

CLAIMS

What is claimed is:

1. A method, comprising:

at a first client,

5 obtaining identification information of a first user, payment information, and a first geographical location of a terminal device that is used to access the first client;

sending the identification information of the first user, the payment information, and the first geographical location to a server for the server to generate a
10 payment password; and

receiving the payment password returned by the server.

2. The method of claim 1, wherein the first geographical location is detected by a positioning module in the terminal device.

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3. The method of claim 2, wherein the positioning module includes one or more of a handset-based positioning module and a network-based positioning module.

20 4. The method of claim 1, comprising:

at a second client,

obtaining the payment password;

obtaining identification information of a second user and a second geographical location of a terminal device that is used to access the second client; and

25 sending the identification information of the second user, the second geographical location, and the payment password to the server.

5. A method, comprising:

at a server,

30 receiving payment information that is sent by a first client and a first geographical location of a terminal device that is used to access the first client;

generating a payment password corresponding to the first geographical location and the payment information;

sending the payment password to the first client;

receiving the payment password that is sent by a second client and a second geographical location of a terminal device that is used to access the second client;

5 determining that a distance between the first geographical location and the second geographical location meets a threshold distance; and

 executing a payment operation according to the payment information in response to the determining that the distance between the first geographical location and the second geographical location meets the threshold distance.

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6. The method according to claim 5, comprising:

receiving identification information of a first user sent by the first client;

receiving identification information of a second user sent by the second client;

and

15 wherein the executing the payment operation includes linking the identification information of the first user, the identification information of the second user and the payment information.

7. The method according to claim 5, wherein the payment password
20 comprises one or more of a numeric string, a character string, and a natural language text.

8. The method according to claim 5, wherein the determining that the distance between the first geographical location and the second geographical location
25 meets the threshold distance includes:

 querying whether there is a matching payment password within the threshold distance from the second geographical location.

9. The method according to claim 5, wherein the generating the payment
30 password comprises:

 generating the payment password containing the first geographical location and the payment information by using the first geographical location and the payment information as a seed for encoding.

10. The method according to claim 9, wherein the determining that the distance between the first geographical location and the second geographical location meets the threshold comprises:

5 obtaining the first geographical location by decoding the payment password; and

determining whether the distance between first geographical location obtained through the decoding and the second geographical location meets the threshold distance.

10 11. A system, comprising:
a server including:

a receiving module, configured to receive payment information that is sent by a first client and a first geographical location of a first terminal device that is used to access the first client;

15 a generation module, configured to generate a payment password corresponding to the first geographical location and the payment information;

a storage module, configured to store a correspondence between the first geographical location, the payment information, and the payment password;

20 a sending module, configured to send the payment password to the first client;

wherein the receiving module is further configured to receive the payment password that is sent by a second client and a second geographical location of a second terminal device used to access the second client;

25 a determining module, configured to determine that a distance between the first geographical location and the second geographical location meets a threshold distance; and

a payment module, configured to, in response to that the distance between the first geographical location and the second geographical location meets the threshold, executing a payment operation according to the payment information.

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12. The system according to claim 11, wherein the payment password comprises one or more of a numeric string, a character string, and a natural language text.

13. The system according to claim 11, wherein the determining module is configured to query whether there is a matching payment password within the threshold distance from the second geographical location.

5 14. The system according to claim 11, wherein:

the generation module is configured to generate the payment password containing the first geographical location and the payment information by using the first geographical location and the payment information as a seed for encoding; and

10 the determining module is configured to decode the payment password to obtain the first geographical location, and to determine whether the first geographical location obtained through the decoding and the second geographical location are within the threshold distance.

15 15. The system according to claim 11, comprising:

the first client including:

an acquisition module, configured to obtain the payment information and the first geographical location of the first terminal device;

a sending module, configured to send the payment information and the first geographical location to the server; and

20 a receiving module, configured to receive the payment password returned by the server.

16. The system according to claim 11, comprising:

the second client including:

25 an instruction receiving module, configured to obtain the payment password;

an acquisition module, configured to obtain the second geographical location of the second terminal device; and

30 a sending module, configured to send the second geographical location and the payment password to the server.

17. The system of claim 16, wherein the instruction receiving module obtains the payment password one or more of from an user input or from the first client upon an user instruction.

18. A device, comprising:
a memory, storing a payment program of executable instructions; and
a processor, operable to execute the instructions of the payment program to
5 perform the following acts:
at a server,
receiving payment information that is sent by a first client and a
geographical location of a terminal device that is used to access the first client;
generating a payment password corresponding to the first geographical
10 location and the payment information;
sending the payment password to the first client;
receiving the payment password that is sent by a second client and a
second geographical location of a terminal device that is used to access the second
client;
15 determining that a distance between the first geographical location and
the second geographical location meets a threshold distance; and
in response to the determining that the distance between the first
geographical location and the second geographical location meets the threshold
distance, executing a payment operation according to the payment information.

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19. The device according to claim 18, wherein the generating the payment
password includes encoding the first geographical location and the payment
information.

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20. The device according to claim 19, wherein the determining that the
distance between the first geographical location and the second geographical location
meets the threshold distance includes decoding the payment password to obtain the
first geographical location.