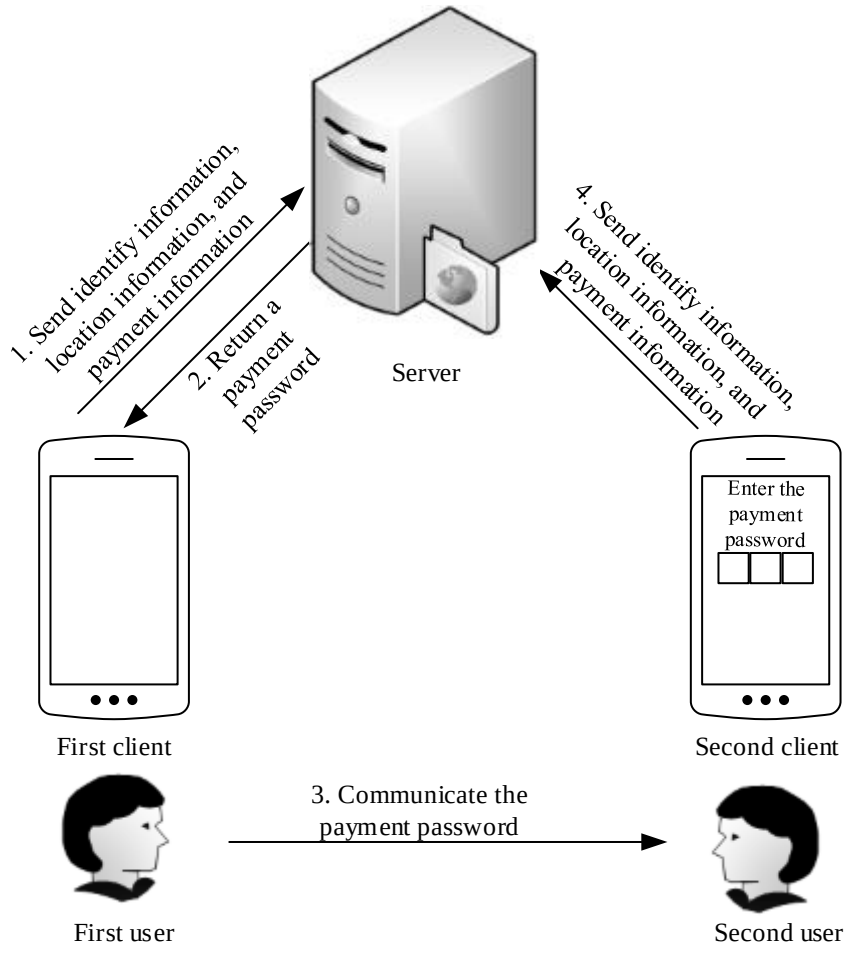
1. Send identify information, location information, and payment information
2. Return a payment password
Server
4. Send identify information, location information, and payment information
Enter the payment password
First client
Second client
3. Communicate the payment password
First user
Second user

FIG. 1

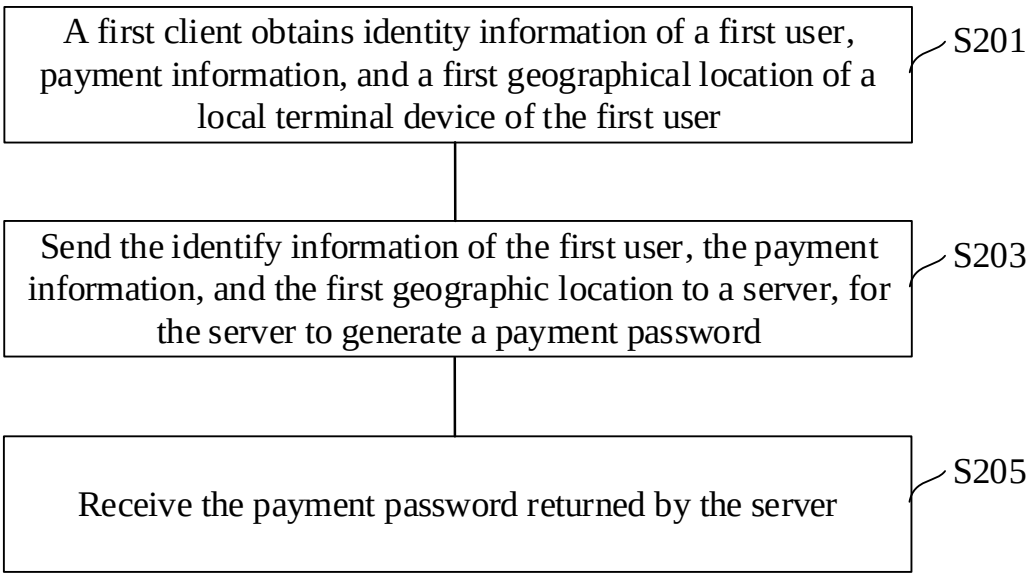
A first client obtains identity information of a first user, payment information, and a first geographical location of a local terminal device of the first user
S201
Send the identify information of the first user, the payment information, and the first geographic location to a server, for the server to generate a payment password
S203
Receive the payment password returned by the server
S205

FIG. 2

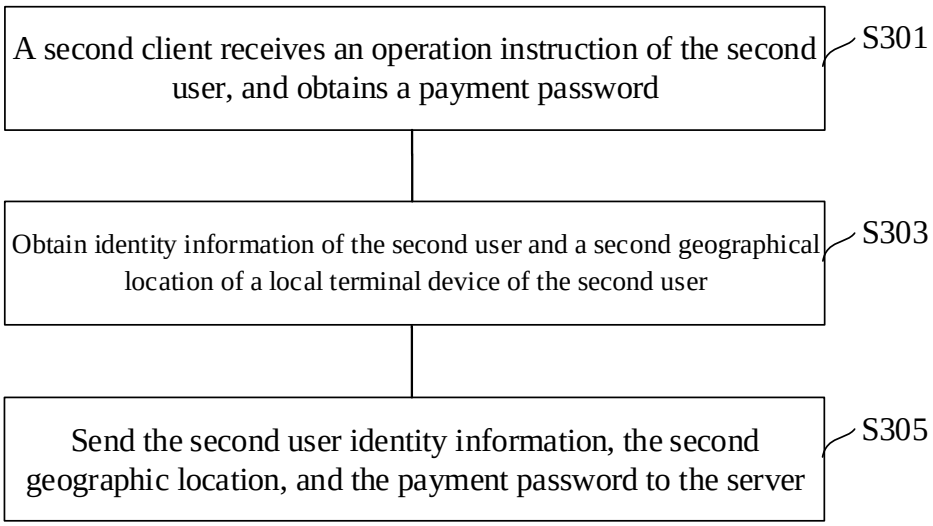
A second client receives an operation instruction of the second user, and obtains a payment password
S301
Obtain identity information of the second user and a second geographical location of a local terminal device of the second user
S303
Send the second user identity information, the second geographic location, and the payment password to the server
S305

FIG. 3

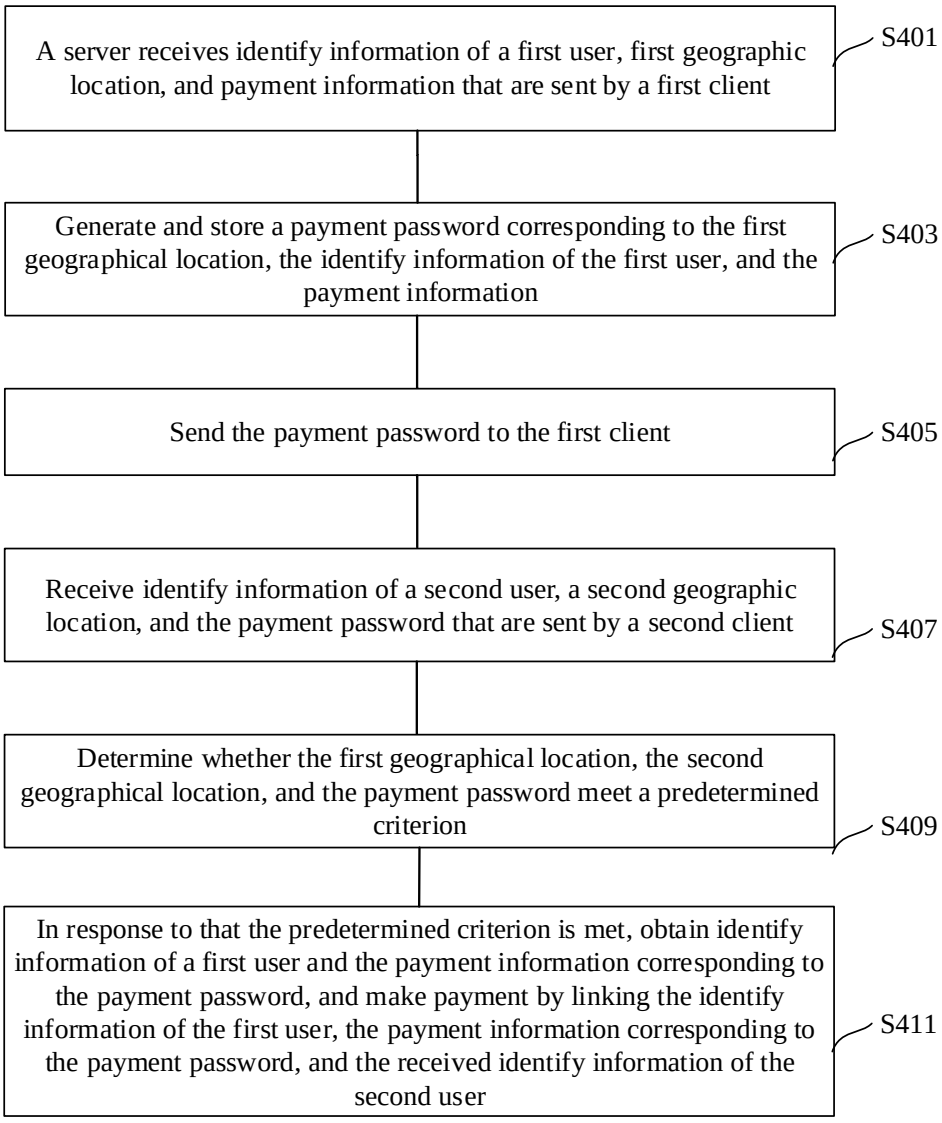
A server receives identify information of a first user, first geographic location, and payment information that are sent by a first client
S401
Generate and store a payment password corresponding to the first geographical location, the identify information of the first user, and the payment information
S403
Send the payment password to the first client
S405
Receive identify information of a second user, a second geographic location, and the payment password that are sent by a second client
S407
Determine whether the first geographical location, the second geographical location, and the payment password meet a predetermined criterion
S409
In response to that the predetermined criterion is met, obtain identify information of a first user and the payment information corresponding to the payment password, and make payment by linking the identify information of the first user, the payment information corresponding to the payment password, and the received identify information of the second user
S411

FIG. 4

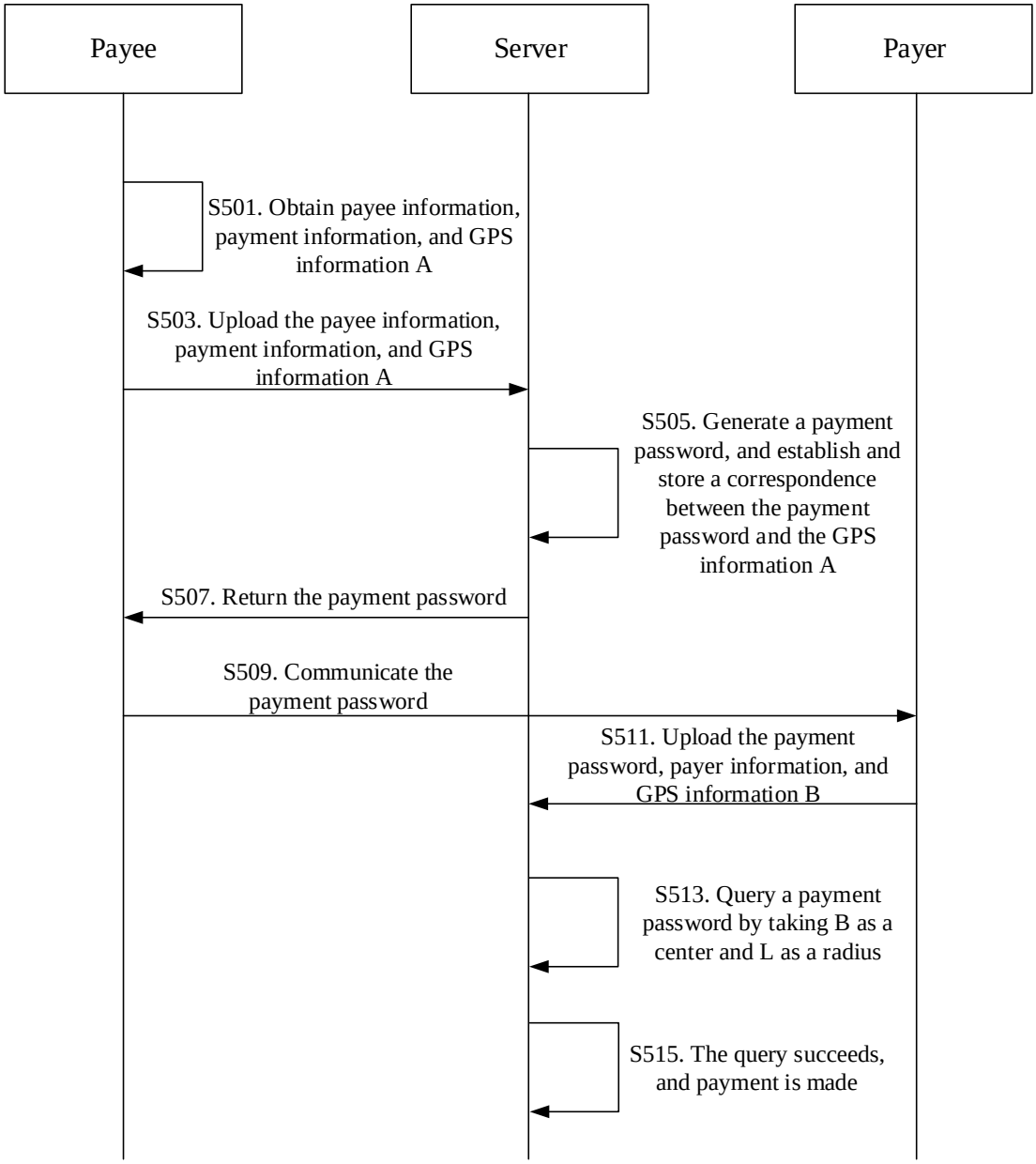
Payee
Server
Payer
S501. Obtain payee information, payment information, and GPS information A
S503. Upload the payee information, payment information, and GPS information A
S505. Generate a payment password, and establish and store a correspondence between the payment password and the GPS information A
S507. Return the payment password
S509. Communicate the payment password
S511. Upload the payment password, payer information, and GPS information B
S513. Query a payment password by taking B as a center and L as a radius
S515. The query succeeds, and payment is made

FIG. 5

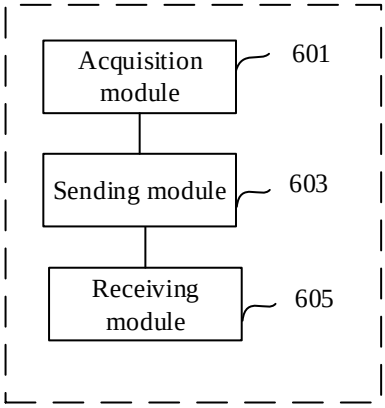

FIG. 6

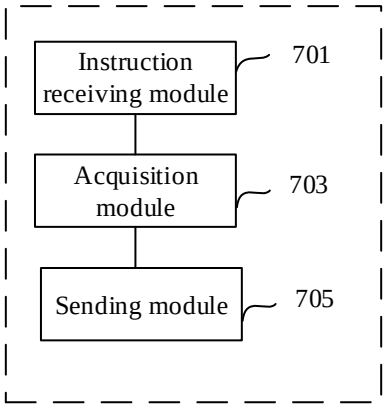

FIG. 7

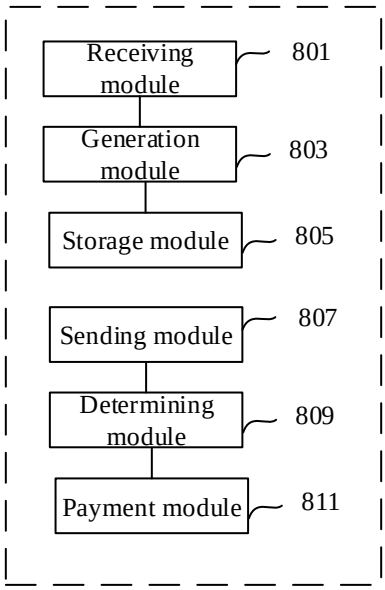

FIG. 8