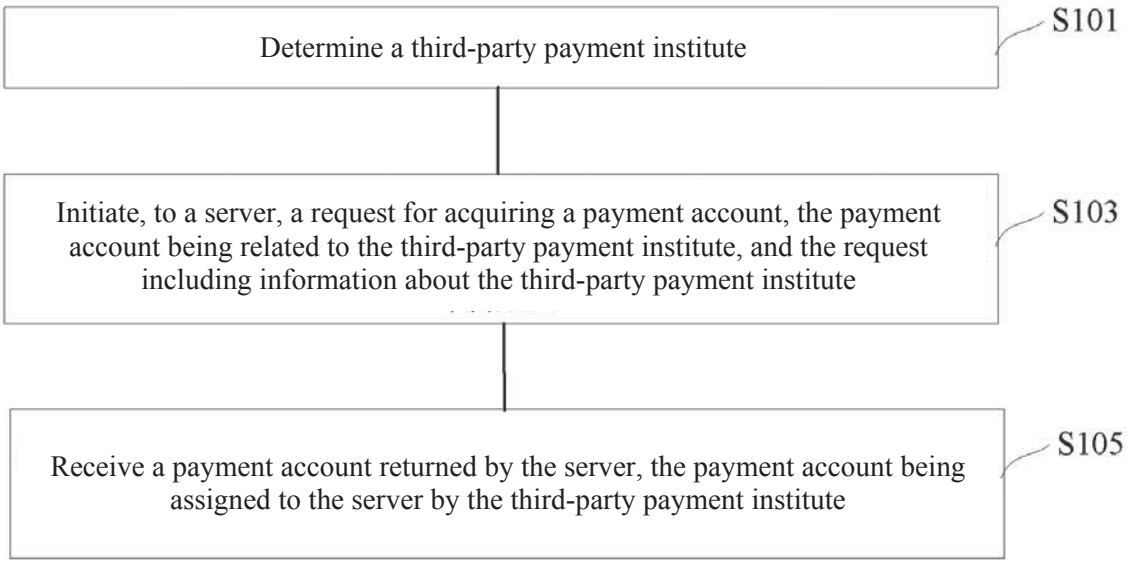

Determine a third-party payment institute
S101
Initiate, to a server, a request for acquiring a payment account, the payment account being related to the third-party payment institute, and the request including information about the third-party payment institute
S103
Receive a payment account returned by the server, the payment account being assigned to the server by the third-party payment institute
S105

FIG. 1

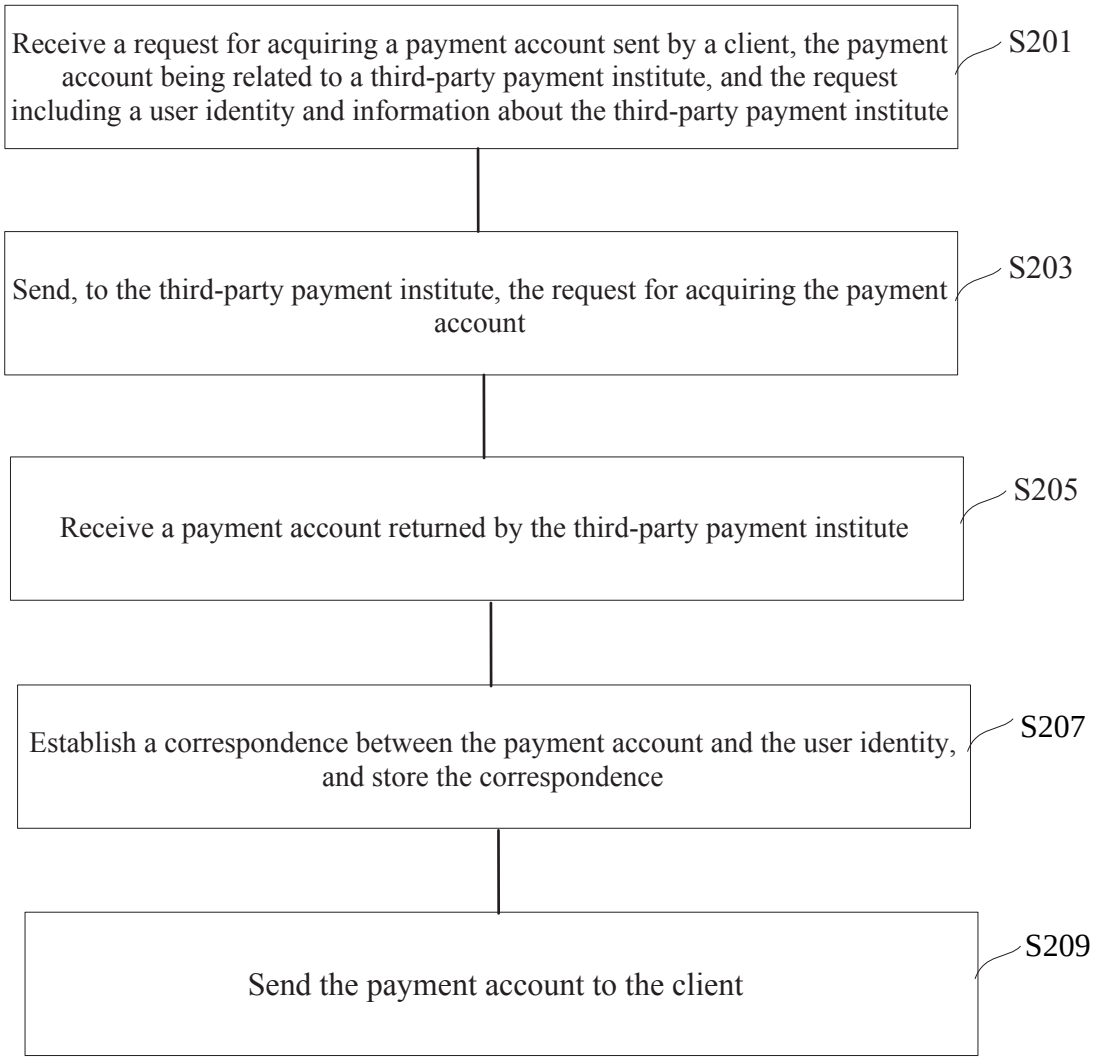

Receive a request for acquiring a payment account sent by a client, the payment account being related to a third-party payment institute, and the request including a user identity and information about the third-party payment institute
S201
Send, to the third-party payment institute, the request for acquiring the payment account
S203
Receive a payment account returned by the third-party payment institute
S205
Establish a correspondence between the payment account and the user identity, and store the correspondence
S207
Send the payment account to the client
S209

FIG. 2

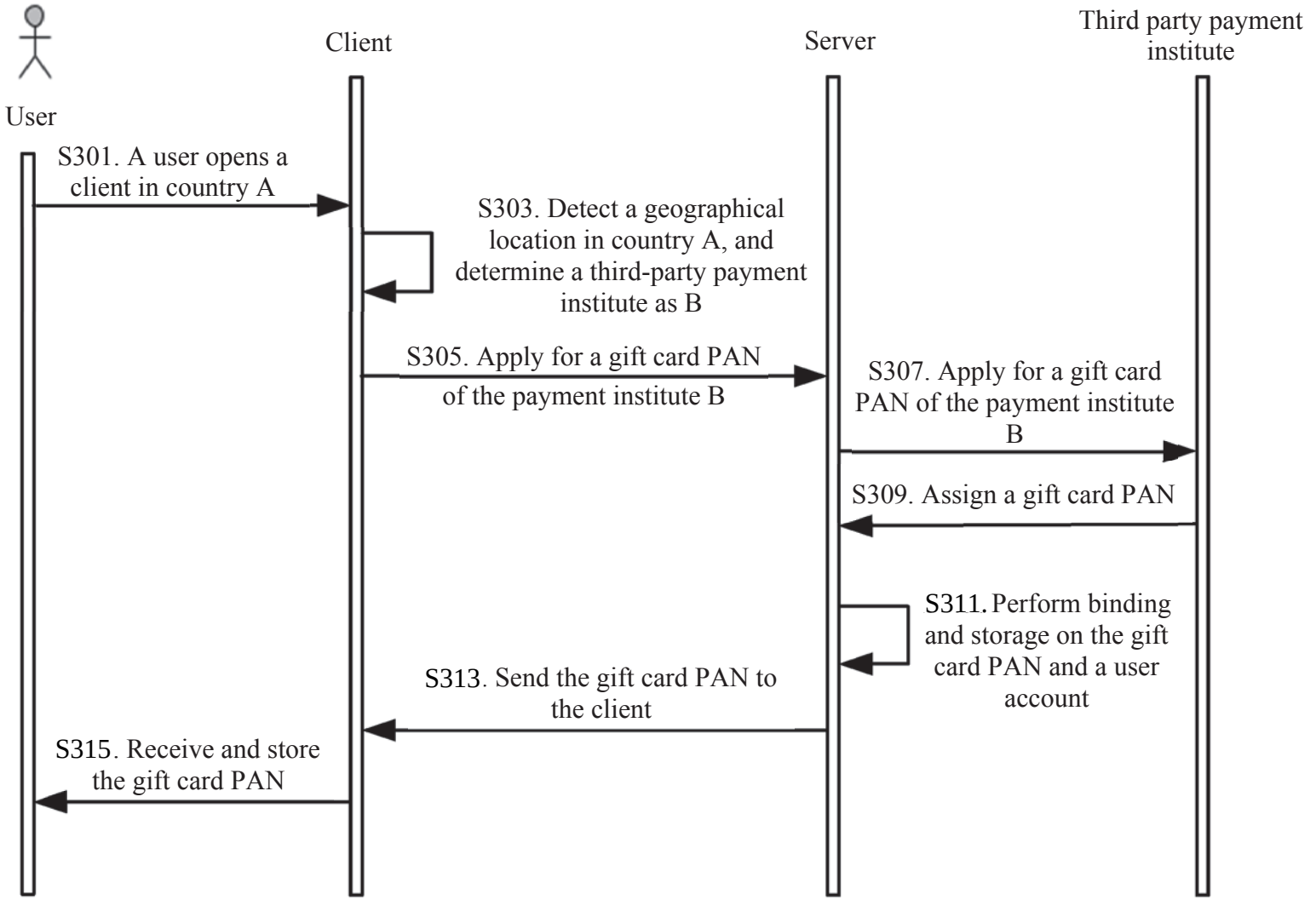

User
Client
Server
Third party payment institute
S301. A user opens a client in country A
S303. Detect a geographical location in country A, and determine a third-party payment institute as B
S305. Apply for a gift card PAN of the payment institute B
S307. Apply for a gift card PAN of the payment institute B
S309. Assign a gift card PAN
S311. Perform binding and storage on the gift card PAN and a user account
S313. Send the gift card PAN to the client
S315. Receive and store the gift card PAN

FIG. 3