CROSS-BORDER PAYMENT SYSTEM AND METHOD, MEDIUM, AND COMPUTER SYSTEM

说明书摘要

本说明书实施例公开了一种跨境支付的系统、方法、介质及计算机系统，所述系统包括支付机构、转接网络、收单机构；转接网络包括前置节点和后置节点，所述前置节点与所述支付机构位于同一地区，所述收单机构与所述支付机构位于不同地区，所述后置节点与所述收单机构位于同一地区，使用该系统进行跨境支付时，可在既保证用户在支付机构侧对应的支付侧标识无需跨境传输，又保证支付机构生成的用户的支付侧标识对应的映射数据无需跨境传输的情况下，顺利地跑通跨境支付业务流程。

Embodiments of this specification disclose a cross-border payment system and method, a medium, and a computer system. The system includes a payment institution, a transfer network, and an acquiring institution. The transfer network includes a front-end node and a back-end node. The front-end node and the payment institution are located in a same region, the acquiring institution and the payment institution are located in different regions, and the back-end node and the acquiring institution are located in a same region. When cross-border payment is performed by using the system, a cross-border payment service procedure can be successfully executed while ensuring that a payment-side identifier corresponding to a user on the payment institution side does not require cross-border transmission and that mapping data corresponding to the payment-side identifier of the user generated by the payment institution also does not require cross-border transmission.

Fig. 1