Claims

1. A method implemented by one or more computing devices, the method comprising:

obtaining a payment record when multiple types of payment instruments that are able to complete a current transaction exist, obtaining the payment record comprising:

attempting to obtain a first payment record associated with payment completion of a current payer under a current business scenario;

attempting to obtain a second payment record associated with payment completion of the current payer under any business scenario in response to a failure in obtaining the first payment record; and

obtaining a third payment record of all payers under the current business scenario in response to a failure in obtaining the second payment record; and

determining a preferred payment instrument for the current transaction based at least in part on the obtained payment record, determining the preferred payment instrument for the current transaction comprising:

if the first payment record is obtained,

reading a payment instrument that is used by the current payer in a latest transaction with a successful payment from the first payment record, and

directly using the payment instrument that is used by the current payer in the latest transaction with the successful payment as the preferred payment instrument for the current transaction without performing any statistical operations; and

if the first payment record is not obtained,

analyzing the second or third payment record to obtain respective payment success rates of payment instruments, and

determining a payment instrument having a maximum payment success rate from among the payment instruments as the preferred payment instrument for the current transaction.

2. The method of claim 1, further comprising storing a new payment record for the current transaction upon completion of the transaction.

3. An apparatus comprising:

one or more processors;

memory;

an acquisition unit operable to obtain a payment record when multiple types of payment instruments that are able to complete a current transaction exist, wherein to obtain the payment record, the acquisition is further operable to:

attempt to obtain a first payment record associated with payment completion of a current payer under a current business scenario;

attempt to obtain a second payment record associated with payment completion of the current payer under any business scenario in response to a failure in obtaining the first payment record; and

obtain a third payment record of all payers under the current business scenario in response to a failure in obtaining the second payment record; and

a determination unit operable to determine a preferred payment instrument for the current transaction based at least in part on the obtained payment record, wherein the determination unit comprises:

if the first payment record is not obtained,

an analysis unit operable to analyze the second or third payment record to obtain respective payment success rates of payment instruments; and

a first determination subunit operable to determine a payment instrument having a maximum payment success rate from among the payment instruments as the preferred payment instrument for the current transaction, wherein the determination unit further comprises:

if the first payment record is obtained,

a second determination subunit operable to determine and to directly use the payment instrument that is used by the current payer in the latest

transaction with the successful payment and read from the first payment record as the preferred payment instrument for the current transaction without performing any statistical operations.

4. The apparatus of claim 3, further comprising a storage unit operable to store a new payment record for the current transaction upon completion of the current transaction.

5. One or more computer-readable media storing executable instructions that, when executed by one or more processors, cause the one or more processors to perform acts comprising:

obtaining a payment record when multiple types of payment instruments that are able to complete a current transaction exist, obtaining the payment record comprising:

attempting to obtain a first payment record associated with payment completion of a current payer under a current business scenario;

attempting to obtain a second payment record associated with payment completion of the current payer under any business scenario in response to a failure in obtaining the first payment record; and

obtaining a third payment record of all payers under the current business scenario in response to a failure in obtaining the second payment record; and

determining a preferred payment instrument for the current transaction based at least in part on the obtained payment record, determining the preferred payment instrument for the current transaction comprising:

if the first payment record is obtained,

reading a payment instrument that is used by the current payer in a latest transaction with a successful payment from the first payment record, and

directly using the payment instrument that is used by the current payer in the latest transaction with the successful payment as the preferred payment instrument for the current transaction without performing any statistical operations; and

if the first payment record is not obtained,

analyzing the second or third payment record to obtain respective payment success rates of payment instruments, and

determining a payment instrument having a maximum payment success rate from among the payment instruments as the preferred payment instrument for the current transaction.

6. The one or more computer-readable media of claim 5, the acts further comprising storing a new payment record of the current transaction upon completion of the transaction.

7. The one or more computer-readable media of claim 5, wherein prior to obtaining the payment record, the acts further comprise determining whether the multiple types of payment instruments that are able to complete the current transaction exist based at least in part on conditions comprising:

a number of payment instruments supported in a business scenario corresponding to the current transaction is more than one;

a number of payment instruments supported by a payer of the current transaction is more than one; and

a number of elements in an intersection between the payment instruments supported in the business scenario and the payment instruments supported by the payer is more than one.