

PAYMENT METHOD, SYSTEM AND ARCHITECTURE

ABSTRACT

Provided in the present disclosure are a payment method, system and architecture. The method comprises: acquiring a payment request from a payment client; on the basis of the payment request and channel information of payment channels, determining the current payment channel; and controlling the current payment channel to make a transaction with the payment client, the current payment channel being any payment channel among a plurality of payment channels of a payment system, the plurality of payment channels being mutually independent of each other, the plurality of payment channels all being connected to a route interface and a payment interface of the payment system, the route interface being configured to connect to a plurality of payment routes by means of an access protocol of each payment route, the payment interface being configured to connect to the payment client, and the payment channels being configured to transmit to the route interface information acquired by the payment interface. The route interface in the present disclosure connects to the plurality of payment routes by means of the access protocol of each payment route, and the payment client only needs to meet an interface protocol of the payment system but does not need to individually connect to each payment route, improving payment access efficiency and convenience.

Fig 3.