

CLAIMS

What is claimed is:

1. A payment method, comprising:

obtaining a payment operation performed by a user for a target order by using a target bank
5 card;

obtaining payment failure information corresponding to the target order, wherein the payment
failure information comprises at least an error code and application scenario information;

determining an error type corresponding to the payment failure information based on the error
code and the application scenario information;

10 obtaining status information of a quick payment agreement of the target bank card when the
error type indicates a payment failure caused by the quick payment agreement of the target bank card;

generating first prompt information when the status information indicates that the quick
payment agreement of the target bank card is in an invalid state, wherein the first prompt information
is used to prompt the user to rebind the target bank card, wherein the first prompt information pops
15 up in a payment interface of the target order and the user needs to perform an operation in the payment
interface to continue a subsequent operation step, and wherein the first prompt information includes
interface guidance information for directing the user to rebind the card, wherein the interface guidance
information comprises card information of the target bank card that needs to be rebound, quick
payment agreement information, and authorization request information;

20 receiving first confirmation operation information entered by the user based on the first prompt
information, wherein the first confirmation operation information is used to confirm rebinding of the
target bank card;

receiving second confirmation operation information of the user for the authorization request
information, wherein the second confirmation operation information is used to authorize a server to
25 rebind the target bank card;

rebinding the target bank card based on the first confirmation operation information and the
second confirmation operation information; and

completing a payment of the target order based on the rebound target bank card, including
automatically invoking the rebound target bank card to directly make the payment without needing a
30 new payment.

2. The method according to claim 1, wherein the first prompt information comprises at least payment failure feedback information, option information of another payment method, and option information for rebinding the card.

3. The method according to claim 2, wherein the rebinding the target bank card based on the first confirmation operation information specifically comprises:

performing identity verification on the user based on the second confirmation operation information; and

completing a rebinding operation of the target bank card when the identity verification on the user succeeds.

4. The method according to claim 3, before the performing identity verification on the user based on the second confirmation operation information, further comprising:

receiving a mobile phone number entered by the user;

obtaining a pre-stored reserved mobile phone number corresponding to the target bank card from a blockchain system, wherein the blockchain system stores a mapping relationship between bank card information and a reserved mobile phone number;

comparing the mobile phone number entered by the user with the reserved mobile phone number; and

performing identity verification on the user when the mobile phone number entered by the user is consistent with the reserved mobile phone number.

5. The method according to claim 4, after the comparing the mobile phone number entered by the user with the reserved mobile phone number, further comprising:

generating second prompt information when the mobile phone number entered by the user is inconsistent with the reserved mobile phone number, wherein the second prompt information is used to request the user to re-enter a mobile phone number;

receiving a mobile phone number re-entered by the user, and establishing a new mapping relationship between the re-entered mobile phone number and the target bank card; and

uploading the new mapping relationship to the blockchain system for storage.

6. The method according to claim 4, wherein the performing identity verification on the user specifically comprises:

sending an SMS message to the mobile phone number entered by the user, wherein the SMS message comprises a check code;

receiving a check code entered by the user;

comparing whether the check code entered by the user is consistent with the check code comprised in the SMS message; and

determining, when the check code entered by the user is consistent with the check code comprised in the SMS message, that the identity verification on the user succeeds.

7. The method according to claim 1, wherein the rebinding the target bank card based on the first confirmation operation information specifically comprises:

- 5 obtaining user identification information of the user;
- obtaining bank card information of the target bank card and quick payment agreement information corresponding to the target bank card;
- generating binding information among the user identification information, the bank card information of the target bank card, and the quick payment agreement; and
- 10 uploading the binding information to a blockchain system for storage.

8. The method according to claim 1, wherein the completing a payment of the target order based on the rebound target bank card specifically comprises:

- determining status information of a quick payment agreement corresponding to the rebound target bank card, wherein the status information is used to indicate an effective status of the quick
- 15 payment agreement of the rebound target bank card; and
- completing the payment of the target order based on the rebound target bank card when the status information indicates that the quick payment agreement of the rebound target bank card is valid.

9. The method according to claim 8, after the determining status information of a quick payment agreement corresponding to the rebound target bank card, further comprising:

- 20 uploading the status information of the quick payment agreement corresponding to the rebound target bank card to a blockchain system for storage when the status information indicates that the quick payment agreement of the rebound target bank card is valid.

10. A payment apparatus, comprising:

- 25 a payment operation obtaining module, configured to obtain a payment operation performed by a user for a target order by using a target bank card;
- a payment failure information obtaining unit, configured to obtain payment failure information corresponding to the target order, wherein the payment failure information comprises at least an error code and application scenario information;
- 30 an error type determining unit, configured to determine an error type corresponding to the payment failure information based on the error code and the application scenario information;
- a status information obtaining module, configured to obtain status information of a quick payment agreement of the target bank card when the error type indicates a payment failure caused by the quick payment agreement of the target bank card;

a first prompt information generation module, configured to generate first prompt information when the status information indicates that the quick payment agreement of the target bank card is in an invalid state, wherein the first prompt information is used to prompt the user to rebind the target bank card, wherein the first prompt information pops up in a payment interface of the target order and the user needs to perform an operation in the payment interface to continue a subsequent operation step, and wherein the first prompt information includes interface guidance information for directing the user to rebind the card, wherein the interface guidance information comprises card information of the target bank card that needs to be rebound, quick payment agreement information, and authorization request information;

a confirmation operation information receiving module, configured to receive first confirmation operation information entered by the user based on the first prompt information, wherein the first confirmation operation information is used to confirm rebinding of the target bank card;

a second confirmation operation information receiving module, configured to receive second confirmation operation information of the user for the authorization request information, wherein the second confirmation operation information is used to authorize a server to rebind the target bank card;

a rebinding module, configured to rebind the target bank card based on the first confirmation operation information and the second confirmation operation information; and

a payment completion module, configured to complete a payment of the target order based on the rebound target bank card, wherein the server automatically invokes the rebound target bank card to directly make the payment without needing a new payment.

11. A payment device, comprising:

at least one processor; and

a memory communicatively connected to the at least one processor, wherein

the memory stores instructions that can be executed by the at least one processor, and the instructions are executed by the at least one processor, to enable the at least one processor to perform the following operations:

obtaining a payment operation performed by a user for a target order by using a target bank card;

obtaining payment failure information corresponding to the target order, wherein the payment failure information comprises at least an error code and application scenario information;

determining an error type corresponding to the payment failure information based on the error code and the application scenario information;

obtaining the status information of a quick payment agreement of the target bank card when the error type indicates a payment failure caused by the quick payment agreement of the target bank card;

generating first prompt information when the status information indicates that the quick payment agreement of the target bank card is in an invalid state, wherein the first prompt information is used to prompt the user to rebind the target bank card, wherein the first prompt information pops up in a payment interface of the target order and the user needs to perform an operation in the payment interface to continue a subsequent operation step, and wherein the first prompt information includes interface guidance information for directing the user to rebind the card, wherein the interface guidance information comprises card information of the target bank card that needs to be rebound, quick payment agreement information, and authorization request information;

receiving first confirmation operation information entered by the user based on the first prompt information, wherein the first confirmation operation information is used to confirm rebinding of the target bank card;

receiving second confirmation operation information of the user for the authorization request information, wherein the second confirmation operation information is used to authorize a server to rebind the target bank card;

rebinding the target bank card based on the first confirmation operation information and the second confirmation operation information; and

completing a payment of the target order based on the rebound target bank card, wherein the server automatically invokes the rebound target bank card to directly make the payment without needing a new payment.

12. A computer-readable medium, wherein the computer-readable medium stores computer-readable instructions, and the computer-readable instructions can be executed by a processor to implement the method according to any one of claims 1 to 9.