## CLAIMS

What is claimed is:

~~1. A payment method, comprising:~~

~~determining a third-party payment institute;~~

~~initiating, to a server, a request for acquiring a payment account, the payment account being related to the third-party payment institute, and the request comprising information about the third-party payment institute; and~~

~~receiving a payment account returned by the server, the payment account being assigned to the server by the third-party payment institute.~~

~~2. The method according to claim 1, wherein the determining a third-party payment institute comprises:~~

~~acquiring a geographical location of a user;~~

~~determining a payment institute related to the geographical location of the user; and~~

~~using the payment institute related to the geographical location of the user as the third-party payment institute.~~

~~3. The method according to claim 1, wherein the determining a third-party payment institute comprises:~~

~~receiving a user instruction, and determining the third-party payment institute according to the user instruction.~~

~~4. The method according to claim 1, further comprising: storing the payment account locally.~~

~~5. A payment method, comprising:~~

~~receiving 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 comprising a user identity and information about the third-party payment institute;~~

~~sending, to the third-party payment institute, the request for acquiring the payment account;~~

~~receiving a payment account returned by the third-party payment institute;~~

~~establishing a correspondence between the payment account and the user identity, and storing the correspondence; and~~

~~sending the payment account to the client.~~

~~6. A payment method, comprising:~~

~~acquiring a payment account, the payment account being related to a third-party payment institute;~~

~~generating a digital object identifier (DOI) comprising payment account information; and~~

~~presenting the DOI, for a merchant to perform scanning to acquire the payment account information.~~

~~7. The method according to claim 6, wherein the acquiring a payment account comprises:~~

~~acquiring a geographical location of a user;~~

~~determining a third-party payment institute related to the geographical location of the user;~~

~~initiating, to the server, a request for acquiring the payment account, for the server to send, to the third-party payment institute, a request for applying for the payment account; and~~

~~receiving a payment account returned by the server and assigned by the third-party payment institute.~~

~~8. The method according to claim 6, wherein the acquiring a payment account comprises:~~

~~acquiring a payment account pre-stored locally and related to the third-party payment institute.~~

~~9. A payment method, comprising:~~

~~scanning a digital object identifier (DOI) comprising payment account information, a payment account being related to a third-party payment institute;~~

~~acquiring the payment account information; and~~

~~generating, for the third-party payment institute, a payment request comprising the payment account information and order information, for the third-party payment institute to identify the payment account and forward the payment request to a server.~~

~~10. A payment method, comprising:~~

~~receiving a payment request comprising payment account information and order information and sent by a third-party payment institute, the payment account being related to~~

the third-party payment institute;

determining a corresponding user identity according to the payment account information; and

performing payment processing on the order information according to the user identity.

11. A payment apparatus, comprising:

a determining module configured to determine a third-party payment institute;

a request initiating module configured to 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 comprising information about the third-party payment institute; and

a receiving module configured to receive a payment account returned by the server, the payment account being assigned to the server by the third-party payment institute.

12. The apparatus according to claim 11, wherein the determining module is configured to acquire a geographical location of a user;

determine a payment institute related to the geographical location of the user; and use, as the third-party payment institute, the payment institute related to the geographical location of the user.

13. The apparatus according to claim 11, wherein the determining module is configured to receive a user instruction, and determine a third-party payment institute according to the user instruction.

14. The apparatus according to claim 11, further comprising a storage module configured to store the payment account locally.

15. A payment apparatus, comprising:

a receiving module configured to 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 comprising a user identity and information about the third-party payment institute;

a sending module configured to send, to the third-party payment institute, the request for acquiring the payment account;

the receiving module being further configured to receive a payment account returned by the third-party payment institute; and

an establishing and storage module configured to establish a correspondence between the payment account and the user identity, and store the correspondence;

the sending module being further configured to send the payment account to the client.

16. A payment apparatus, comprising:

an acquiring module configured to acquire a payment account, the payment account being related to a third-party payment institute;

a generating module configured to generate a digital object identifier (DOI) comprising the payment account information; and

a presenting module configured to present the DOI, for a merchant to perform scanning to acquire the payment account information.

17. The apparatus according to claim 16, wherein the acquiring module is configured to:

acquire a geographical location of a user;

determine a third-party payment institute related to the geographical location of the user;

initiate, to the server, a request for acquiring the payment account, for the server to send, to the third-party payment institute, a request for applying for the payment account; and

receive a payment account returned by the server and assigned by the third-party payment institute.

18. The apparatus according to claim 16, wherein the acquiring module is configured to acquire a payment account pre-stored locally and related to the third-party payment institute.

19. A payment apparatus, comprising:

a scanning module configured to scan a digital object identifier (DOI) comprising payment account information, the payment account being related to a third-party payment institute;

an acquiring module configured to acquire the payment account information; and

a generating module configured to generate, for the third party payment institute, a payment request comprising the payment account information and order information, for the third-party payment institute to verify the payment account and forward the payment request to a server.

20. A payment apparatus, comprising:

~~a receiving module configured to receive a payment request comprising payment account information and order information and sent by a third party payment institute, the payment account being related to the third party payment institute;~~

~~a determining module configured to determine a corresponding user identity according to the payment account information; and~~

~~a payment processing module configured to perform payment processing according to the user identity.~~

1. A payment method, comprising:

obtaining, by a client terminal of a user, a geographical location of the user;

determining, by the client terminal, based on the geographical location and without an input from the user, a third-party payment institute related to the geographical location;

receiving, by a server, from the client terminal of the user, a request for acquiring a payment account for a transaction on a merchant terminal, the payment account being associated and compatible with the third-party payment institute, and the request including identity information of the user and information about the third-party payment institute, the payment account associated with a digital object identifier (DOI) extractable by the merchant terminal performing code scanning using a scanning device;

identifying, by the server and based on the identity information of the user, a corresponding account of the user different from the payment account, the corresponding account incompatible with the third-party payment institute;

sending, by the server, to the third-party payment institute, the request for acquiring the payment account;

receiving, by the server, from the third-party payment institute, the payment account;

establishing, by the server, a correspondence between the payment account and the identity information of the user, and storing the correspondence;

sending, by the server, the payment account to the client terminal;

generating, by the client terminal, a payment DOI extractable by the merchant terminal by encoding information of the payment account via an extensible markup language (xml) format;

scanning, by the merchant terminal, the payment DOI using the scanning device to extract the information of the payment account from the payment DOI;

generating, based on the extracted information and by the merchant terminal, a payment request to be sent to the third-party payment institute, the payment request containing the information of the payment account and order information of the transaction, the order information including an order amount of the transaction;

receiving, by the server and from the third-party payment institute, the payment request;

determining, by the server and based on the information of the payment account in the

payment request, the corresponding account of the user; and

completing, by the server and based on the order information of the transaction in the payment request, the transaction on the corresponding account of the user, wherein the transaction includes transferring of a monetary balance of the order amount from the corresponding account of the user to a merchant account associated with the merchant terminal.

2. The method of claim 1, wherein the DOI is a 2-dimensional Quick Response (2-D QR) code, and the 2-D QR code uses one of Code 16K standard, Code 49 standard, PDF417 standard, and MicroPDF417 standard.

3. The method of claim 1, further comprising:

sending, by the merchant terminal, the payment request to the third-party payment institute for the third-party payment institute to identify the payment account; and

receiving, by the server, from the third-party payment institute and after the payment account is successfully identified by the third-party payment institute, the payment request.

4. The method of claim 3, wherein the payment account is a gift card account.

5. A payment apparatus comprising a processor and a non-transitory computer-readable memory coupled to the processor and configured with instructions executable by the processor to:

receive, from a client terminal of a user, a request for acquiring a payment account for a transaction on a merchant terminal, the payment account being associated and compatible with a third-party payment institute determined based on a geographical location of the client terminal, and the request including identity information of the user and information about the third-party payment institute, the payment account associated with a digital object identifier (DOI) extractable by the merchant terminal performing code scanning using a scanning device;

identify, based on the identity information of the user, a corresponding account of the user different from the payment account, the corresponding account incompatible with the third-party payment institute;

send, to the third-party payment institute, the request for acquiring the payment account;

receive, from the third-party payment institute, the payment account;

establish a correspondence between the payment account and the identity information of the user, and store the correspondence;

send the payment account to the client terminal for the client terminal to generate a payment DOI extractable by the merchant terminal by encoding information of the payment account via an extensible markup language (xml) format; and

receive, from the third-party payment institute, a payment request generated by the merchant terminal, the payment request containing the information of the payment account and order information of the transaction, the order information including an order amount of the transaction;

determine, based on the information of the payment account in the payment request, the corresponding account of the user; and

complete, based on the order information of the transaction in the payment request, the transaction on the corresponding account of the user, wherein the transaction includes transferring of a monetary balance of the order amount from the corresponding account of the user to a merchant account associated with the merchant terminal.

6. The apparatus of claim 5, wherein the DOI is a 2-dimensional Quick Response (2-D QR) code, the 2-D QR code uses one of Code 16K standard, Code 49 standard, PDF417 standard, and MicroPDF417 standard.

7. The apparatus of claim 5, wherein the non-transitory computer-readable memory is further configured with instructions executable by the processor to, after the client terminal generating a digital object identifier (DOI) including information of the payment account:

receive, from the third-party payment institute and after the payment account is successfully identified by the third-party payment institute, a payment request generated by the merchant terminal.

8. The apparatus of claim 7, wherein the payment account is a gift card account.

9. A non-transitory computer-readable storage medium having instructions stored thereon executable by one or more processors to cause the one or more processors to perform operations, comprising:

obtaining a geographical location of a user;

determining, based on the geographical location and without an input from the user, a

third-party payment institute related to the geographical location;

receiving a request for acquiring a payment account for a transaction on a merchant terminal, the payment account being associated and compatible with the third-party payment institute, and the request including identity information of the user and information about the third-party payment institute, the payment account associated with a digital object identifier (DOI) extractable by the merchant terminal performing code scanning using a scanning device;

identifying, based on the identity information of the user, a corresponding account of the user different from the payment account, the corresponding account incompatible with the third-party payment institute;

sending, to the third-party payment institute, the request for acquiring the payment account;

receiving, from the third-party payment institute, the payment account;

establishing a correspondence between the payment account and the identity information of the user, and storing the correspondence;

sending the payment account to a client terminal;

generating a payment DOI extractable by the merchant terminal by encoding information of the payment account via an extensible markup language (xml) format;

scanning the payment DOI using the scanning device to extract the information of the payment account from the payment DOI;

generating, based on the extracted information of the payment account, a payment request to be sent to the third-party payment institute, the payment request containing the information of the payment account and order information of the transaction, the order information including an order amount of the transaction;

receiving, from the third-party payment institute, the payment request;

determining, based on the information of the payment account in the payment request, the corresponding account of the user; and

completing, based on the order information of the transaction in the payment request, the transaction on the corresponding account of the user, wherein the transaction includes transferring of a monetary balance of the order amount from the corresponding account of the user to a merchant account associated with the merchant terminal.

10. The non-transitory computer-readable storage medium of claim 9, wherein the DOI is a 2-dimensional Quick Response (2-D QR) code, and the 2-D QR code uses one of Code 16K standard, Code 49 standard, PDF417 standard, and MicroPDF417 standard.

11. The non-transitory computer-readable storage medium of claim 9, wherein the operations further comprise, after the client terminal generating a digital object identifier (DOI) including information of the payment account:

receiving, from the third-party payment institute and after the payment account is successfully identified by the third-party payment institute, the payment request generated by the merchant terminal.

12. The non-transitory computer-readable storage medium of claim 11, wherein the payment account is a gift card account.