## CLAIMS

What is claimed is:

1. A method for data processing in an online payment process, wherein the method comprises:

after receiving an online payment request, requesting collection information of a specified item from a payee client device, wherein the collection information of the specified item is used to establish a payment agreement with a payee; and

after obtaining the payment agreement returned by the payee client device based on the collection information, paying an amount to a collection account of the payee if receiving an acknowledgment instruction of a payer for the collection information, wherein paying the amount to the collection account of the payee comprises:

requesting a server to unfreeze a payment asset, wherein the payment asset is an asset that is transferred from a payment account of the payer to the collection account of the payee and frozen after the online payment request is received.

2. The method according to claim 1, wherein before the requesting collection information of a specified item from a payee client device, the method further comprises:

pushing a pop-up window for selecting a collection information item on an operation interface;

receiving a selection instruction of the payer for the collection information item on the pop-up window; and

determining the specified item based on the selection instruction.

3. The method according to claim 1, wherein before the requesting collection information of a specified item from a payee client device, the method further comprises:

receiving a file uploaded by the payer, wherein the specified item is recorded in the file.

4. The method according to claim 1, wherein the method further comprises:

sending payment information to the payee client device.

5. The method according to claim 4, wherein the step of requesting collection information of a specified item from a payee client device comprises:

generating a payment agreement based on the payment information and the specified item; and

sending the payment agreement to the payee client device to request the collection information.

6. The method according to claim 4, wherein the payment information comprises at least any one of the following: identity information of the payer, a payment method, the payment account, and/or a payment amount.

7. The method according to any one of claims 1 to 6, wherein the collection information comprises identity information of the payee.

8. The method according to claim 7, wherein the identity information of the payee comprises at least any one of the following: fingerprint information, signature information, ID card information, passport information, enterprise credit code information, enterprise official stamp information, and/or a video used to acknowledge an identity of the payee.

9. The method according to claim 8, wherein the collection information further comprises at least any one of the following: payment purpose information, guarantee information, repayment method information, and/or a repayment deadline.

10. The method according to claim 9, wherein the method further comprises:

if receiving, before the repayment deadline, information about sending a repayment asset based on the payment amount and the repayment method information, returning repayment acknowledgement information to the payee client device.

11. The method according to claim 9, wherein the method further comprises:

if receiving, before the repayment deadline, no information about sending a repayment asset based on the payment amount and the repayment method information,

requesting the server to freeze the collection account.

12. The method according to claim 9, wherein the method further comprises:

if receiving, before the repayment deadline, no information about sending a repayment asset based on the payment amount and the repayment method information, requesting the server to deduct account credit scores of the collection account.

13. The method according to claim 1, wherein the method further comprises:

if receiving, within a predetermined time period, no collection information returned by the payee client device, sending timeout prompt information to the payee client device.

14. The method according to claim 1, wherein the method further comprises:

if receiving, within a predetermined time period, no collection information returned by the payee client device, sending a payment asset retrieval request to the server.

15. The method according to claim 1, wherein before the paying an amount to a collection account of the payee, the method further comprises:

receiving a payment password entered by the payer; and

verifying the payment password.

16. A method for data processing in an online payment process, wherein the method comprises:

receiving a collection information acquisition request sent by a payer client device, wherein the collection information acquisition request is used to obtain collection information of a specified item, and the collection information of the specified item is used to establish a payment agreement with a payer;

obtaining the corresponding collection information based on the collection information acquisition request, generating the payment agreement based on the collection information, and sending the collection information to the payer client device; and

receiving a payment asset, wherein the payment asset is paid by the payer client device after the payer client device receives an acknowledgment instruction of the payer for the collection information, wherein the payment asset is paid by the payer client device comprises:

requesting, by the payer client device, a server to unfreeze the payment asset, wherein the payment asset is an asset that is transferred from a payment account of the payer to a collection account of a payee and frozen after an online payment request is received by the payer client device.

17. The method according to claim 16, wherein the step of obtaining the corresponding collection information based on the collection information acquisition request comprises:

reading collection information bound to the collection account of the payee; and

selecting the corresponding collection information from the collection information based on the collection information acquisition request.

18. The method according to claim 17, wherein the method further comprises:

receiving payment information sent by the payer client device.

19. The method according to claim 18, wherein the payment agreement further comprises the payment information.

20. The method according to claim 18, wherein the payment information comprises at least any one of the following: identity information of the payer, a payment method, the payment account of the payer, and/or a payment amount.

21. The method according to any one of claims 16 to 20, wherein the collection information comprises identity information of the payee.

22. The method according to claim 21, wherein the identity information comprises at least any one of the following: fingerprint information, signature information, ID card

information, passport information, enterprise credit code information, enterprise official stamp information, and/or a video used to acknowledge an identity of the payee.

23. The method according to claim 22, wherein the method further comprises:

invoking a camera for photographing based on the collection information acquisition request, to obtain an ID card photo, a passport photo, an enterprise credit code certificate photo, an enterprise official stamp photo, and/or the video used to acknowledge the identity of the payee.

24. The method according to claim 22, wherein the method further comprises:

invoking a fingerprint recognition apparatus for fingerprint recognition based on the collection information acquisition request, to obtain the fingerprint information.

25. The method according to claim 22, wherein the collection information further comprises at least any one of the following: payment purpose information, guarantee information, repayment method information, and/or a repayment deadline.

26. The method according to claim 25, wherein the method further comprises:

pushing repayment reminder information to a payee, wherein the repayment reminder information is used to prompt the payee to send a repayment asset to the payment account of the payer based on the payment amount and the repayment method information before the repayment deadline.

27. An apparatus for data processing in an online payment process, wherein the apparatus comprises:

a first request module, configured to: after an online payment request is received, request collection information of a specified item from a payee client device, wherein the collection information of the specified item is used to establish a payment agreement with a payee; and

a payment module, configured to: after the payment agreement returned by the payee client device based on the collection information is obtained, pay an amount to a collection account of the payee if an acknowledgment instruction of a payer for the

collection information is received, wherein paying the amount to the collection account of the payee comprises:

request a server to unfreeze a payment asset, wherein the payment asset is an asset that is transferred from a payment account of the payer to the collection account of the payee and frozen after the online payment request is received.

28. An apparatus for data processing in an online payment process, wherein the apparatus comprises:

a first receiving module, configure to receive a collection information acquisition request sent by a payer client device, wherein the collection information acquisition request is used to obtain collection information of a specified item, and the collection information of the specified item is used to establish a payment agreement with a payer;

an acquisition module, configured to obtain the corresponding collection information based on the collection information acquisition request, generate the payment agreement based on the collection information, and send the collection information to the payer client device; and

a collection module, configured to receive a payment asset, wherein the payment asset is paid by the payer client device after the payer client device receives an acknowledgment instruction of the payer for the collection information, wherein the payment asset is paid by the payer client device comprises:

request, by the payer client device, a server to unfreeze the payment asset, wherein the payment asset is an asset that is transferred from a payment account of the payer to a collection account of a payee and frozen after an online payment request is received by the payer client device.

29. A computer-readable storage medium, wherein the computer-readable storage medium stores a computer program, and the method according to any one of claims 1 to 26 is implemented when the program is executed by a processor.

30. A computer device, comprising a memory, a processor, and a computer program that is stored in the memory and that can run on the processor, wherein the processor implements the method according to any one of claims 1 to 26 when

executing the program.