

PAYMENT COLLECTION DEVICE AND METHOD AND APPARATUS

ABSTRACT

The present application discloses a payment collection device, method, and apparatus. In embodiments of the specification, both a payment collection account of a merchant and a payment account of a purchasing user are managed by a target server, the payment collection account of the merchant being “bound” to the payment collection device. When a payment needs due, a payment amount due is acquired by the payment collection device, or the payment collection device is configured to scan a payment code provided by the purchasing user so as to acquire payment account information contained in the payment code. A payment collection request is constructed by the payment collection device according to the payment account information, the payment amount due, and a device identifier of the device, and the payment collection request is sent to the target server via a direct link to collect the payment.

Figure 3