

CLAIMS

1. A method for processing a transaction, comprising:

obtaining, by a transaction platform, transaction authorization information associated with a first transaction party and a third transaction party;

generating, by the transaction platform, a first transaction order based on transaction operation information sent from a the first transaction party, wherein the first transaction order includes a transaction between the first transaction party and the third transaction party;

accumulating, by the transaction platform, one or more first transaction orders comprising the generated first transaction order, wherein the one or more first transaction orders are generated in a predetermined period of time to generate a second transaction order, comprising:

obtaining first transaction party information and first transaction amount information from each of the one or more first transaction orders generated in the predetermined period of time;

accumulating the first transaction amount information to obtain total transaction amount information; and

generating the second transaction order based on the first transaction party information and the total transaction amount information; and

automatically sending without requesting an authorization from the first transaction party, in response to receiving information that the first transaction party fails to pay for the second transaction order, data of the second transaction order to a second transaction party to request the second transaction party to make a payment according to the data of the second transaction order,

generating, by the second transaction party, a third transaction order based on the data of the second transaction order from the transaction platform;

making a payment, by the second transaction party, to the transaction platform according to the third transaction order;

generating, by the second transaction party, in response to completing the payment to the transaction platform, a fourth transaction order based on the third transaction order; and

sending, by the second transaction party, data of the fourth transaction order to the first transaction party to pay for the fourth transaction order according to the data of the fourth transaction order.

~~2. The method according to claim 1, wherein the generating a first transaction order based on transaction operation information sent from the first transaction party comprises:~~

~~obtaining transaction authorization information associated with the first transaction party and a third transaction party;~~

~~receiving the transaction operation information sent from the first transaction party, wherein the transaction operation information is transaction operation information between the first and third transaction parties; and~~

~~generating the first transaction order based on the transaction operation information.~~

~~3. The method according to claim 1 or 2, wherein the accumulating one or more first transaction orders generated in a predetermined period of time to generate a second transaction order comprises:~~

~~obtaining first transaction party information and first transaction amount information from each of the one or more first transaction orders generated in the predetermined period of time;~~

~~accumulating the first transaction amount information to obtain a total transaction amount information; and~~

~~generating the second transaction order based on the first transaction party information and the total transaction amount information.~~

~~42. The method according to ~~any one of~~ claims 1 ~~to 3~~, further comprising:~~

updating by the transaction platform, an order status of the second transaction order in response to receiving information the first transaction party has successfully paid for the second transaction order.

3. The method according to claim 1, wherein generating the third transaction order based on the data of the second transaction order from transaction platform comprises:

receiving the second transaction order data from the transaction platform;

obtaining transaction platform information and the second transaction amount information from the second transaction order data; and

generating the third transaction order based on the transaction platform information and the second transaction amount information.

4. The method of claim 1, wherein generating the fourth transaction order based on the third transaction order comprises:

obtaining first transaction party information and second transaction amount information from the third transaction order; and

generating the fourth transaction order based on the first transaction party information and the second transaction amount information.

5. The method of claim 1, further comprising:

updating, by the second transaction party, an order status of the fourth transaction order in response to the first transaction party paying for the fourth transaction order; and
performing, by the second transaction party, a predetermined operation in response to the first transaction party failing to pay for the fourth transaction order.

~~5. A method for processing a transaction, comprising:~~

~~generating a third transaction order based on a second transaction order data sent from a fourth transaction party;~~

~~making a payment to the fourth transaction party according to the third transaction order; and~~

~~generating, in response to completing the payment to the fourth transaction party, a fourth transaction order based on the third transaction order and sending data of the fourth transaction order to a first transaction party to request the first transaction party to make a payment according to the data of the fourth transaction order.~~

~~6. The method according to claim 5, wherein the generating a third transaction order based on a second transaction order data sent from a fourth transaction party comprises:~~

~~receiving the second transaction order data sent from the fourth transaction party;~~

~~obtaining fourth transaction party information and second transaction amount information from the second transaction order data; and~~

~~generating the third transaction order based on the fourth transaction party information and the second transaction amount information.~~

~~7. The method according to claim 5 or 6, wherein the generating, in response to completing the payment to the fourth transaction party, a fourth transaction order based on the third transaction order and sending data of the fourth transaction order to a first transaction party comprises:~~

~~obtaining first transaction party information and second transaction amount information from the third transaction order;~~

~~generating the fourth transaction order based on the first transaction party information and the second transaction amount information; and~~

~~sending the fourth transaction order to the first transaction party.~~

~~8. The method according to any one of claims 5 to 7, further comprising:~~

~~updating an order status of the fourth transaction order in response to receiving a message fed back from the first transaction party that the payment of the fourth transaction order is completed; and~~

~~performing a predetermined operation in response to receiving a message fed back~~

~~from the first transaction party that the payment of the fourth transaction order is not completed.~~

96. ~~An apparatus~~ system for processing a transaction, ~~the apparatus comprising a~~ transaction platform and a second transaction party, wherein the transaction platform and the second transaction party comprise one or more processors and a non-transitory computer-readable memory coupled to the one or more processors and configured with instructions executable by the one or more processors to perform operations comprising:

obtaining, by the transaction platform, transaction authorization information associated with a first transaction party and a third transaction party;

generating, by the transaction platform, a first generation module configured to generate a first transaction order based on transaction operation information sent from a the first transaction party, wherein the first transaction order includes the transaction between the first transaction party and the third transaction party;

an accumulation module configured to accumulate accumulating, by the transaction platform, one or more first transaction orders comprising the generated first transaction order, wherein the one or more first transaction orders are generated in a predetermined period of time to generate a second transaction order, comprising:

obtaining first transaction party information and first transaction amount information from each of the one or more first transaction orders generated in the predetermined period of time;

accumulating the first transaction amount information to obtain total transaction amount information; and

generating the second transaction order based on the first transaction party information and the total transaction amount information; and

a transmission module configured to automatically sending without requesting an authorization from the first transaction party, in response to receiving information that the first transaction party fails to pay for the second transaction order, data of the second transaction order to a the second transaction party to request the second transaction party to make a payment according to the data of the second transaction order;

generating, by the second transaction party, a third transaction order based on the data of the second transaction order from the transaction platform;

making a payment, by the second transaction party, to the transaction platform according to the third transaction order;

generating, by the second transaction party, in response to completing the payment to

the transaction platform, a fourth transaction order based on the third transaction order; and
sending, by the second transaction party, data of the fourth transaction order to the first
transaction party to request the first transaction party to pay for the fourth transaction order
according to the data of the fourth transaction order.

~~10. The apparatus according to claim 9, wherein the generation module comprises:—
a first acquisition sub-module configured to obtain transaction authorization—
information associated with the first transaction party and a third transaction party;
a first reception sub-module configured to receive the transaction operation information
sent from the first transaction party, wherein the transaction operation information is—
transaction operation information between the first and third transaction parties; and—
a first generation sub-module configured to generate the first transaction order based on
the transaction operation information.~~

~~11. The apparatus according to claim 9 or 10, wherein the accumulation module—
comprises:~~

~~a second acquisition sub-module configured to obtain first transaction party—
information and first transaction amount information from each of the one or more first—
transaction orders generated in the predetermined period of time;~~

~~an accumulation sub-module configured to accumulate the first transaction amount—
information to acquire a total transaction amount information; and~~

~~a second generation sub-module configured to generate the second transaction order—
based on the first transaction party information and the total transaction amount information.~~

~~127. The apparatus system according to any one claims 9 to 116, wherein the
operations further comprise: further comprising:~~

~~a first updating module configured to update—updating, by the transaction platform, an
order status of the second transaction order in response to receiving information that the first
transaction party has successfully paid for the second transaction order.~~

8. The system according to claim 6, wherein generating the third transaction order
based on the data of the second transaction order from transaction platform comprises:

receiving the second transaction order data from the transaction platform;

obtaining transaction platform information and the second transaction amount
information from the second transaction order data; and

generating the third transaction order based on the transaction platform information and
the second transaction amount information.

9. The system according to claim 6, wherein generating the fourth transaction order

based on the third transaction order comprises:

obtaining first transaction party information and second transaction amount information from the third transaction order; and

generating the fourth transaction order based on the first transaction party information and the second transaction amount information.

10. The system according to claim 6, wherein the operations further comprise: updating, by the second transaction party, an order status of the fourth transaction order in response to the first transaction party paying for the fourth transaction order; and

performing, by the second transaction party, a predetermined operation in response to the first transaction party failing to pay for the fourth transaction order.

~~13. An apparatus for processing a transaction, the apparatus comprising: a second generation module configured to generate a third transaction order based on a second transaction order data sent from a fourth transaction party;~~

~~a payment module configured to make a payment to the fourth transaction party according to the third transaction order; and~~

~~a third generation module configured to generate, in response to completing the payment to the fourth transaction party, a fourth transaction order based on the third transaction order and send data of the fourth transaction order to a first transaction party to request the first transaction party to make a payment according to the data of the fourth transaction order.~~

~~14. The apparatus according to claim 13, wherein the second generation module comprises:~~

~~a second reception sub module configured to receive the second transaction order data sent from the fourth transaction party;~~

~~a third acquisition sub module configured to obtain fourth transaction party information and second transaction amount information from the second transaction order data; and~~

~~a third generation sub module configured to generate the third transaction order based on the fourth transaction party information and the second transaction amount information.~~

~~15. The apparatus according to claim 13 or 14, wherein the third generation module comprises:~~

~~a fourth acquisition sub module configured to obtain first transaction party information and second transaction amount information from the third transaction order;~~

~~a fourth generation sub module configured to generate the fourth transaction order~~

~~based on the first transaction party information and the second transaction amount information; and~~

~~a transmission sub-module configured to send the fourth transaction order to the first transaction party.~~

~~16. The apparatus according to any one of claims 13 to 15, further comprising:~~

~~a second updating module configured to update an order status of the fourth transaction order in response to receiving a message fed back from the first transaction party that the fourth transaction order is completed, and perform a predetermined operation in response to receiving a message fed back from the first transaction party that the payment of the fourth transaction order is not completed.~~

~~17~~11. An electronic device, comprising a memory device and a processor, wherein the memory is configured to store one or more computer instructions, wherein upon execution of the one or more computer instructions by the processor, the method as defined in any one of claims 1 to ~~8~~5 is implemented.

~~18~~12. A computer-readable storage medium storing computer instructions, wherein upon execution of the computer instructions by a processor, the method as defined in any one of claims 1 to ~~8~~5 is implemented.