What is claimed is:

CLAIMS

1. A transaction payment method, comprising steps of:

acquiring payment information of a user through a payment terminal, the payment information including a contact number;

calling the contact number through an Interactive Voice Response platform to acquire a payment password input by the user;

verifying the payment password and the payment information, and performing a payment if the verification is passed,

wherein the contact number is a mobile contact number; and before the step of calling the mobile contact number through the Interactive Voice Response platform, the method further comprises:

sending a short message verification code to a mobile terminal corresponding to the mobile contact number through a Short Message Service platform;

receiving a replied verification code returned by the mobile terminal through the Short Message Service platform;

determining whether the replied verification code is identical with the short message verification code through the Short Message Service platform, where if so, the verification is passed; otherwise, the verification fails.

2. The transaction payment method of claim 1, wherein the step of acquiring the payment information of the user through a payment terminal is: over an Internet channel or an instant communication channel, acquiring the payment information of the user submitted by ~~a~~ the payment terminal.

~~3. The transaction payment method of claim 1, wherein the contact number is a mobile contact number; and before the step of calling the mobile contact number through the Interactive Voice Response platform, the method further comprises:~~

~~sending a short message verification code to a mobile terminal corresponding to the mobile contact number through a Short Message Service platform;~~

~~receiving a replied verification code returned by the mobile terminal;~~

~~determining whether the replied verification code is identical with the short message verification code, if so, the verification is passed; otherwise, the verification fails.~~

4<u>3</u>. The transaction payment method of claim ~~3~~<u>1</u>, wherein before the step of calling the mobile contact number through the Interactive Voice Response platform, <u>the method</u> further <u>comprises</u> ~~comprising~~:

acquiring a mobile contact number of the mobile terminal which returns the replied verification code <u>through the Short Message Service platform</u>;

verifying whether the acquired mobile contact number is identical with a mobile contact number in account information stored in advance, if so, the verification is passed; otherwise, the verification fails.

~~5~~<u>4</u>. The transaction payment method of claim 4<u>3</u>, wherein after the step that verifying the replied verification code is passed <u>through the Short Message Service platform</u> and/or the step that verifying the mobile contact number of the mobile terminal returning the replied verification code is passed, <u>the method</u> further <u>comprises</u> ~~comprising~~:

performing a risk information verification of the payment information.

~~6~~<u>5</u>. The transaction payment method of claim 1, wherein before the step of calling the contact number through the Interactive Voice Response platform, and/or after verifying the payment password is passed, <u>the method</u> further <u>comprises</u> ~~comprising~~:

performing a risk information verification of the payment information.

~~7~~<u>6</u>. The transaction payment method of claim ~~5~~<u>4</u> or ~~6~~<u>5</u>, wherein the step of performing a risk information verification of the payment information comprises:

acquiring a transaction amount for merchant in the payment information, detecting whether the transaction amount for merchant is greater than a set threshold, if so, the verification fails;

otherwise, the verification is passed; and/or

determining whether the user is a blacklist user according to the payment information, if so, the verification fails; otherwise, the verification is passed.

~~8~~7. The transaction payment method of claim ~~7~~6, wherein the step of performing a risk information verification of the payment information further comprises:

determining whether the payment information is identical with the account information stored in advance, if so, the verification is passed; otherwise, the verification fails.

~~9~~8. A transaction payment system, comprising a telephone payment system and a bank system, ~~wherein,~~

the telephone payment system including ~~includes~~:

a payment information acquiring module configured to acquire payment information of a user through a payment terminal, the payment information including a contact number; and

an Interactive Voice Response platform configured to call the contact number, ~~acquiring~~ to acquire a payment password input by the user, and sending the payment password and the payment information to the bank system, and

the bank system configured to verify the payment password and the payment information, and perform a payment if the verification is passed,

wherein the contact number is a mobile contact number; and the telephone payment system further includes a Short Message Service platform configured to send a short message verification code to a mobile terminal corresponding to the mobile contact number through a short message, receive a replied verification code returned by the mobile terminal through the Short Message Service platform, and determine whether the replied verification code is identical with the short message verification code through the Short Message Service platform, where if so, the verification is passed; otherwise, the verification fails.

~~10~~9. The transaction payment system of claim ~~9~~8, wherein the payment information acquiring module is configured to acquire the payment information of the user submitted by ~~a~~ the payment terminal through an Internet channel or an instant communication channel.

~~11. The transaction payment system of claim 9, wherein the contact number is a mobile contact number; and the telephone payment system further includes a Short Message Service platform configured to send a short message verification code to the mobile terminal corresponding to the mobile contact number through a short message, receive a replied verification code returned by the mobile terminal, and determine whether the replied verification code is identical with the short message verification code, if so, the verification is passed; otherwise, the verification fails.~~

~~12~~10. The transaction payment system of claim ~~11~~8, wherein the Short Message Service platform is further configured to acquire a mobile contact number of the mobile terminal which returns the replied verification code through the Short Message Service platform, and to send the mobile contact number to the bank system; and

the bank system is further configured to verify whether the acquired mobile contact number is identical with a mobile contact number in account information stored in advance, if so, the verification is passed; otherwise, the verification fails.

~~13~~11. The transaction payment system of claim ~~12~~10, wherein the telephone payment system further includes a risk control system configured to perform a risk information verification of the payment information after verifying the replied verification code is passed and/or verifying the mobile contact number of the mobile terminal returning the replied verification code is passed.

~~14~~12. The transaction payment system of claim ~~13~~11, wherein the risk control system is further configured to perform a risk information verification of the payment information before the step of the telephone payment system calling the contact number through the Interactive Voice Response platform, and/or after verifying the payment password is passed.

~~15~~13. The transaction payment system of claim ~~13~~11 or ~~14~~12, wherein the risk control system is configured to acquire a transaction amount for merchant in the payment information, and to detect whether the transaction amount for merchant is greater than a set threshold, if so, the verification fails; otherwise, the verification is passed; and/or

the risk control system is configured to determine whether the user is a blacklist user

according to the payment information, if so, the verification fails; otherwise, the verification is passed.

~~16~~14. The transaction payment system of claim ~~15~~13, wherein the risk control system is further configured to send the payment information to the bank system, and

the bank system is further configured to determine whether the payment information is identical with the account information stored in advance, if so, the verification is passed; otherwise, the verification fails.