channel Architecture (MCA) bus, a Peripheral Component Interconnect (PCI) bus, a PCI-Express (PCIe) bus, a serial advanced technology attachment (SATA) bus, a Video Electronics Standards Association local (VLB) bus, or another suitable bus or a combination of two or more of these. Bus 1012 may include one or more buses 1012, where appropriate. Although this disclosure describes and illustrates a particular bus, this disclosure contemplates any suitable bus or interconnect.

[0102] In this specification, "first", "second" (if present), etc. in some words are merely used for ease of distinguishing and description, and are not of any limiting significance.

[0103] The embodiments of this specification are described in a progressive way. For same or similar parts in the embodiments, reference may be made to each other. Each embodiment focuses on a difference from another embodiment. In particular, the embodiments of the storage medium and the computing device are basically similar to the method embodiment, and therefore are described briefly. For related parts, references can be made to related descriptions in the method embodiment.

[0104] A person skilled in the art should be aware that in the one or more examples, functions described in embodiments of the present invention may be implemented by hardware, software, firmware, or any combination thereof. When the functions are implemented by software, the above-mentioned functions can be stored in a computer-readable medium or transmitted as one or more instructions or code in the computer-readable medium.

[0105] The objectives, technical solutions, and beneficial effects of the embodiments of the present disclosure are further described in detail in the previous specific implementations. It should be understood that the earlier-described descriptions are merely specific implementations of the embodiments of the present disclosure, but are not intended to limit the protection scope of the present disclosure. Any modification, equivalent replacement, or improvement made based on the technical solutions of the present disclosure shall fall within the protection scope of the present disclosure.

CLAIMS

What is claimed is:

1. An electronic payment method, comprising:

sending, by a payer, code information obtained through scanning to an amount input page
5 after scanning a static code of a merchant, wherein the amount input page is provided by an intermediate serving party;

determining, by the amount input page, order information based on the received code information in response to a transaction amount entered by a user, and sending the order information to the intermediate serving party;

10 obtaining, by the payer, the order information from the intermediate serving party, performing a payment operation based on the order information, and sending a payment result notification to the intermediate serving party;

sending, by the intermediate serving party, a payment confirmation request to an acquiring party based on the payment result notification; and

15 determining, by the acquiring party, a merchant payment result based on the payment confirmation request, and feeding back the merchant payment result to the intermediate serving party.

2. An electronic payment method, performed by an intermediate serving party, and comprising:

20 receiving order information sent by an amount input page, wherein the order information is determined by the amount input page based on received code information in response to a transaction amount entered by a user, the code information is sent by the payer after the payer scans a static code of a merchant, and the amount input page is provided by the intermediate serving party;

25 sending the order information to the payer;

receiving a payment result notification sent by the payer, wherein the payment result notification is sent by the payer after the payer performs a payment operation based on the order information;

30 sending a payment confirmation request to an acquiring party based on the payment result notification; and

receiving a merchant payment result fed back by the acquiring party, wherein the merchant payment result is determined by the acquiring party based on the payment confirmation request.

3. The method according to claim 2, wherein before the receiving order information sent by an amount input page, the method further comprises:

5 receiving a code verification request that carries the code information and that is sent by the amount input page;

forwarding the code verification request to the acquiring party;

receiving a code verification result sent by the acquiring party, wherein the code verification result is obtained by the acquiring party by verifying the code information based on the code
10 verification request; and

sending the code verification result to the amount input page, so that the amount input page allows entering of the transaction amount when the code verification result indicates that verification succeeds.

4. The method according to claim 2, further comprising:

15 when the order information sent by the amount input page is received, determining a decoding address corresponding to the order information, and sending the decoding address to the amount input page, so that the payer intercepts the decoding address.

5. The method according to claim 2, further comprising:

sending a payment cancellation instruction to the payer when the merchant payment result
20 indicates that payment fails, so that the payer cancels the payment when receiving the payment cancellation instruction.

6. The method according to claim 2, further comprising:

receiving a query request sent by a merchant payment result page, wherein the merchant payment result page is provided by the intermediate serving party, the query request is used to
25 query the merchant payment result, the query request is sent by the merchant payment result page in response to an operation of redirecting the payer to the merchant payment result page, and the redirection operation is performed by the payer when a payment confirmation operation of the user is received; and

sending the merchant payment result to the merchant payment result page when the
30 intermediate serving party receives the merchant payment result.

7. The method according to claim 6, further comprising:

when the intermediate serving party does not receive the merchant payment result, querying the merchant payment result from the acquiring party, and sending the merchant payment result obtained through querying to the merchant payment result page.

8. An electronic payment method, performed by an amount input page, wherein the amount
5 input page is provided by an intermediate serving party, and the method comprises:

receiving code information sent by a payer, wherein the code information is obtained by the payer after the payer scans a static code of a merchant; and

determining order information based on the received code information in response to a transaction amount entered by a user, and sending the order information to the intermediate serving
10 party.

9. The method according to claim 8, further comprising:

sending, to the intermediate serving party in response to the code information received from the payer, a code verification request that carries the code information;

receiving a code verification result forwarded by the intermediate serving party, wherein the
15 code verification result is obtained by the acquiring party by verifying the code information based on the code verification request; and

allowing entering of the transaction amount when the code verification result indicates that verification succeeds.

10. A computer system, comprising a memory, a processor, and a computer program that is
20 stored in the memory and that is capable of running on the processor, wherein when the processor executes the program, the following steps are implemented:

receiving order information sent by an amount input page, wherein the order information is determined by the amount input page based on received code information in response to a transaction amount entered by a user, the code information is sent by the payer after the payer
25 scans a static code of a merchant, and the amount input page is provided by an intermediate serving party;

sending the order information to the payer;

receiving a payment result notification sent by the payer, wherein the payment result notification is sent by the payer after the payer performs a payment operation based on the order
30 information;

sending a payment confirmation request to an acquiring party based on the payment result

notification; and

receiving a merchant payment result fed back by the acquiring party, wherein the merchant payment result is determined by the acquiring party based on the payment confirmation request.

11. The computer system according to claim 10, wherein before the receiving order
5 information sent by an amount input page, the method further comprises:

receiving a code verification request that carries the code information and that is sent by the amount input page;

forwarding the code verification request to the acquiring party;

receiving a code verification result sent by the acquiring party, wherein the code verification
10 result is obtained by the acquiring party by verifying the code information based on the code verification request; and

sending the code verification result to the amount input page, so that the amount input page allows entering of the transaction amount when the code verification result indicates that verification succeeds.

12. The computer system according to claim 10, further comprising:

when the order information sent by the amount input page is received, determining a decoding address corresponding to the order information, and sending the decoding address to the amount input page, so that the payer intercepts the decoding address.

13. The computer system according to claim 10, further comprising:

20 sending a payment cancellation instruction to the payer when the merchant payment result indicates that payment fails, so that the payer cancels the payment when receiving the payment cancellation instruction.

14. The computer system according to claim 10, further comprising:

receiving a query request sent by a merchant payment result page, wherein the merchant
25 payment result page is provided by the intermediate serving party, the query request is used to query the merchant payment result, the query request is sent by the merchant payment result page in response to an operation of redirecting the payer to the merchant payment result page, and the redirection operation is performed by the payer when a payment confirmation operation of the user is received; and

30 sending the merchant payment result to the merchant payment result page when the intermediate serving party receives the merchant payment result.

15. The computer system according to claim 14, further comprising:

when the intermediate serving party does not receive the merchant payment result, querying the merchant payment result from the acquiring party, and sending the merchant payment result obtained through querying to the merchant payment result page.

5 16. A computer system, comprising a memory, a processor, and a computer program that is stored in the memory and that is capable of running on the processor, wherein when the processor executes the program, the following steps are implemented:

receiving code information sent by a payer, wherein the code information is obtained by the payer after the payer scans a static code of a merchant; and

10 determining order information based on the received code information in response to a transaction amount entered by a user, and sending the order information to the intermediate serving party.

17. The computer system according to claim 16, further comprising:

15 sending, to the intermediate serving party in response to the code information received from the payer, a code verification request that carries the code information;

receiving a code verification result forwarded by the intermediate serving party, wherein the code verification result is obtained by the acquiring party by verifying the code information based on the code verification request; and

20 allowing entering of the transaction amount when the code verification result indicates that verification succeeds.

18. An electronic payment apparatus, deployed on an intermediate serving party, wherein the apparatus comprises:

25 a first receiving module, configured to receive order information sent by an amount input page, wherein the order information is determined by the amount input page based on received code information in response to a transaction amount entered by a user, the code information is sent by the payer after the payer scans a static code of a merchant, and the amount input page is provided by the intermediate serving party;

a first sending module, configured to send the order information to the payer;

30 a second receiving module, configured to receive a payment result notification sent by the payer, wherein the payment result notification is sent by the payer after the payer performs a payment operation based on the order information;

a second sending module, configured to send a payment confirmation request to an acquiring party based on the payment result notification; and

a third receiving module, configured to receive a merchant payment result fed back by the acquiring party, wherein the merchant payment result is determined by the acquiring party based on the payment confirmation request.

19. An electronic payment apparatus, deployed on an amount input page, wherein on the amount input page is provided by an intermediate serving party, and the apparatus comprises:

a fourth receiving module, configured to receive code information sent by a payer, wherein the code information is obtained by the payer after the payer scans a static code of a merchant; and

a third sending module, configured to: determine order information based on the received code information in response to a transaction amount entered by a user, and send the order information to the intermediate serving party.

20. A computer-readable nonvolatile storage medium, wherein the storage medium stores a computer program, and when the computer program is executed by a processor, the method according to any one of claims 1 to 9 is implemented.