Claims

What is claimed is:

1. A method implemented by one or more computing devices, the method comprising:

receiving a transaction instruction from a user account and generating corresponding transaction information according to the transaction instruction;

sending the transaction information to a transaction account that is bound to the user account in advance and processing the transaction information through the transaction account; and

sending the processed transaction information to the user account through the transaction account to cause a fund amount in the user account to change in order to deliver the transaction information to the user account.

2. The method of claim 1, wherein the transaction instruction comprises a refund instruction, the transaction information comprises refund information which includes one or more of a payment channel or a refund amount.

3. The method of claim 1, wherein sending the processed transaction information to the user account comprises:

determining whether the transaction information satisfies a preset condition;

sending the transaction information to a bank account corresponding to the user account through the transaction account in response to determining that the transaction information satisfies the preset condition; and

storing the transaction information in an information set, and sending the transaction information to the bank account corresponding to the user account when a total amount that is associated with all transaction information in the information set satisfies the preset condition, in response to determining that the transaction information does not satisfy the preset condition.

4. The method of claim 3, wherein the transaction instruction comprises a request for refund, and wherein determining whether the transaction information satisfies the preset

condition comprises determining whether a refund amount in the transaction information is higher than a lowest refund limit.

5. The method claim 4, wherein determining that the transaction information satisfies the preset condition in response to determining that the refund amount in the transaction information is higher than a lowest refund limit.

6. The method of claim 3, wherein storing the transaction information in the information set comprises:

determining a bank type of the bank account corresponding to the user account; and

storing the transaction information in a specified information set corresponding to the determined bank type.

7. The method of claim 6, wherein sending the transaction information to the bank account corresponding to the user account when the total amount that is associated with all the transaction information in the information set satisfies the preset condition, comprises:

sending the transaction information to the bank account corresponding to the user account when a sum of refund amounts in all the transaction information in the information set is higher than a lowest refund limit.

8. An apparatus comprising:

one or more processors;

memory;

a generation module stored in the memory and executable by the one or more processors to receive a transaction instruction from a user account and generate corresponding transaction information according to the transaction instruction;

a transaction account module stored in the memory and executable by the one or more processors to send the transaction information to a transaction account that is bound to the user account in advance and process the transaction information through the transaction account; and

a sending module stored in the memory and executable by the one or more processors to send the processed transaction information to the user account through the transaction account to cause a fund amount in the user account to change in order to deliver the transaction information to the user account.

9. The apparatus of claim 8, wherein the transaction instruction comprises a refund instruction, the transaction information comprises refund information which includes one or more of a payment channel or a refund amount.

10. The apparatus of claim 8, wherein the sending module further determines whether the transaction information satisfies a preset condition, sends the transaction information to a bank account corresponding to the user account through the transaction account if affirmative, stores the transaction information in an information set and sends the transaction information to the bank account corresponding to the user account in response to a total amount associated with all transaction information in the information set satisfying the preset condition otherwise.

11. The apparatus of claim 10, wherein the sending module further determines whether a refund amount in the transaction information is higher than a lowest refund limit, and determines that the transaction information satisfies the preset condition in response to determining that the refund amount in the transaction information is higher than the lowest refund limit.

12. The apparatus of claim 10, wherein the sending module further determines a bank type of the bank account corresponding to the user account and stores the transaction information in an information set corresponding to the determined bank type in response to determining that the transaction information satisfies the preset condition.

13. The apparatus of claim 10, wherein the sending module stores the transaction information in an information set corresponding to the user account, and sends the transaction information to the bank account corresponding to the user account in response

to a sum of a plurality of refund amounts included in all transaction information in the information set corresponding to the user account being higher than a lowest refund limit set up by a bank associated with the bank account.

14. One or more computer-readable media storing executable instructions that, when executed by one or more processors, cause the one or more processors to perform acts comprising:

receiving a transaction instruction from a user account and generating corresponding transaction information according to the transaction instruction;

sending the transaction information to a transaction account that is bound to the user account in advance and processing the transaction information through the transaction account; and

sending the processed transaction information to the user account through the transaction account to cause a fund amount in the user account to change in order to deliver the transaction information to the user account.

15. The one or more computer-readable media of claim 14, wherein the transaction instruction comprises a refund instruction, the transaction information comprises refund information which includes one or more of a payment channel or a refund amount.

16. The one or more computer-readable media of claim 14, wherein sending the processed transaction information to the user account comprises:

determining whether the transaction information satisfies a preset condition;

sending the transaction information to a bank account corresponding to the user account through the transaction account in response to determining that the transaction information satisfies the preset condition; and

storing the transaction information in an information set, and sending the transaction information to the bank account corresponding to the user account when a total amount that is associated with all transaction information in the information set satisfies the preset condition, in response to determining that the transaction information does not satisfy the preset condition.

17. The one or more computer-readable media of claim 16, wherein the transaction instruction comprises a request for refund, and wherein determining whether the transaction information satisfies the preset condition comprises determining whether a refund amount in the transaction information is higher than a lowest refund limit.

18. The one or more computer-readable media of claim 16, wherein determining that the transaction information satisfies the preset condition in response to determining that the refund amount in the transaction information is higher than a lowest refund limit.

19. The one or more computer-readable media of claim 16, wherein storing the transaction information in the information set comprises:
determining a bank type of the bank account corresponding to the user account; and storing the transaction information in a specified information set corresponding to the determined bank type.

20. The one or more computer-readable media of claim 19, wherein sending the transaction information to the bank account corresponding to the user account comprises sending the transaction information to the bank account corresponding to the user account when a sum of refund amounts in all the transaction information in the information set is higher than a lowest refund limit.