CLAIMS

What is claimed is:

1. A backend architecture method for aggregate payment, the method being applied to a backend architecture system for aggregate payment; the backend architecture system comprising: an access frontend, a relay server, and a transaction node; and the method comprising:

acquiring, by the access frontend, transaction information from a client, wherein the transaction information comprises location information of the client;

assigning, by the relay server, based on the location information, the transaction information to a transaction node that has jurisdiction over the location information by: matching, based on a service type of the transaction information, an assignment rule in an assignment list, such that requests for a same service type from a same client are processed by a same transaction node; acquiring, according to the assignment rule, information of a usage state of a matched transaction node; in response to the usage state of the transaction node meeting the first predetermined condition, assigning, based on the location information, the transaction information to the transaction node that has jurisdiction over the location information, wherein the transaction node is a transaction center within a specified region in a distributed transaction system, and wherein the information of the usage state is a current traffic ratio and operation parameters of the transaction node, and the assignment rule comprises: setting transaction information of which payment objects are banks of a first country, transaction information of which payment objects are banks of other countries, and transaction information of which payment objects are non-bank third-party payment platforms to be processed by different transaction nodes respectively;

matching, by the transaction node, according to the transaction node, a channel gateway in a channel docking layer that pre-establishes a connection relationship with the transaction node, and sending a transaction request in the transaction information to a transaction object over the matched channel gateway such that the transaction object processes the transaction request; and

acquiring, by the transaction node, a transaction result from the transaction object, and transmitting information of the transaction result to the client.

2. The method according to claim 1, wherein before assigning, based on the location information, the transaction information to the transaction node that has jurisdiction over the

location information, the method further comprises:

verifying verification information of the transaction information, wherein the verification information is set using an encryption communication protocol;

acquiring identity information of the client sending the transaction information and a service type by parsing the transaction information that is successfully verified;

matching in an identity authority list based on the parsed identity information and the service type for authentication; and

assigning the transaction node to the transaction information passing the authentication.

3. The method according to claim 2, wherein before assigning the transaction node to the transaction information that passing the authentication, the method further comprises:

acquiring a traffic value of transaction information passing the authentication in a first predetermined time period; and

allowing assignment of transaction information of which the traffic value is less than or equal to a first predetermined threshold.

4. The method according to claim 1, wherein in response to the usage state of the transaction node not meeting the first predetermined condition, the assignment rule is re-matched to re-determine the transaction node.

5. The method according to claim 1, wherein processing the transaction request by the transaction object comprises:

creating a unique order number based on the transaction request;

processing, in the transaction object, the transaction request corresponding to the order number by calling a communication interface;

writing processing data of the transaction request, as an asynchronous task, into an asynchronous task queue for buffering;

performing a retry in response to an exception of an asynchronous task in the asynchronous task queue during processing; and

deleting, in response to all asynchronous tasks in the asynchronous task queue being completed, all the asynchronous tasks in the asynchronous task queue.

6. The method according to claim 5, further comprising:

acquiring a retry count; and

deleting the asynchronous task in response to the retry count reaching a second threshold, and feeding back exception information to the client.

7. A backend architecture system for aggregate payment, comprising:

an access frontend, configured to acquire transaction information from a client, wherein the transaction information comprises location information of the client;

a relay server, configured to assign, based on the location information, the transaction information to a transaction node that has jurisdiction over the location information by: matching, based on a service type of the transaction information, an assignment rule in an assignment list, such that requests for a same service type from a same client are processed by a same transaction node; acquiring, according to the assignment rule, information of a usage state of a matched transaction node; in response to the usage state of the transaction node meeting the first predetermined condition, assigning, based on the location information, the transaction information to the transaction node that has jurisdiction over the location information, wherein the transaction node is a transaction center within a specified region in a distributed transaction system, and wherein the information of the usage state is a current traffic ratio and operation parameters of the transaction node, and the assignment rule comprises: setting transaction information of which payment objects are banks of a first country, transaction information of which payment objects are banks of other countries, and transaction information of which payment objects are non-bank third-party payment platforms to be processed by different transaction nodes respectively; and

a transaction node, configured to match, according to the transaction node, a channel gateway in a channel docking layer that pre-establishes a connection relationship with the transaction node, send a transaction request in the transaction information to a transaction object over the matched channel gateway such that the transaction object processes the transaction request, acquire a transaction result from the transaction object, and transmit information of the transaction result to the client.

8. A computer device, comprising a memory and a processor, wherein the memory stores at least one computer-readable instruction, wherein the at least one computer-readable instruction, when executed by the processor, causes the processor to perform the backend architecture method for aggregate payment as defined in any one of claims 1 to 6.

9. A non-transitory storage medium storing at least one computer-readable instruction, wherein the at least one computer-readable instruction, when executed by one or more processors, causes the one or more processors to perform the backend architecture method for aggregate payment as defined in any one of claims 1 to 6.