

PAYMENT METHOD, INTERMEDIATE SERVICE SYSTEM, WALLET SYSTEM, MERCHANT SYSTEM, AND STORAGE MEDIUM

ABSTRACT

5 Embodiments of this specification provide a payment method, an intermediate service system,
a wallet system, a merchant system, and a storage medium. In the payment method, when a
terminal device displays an interaction page of the merchant system, the merchant system collects
device information of the terminal device; and in response to detecting that a target account
initiates a payment operation for a target transaction on an interaction page of the merchant system,
10 the merchant system sends a payment request and the device information to the wallet system
through the intermediate service system; the wallet system performs a risk control procedure on
the payment request based on the device information, to obtain a risk control result; determines a
payment result corresponding to the payment request based on the risk control result; and sends
the payment result to the merchant system through the intermediate service system; and the
15 merchant system displays the payment result on an interaction page of the merchant system. In a
process of performing the payment method by the merchant system, the wallet system, and the
intermediate service system, the terminal device does not jump to an interaction page of the wallet
system.

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FIG. 5