METHOD AND APPARATUS FOR DATA PROCESSING IN ONLINE PAYMENT PROCESS

ABSTRACT

Implementations of the present specification provide a method and an apparatus for data processing in an online payment process. According to the method, in an online payment process, a payer first obtains collection information needed for establishing a payment agreement with a payee, and then pays an amount to a collection account only after the payer obtains a payment agreement returned by the payee based on the collection information and the payer acknowledges the collection information in the payment agreement.

FIG. 2