CLAIMS

1. A payment service execution system, comprising a purchasing terminal, a server of an acquiring institution, a server of a card organization, and a server of a card issuing institution, wherein

the purchasing terminal sends a payment request to the server of the acquiring institution, wherein the payment request carries an identifier of the server of the card issuing institution, and the payment request indicates a payment service to be executed by the server of the card issuing institution;

the server of the acquiring institution forwards the received payment request to the server of the card organization;

the server of the card organization generates a service identifier of the card organization according to the payment request, sends the service identifier of the card organization to the server of the card issuing institution, and sends the service identifier of the card organization to the purchasing terminal;

the server of the card issuing institution creates a payment service according to the service identifier of the card organization received from the server of the card organization;

the purchasing terminal sends a payment operation request carrying the service identifier of the card organization to the server of the card issuing institution;

the server of the card issuing institution receives the payment operation request carrying the service identifier of the card organization from the purchasing terminal, wherein the server of the card issuing institution creates the payment service according to the service identifier received from the server of the card organization before the server of the card issuing institution receives the payment operation request carrying the service identifier from the purchasing terminal, wherein the server of the card issuing institution creates the payment service without receiving the service identifier from the purchasing terminal; and

the server of the card issuing institution executes the created payment service according to the service identifier of the card organization carried in the payment operation request.

2. The system according to claim 1, wherein the server of the card organization generates a cashier address link carrying the service identifier of the card organization according to a pre-stored fixed address of the server of the card issuing institution and the service identifier of the card organization, and returns the cashier address link to the purchasing terminal; and

the purchasing terminal sends the payment operation request carrying the service identifier of the card organization to the server of the card issuing institution according to the cashier address link.

3. The system according to claim 2, wherein the server of the card organization returns the cashier address link carrying the service identifier of the card organization to the purchasing terminal via the server of the acquiring institution.

4. The system according to claim 1, wherein when the server of the card issuing institution fails to determine, according to the service identifier of the card organization carried in the payment operation request, the payment service created according to the service identifier of the card organization, the server of the card issuing institution sends a query request to the server of the card organization according to the service identifier of the card organization; and

the server of the card organization queries whether there is the service identifier of the card organization according to the query request and returns a query result to the server of the card issuing institution.

5. A payment service execution method, comprising:

receiving, by a server of a card organization, a payment request sent from a server of an acquiring institution, wherein the payment request carries an identifier of a server of a card issuing institution, and the payment request indicates a payment service to be executed by the server of the card issuing institution;

generating, by the server of the card organization, a service identifier of the card organization according to the payment request and sending the service identifier of the card organization to a purchasing terminal to cause the purchasing terminal to send a payment operation request carrying the service identifier of the card organization to the server of the card issuing institution; and

sending, by the server of the card organization, the service identifier of the card organization to the server of the card issuing institution to cause the server of the card issuing institution to create the payment service according to the service identifier of the card organization and execute the payment service, wherein the server of the card issuing institution creates the payment service according to the service identifier received from the server of the card organization before the server of the card issuing institution receives the payment operation request carrying the service identifier from the purchasing terminal, wherein the server of the card issuing institution creates the payment service without receiving the service identifier from the purchasing terminal.

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

generating, by the server of the card organization, a cashier address link carrying the service identifier of the card organization according to a pre-stored fixed address corresponding to the card issuing institution and the service identifier of the card organization and sending the cashier address link to the purchasing terminal, the cashier address link configured to enable the purchasing terminal to send a payment operation request carrying the service identifier of the card organization to the server of the card issuing institution according to the cashier address link.

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

receiving, by the server of the card organization, a query request sent from the server of the card issuing institution according to the service identifier of the card organization; and

querying, by the server of the card organization, whether there is the service identifier of the card organization according to the query request and returning a query result to the server of the card issuing institution; wherein

the query request is a query request that is sent when the server of the card issuing institution fails to determine, based on the service identifier of the card organization carried in the payment operation request sent from the purchasing terminal, the payment service created according to the service identifier of the card organization.

8. A payment service execution method, comprising:

creating, by a server of a card issuing institution, a payment service according to a service identifier of a card organization sent from a server of the card organization upon receiving the service identifier of the card organization;

receiving, by the server of the card issuing institution, a payment operation request carrying the service identifier of the card organization sent from a purchasing terminal, wherein the server of the card issuing institution creates the payment service according to the service identifier received from the server of the card organization before the server of the card issuing institution receives the payment operation request carrying the service identifier from the purchasing terminal, wherein the server of the card issuing institution creates the payment service without receiving the service identifier from the purchasing terminal; and

determining, by the server of the card issuing institution, the payment service corresponding to the payment operation request according to the service identifier of the card organization and executing the payment service according to the payment operation request.

9. The method according to claim 8, wherein the determining the payment service corresponding to the payment operation request according to the service identifier of the card

organization further comprises:

upon determining that there is no payment service corresponding to the service identifier of the card organization,

sending, by the server of the card issuing institution, a query request to the server of the card organization according to the service identifier of the card organization to cause the server of the card organization to query whether there is the service identifier of the card organization and send a query result to the server of the card issuing institution.

10. A payment service execution device, comprising:

a receiving module for receiving a payment request sent from a server of an acquiring institution, wherein the payment request carries an identifier of a server of a card issuing institution, and the payment request indicates a payment service to be executed by the server of the card issuing institution;

a generating module for generating a service identifier of a card organization according to the payment request and sending the service identifier of the card organization to a purchasing terminal to cause the purchasing terminal to send a payment operation request carrying the service identifier of the card organization to the server of the card issuing institution; and

a sending module for sending the service identifier of the card organization to the server of the card issuing institution to cause the server of the card issuing institution to create the payment service according to the service identifier of the card organization and execute the payment service, wherein the server of the card issuing institution creates the payment service according to the service identifier received from the server of the card organization before the server of the card issuing institution receives the payment operation request carrying the service identifier from the purchasing terminal, wherein the server of the card issuing institution creates the payment service without receiving the service identifier from the purchasing terminal.

11. The device according to claim 10, wherein the generating module generates a cashier address link carrying the service identifier of the card organization according to a pre-stored fixed address corresponding to the card issuing institution and the service identifier of the card organization and sends the cashier address link to the purchasing terminal, the cashier address link configured to enable the purchasing terminal to send a payment operation request carrying the service identifier of the card organization to the server of the card issuing institution according to the cashier address link.

12. The device according to claim 11, further comprising:

a querying module for receiving a query request sent from the server of the card issuing institution according to the service identifier of the card organization, querying whether there is the service identifier of the card organization according to the query request, and returning a query result to the server of the card issuing institution, wherein the query request is a query request that is sent when the server of the card issuing institution fails to determine, based on the service identifier of the card organization carried in the payment operation request sent from the purchasing terminal, the payment service created according to the service identifier of the card organization.

13. A payment service execution device, comprising:

a first receiving module for receiving a service identifier of a card organization sent from a server of the card organization and creating a payment service according to the service identifier of the card organization;a second receiving module for receiving a payment operation request carrying the service identifier of the card organization sent from a purchasing terminal, wherein the first receiving module creates the payment service according to the service identifier received from the server of the card organization before the second receiving module receives the payment operation request carrying the service identifier from the purchasing terminal, wherein the first receiving module creates the payment service without receiving the service identifier from the purchasing terminal; and

an execution module for determining the payment service corresponding to the payment operation request according to the service identifier of the card organization and executing the payment service according to the payment operation request.

14. The device according to claim 13, wherein upon determining, according to the service identifier of the card organization, that there is no payment service corresponding to the service identifier, the execution module sends a query request to the server of the card organization according to the service identifier of the card organization to cause the server of the card organization to query whether there is the service identifier of the card organization and return a query result to the payment service execution device.

15. A payment service execution system, comprising a purchasing terminal, a server of an acquiring institution, a server of a card organization, and a server of a card issuing institution, wherein

the purchasing terminal sends a payment request to the server of the acquiring institution, wherein the payment request carries an identifier of the server of the card issuing institution, and the payment request indicates a payment service to be executed by the server of the card issuing institution;

the server of the acquiring institution forwards the received payment request to the server of the card organization;

the server of the card organization generates a service identifier of the card organization according to the payment request, sends a uniform resource locator (URL) carrying the service identifier of the card organization to the server of the card issuing institution, and sends the URL to the purchasing terminal;

the server of the card issuing institution creates a payment service according to the service identifier of the card organization received from the server of the card organization;

the purchasing terminal sends a payment operation request carrying the service identifier of the card organization to the server of the card issuing institution according to the URL, wherein the server of the card issuing institution creates the payment service according to the service identifier received from the server of the card organization before the server of the card issuing institution receives the payment operation request carrying the service identifier from the purchasing terminal, wherein the server of the card issuing institution creates the payment service without receiving the service identifier from the purchasing terminal; and

the server of the card issuing institution executes the created payment service according to the service identifier of the card organization carried in the payment operation request.

16. A payment service execution method, comprising:

receiving, by a server of a card organization, a payment request sent from a server of an acquiring institution, wherein the payment request carries an identifier of a server of a card issuing institution, and the payment request indicates a payment service to be executed by the server of the card issuing institution;

generating, by the server of the card organization, a service identifier of the card organization according to the payment request and generating a URL carrying the service identifier of the card organization, and sending the URL to a purchasing terminal to cause the purchasing terminal to send a payment operation request carrying the service identifier of the card organization to the server of the card issuing institution according to the URL; and

sending, by the server of the card organization, the service identifier of the card organization to the server of the card issuing institution to cause the server of the card issuing institution to create the payment service according to the service identifier of the card organization and execute the service, wherein the server of the card issuing institution creates the payment service according to the service identifier received from the server of the card organization before the server of the card issuing institution receives the payment operation request carrying the service identifier from the purchasing terminal, wherein the server of the

card issuing institution creates the payment service without receiving the service identifier from the purchasing terminal.

17. A payment service execution method, comprising:

creating, by a server of a card issuing institution, a payment service according to a service identifier of a card organization sent from a server of the card organization upon receiving the service identifier of the card organization;

receiving, by the server of the card issuing institution, a payment operation request carrying the service identifier of the card organization sent from a purchasing terminal according to a URL carrying the service identifier of the card organization, wherein the server of the card issuing institution creates the payment service according to the service identifier received from the server of the card organization before the server of the card issuing institution receives the payment operation request carrying the service identifier from the purchasing terminal, wherein the server of the card issuing institution creates the payment service without receiving the service identifier from the purchasing terminal; and

determining, by the server of the card issuing institution, the payment service corresponding to the payment operation request according to the service identifier of the card organization and executing the payment service according to the payment operation request.

18. A payment service execution device, comprising:

a receiving module for receiving a payment request sent from a server of an acquiring institution, wherein the payment request carries an identifier of a server of a card issuing institution, and the payment request indicates a payment service to be executed by the server of the card issuing institution;

a generating module for generating a service identifier of the card organization according to the payment request and generating a URL carrying the service identifier of the card organization, and sending the URL to a purchasing terminal to cause the purchasing terminal to send a payment operation request carrying the service identifier of the card organization to the server of the card issuing institution according to the URL; and

a sending module for sending the service identifier of the card organization to the server of the card issuing institution to cause the server of the card issuing institution to create the payment service according to the service identifier of the card organization and execute the service, wherein the server of the card issuing institution creates the payment service according to the service identifier received from the payment service execution device before the server of the card issuing institution receives the payment operation request carrying the service identifier from the purchasing terminal, wherein the server of the card issuing

institution creates the payment service without receiving the service identifier from the purchasing terminal.

19. A payment service execution device, comprising:

a first receiving module for receiving a service identifier of a card organization sent from a server of the card organization and creating a payment service according to the service identifier of the card organization;a second receiving module for receiving a payment operation request carrying the service identifier of the card organization sent from a purchasing terminal according to a URL carrying the service identifier of the card organization, wherein the payment operation request carrying the service identifier of the card organization is received by the second receiving module after the first receiving module creates the payment service, wherein the first receiving module creates the payment service according to the service identifier received from the server of the card organization before the second receiving module receives the payment operation request carrying the service identifier from the purchasing terminal, wherein the first receiving module creates the payment service without receiving the service identifier from the purchasing terminal; and

an execution module for determining the payment service corresponding to the payment operation request according to the service identifier of the card organization and executing the payment service according to the payment operation request.