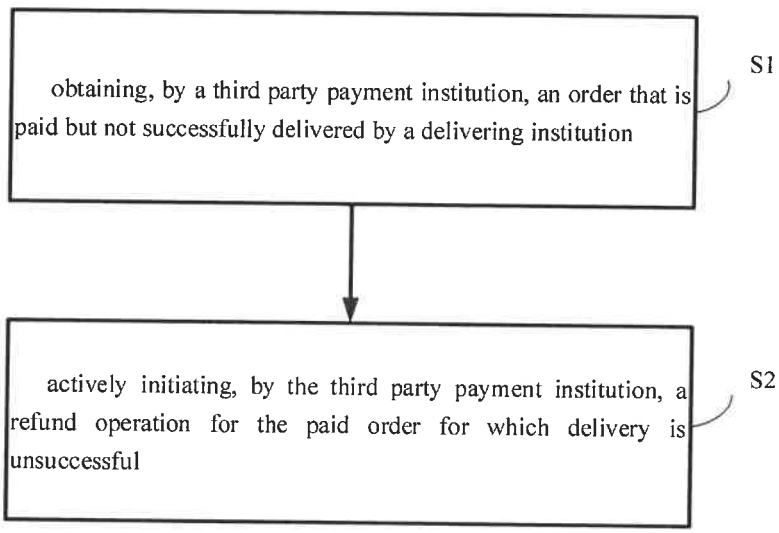

obtaining, by a third party payment institution, an order that is paid but not successfully delivered by a delivering institution
S1
actively initiating, by the third party payment institution, a refund operation for the paid order for which delivery is unsuccessful
S2

FIG. 1

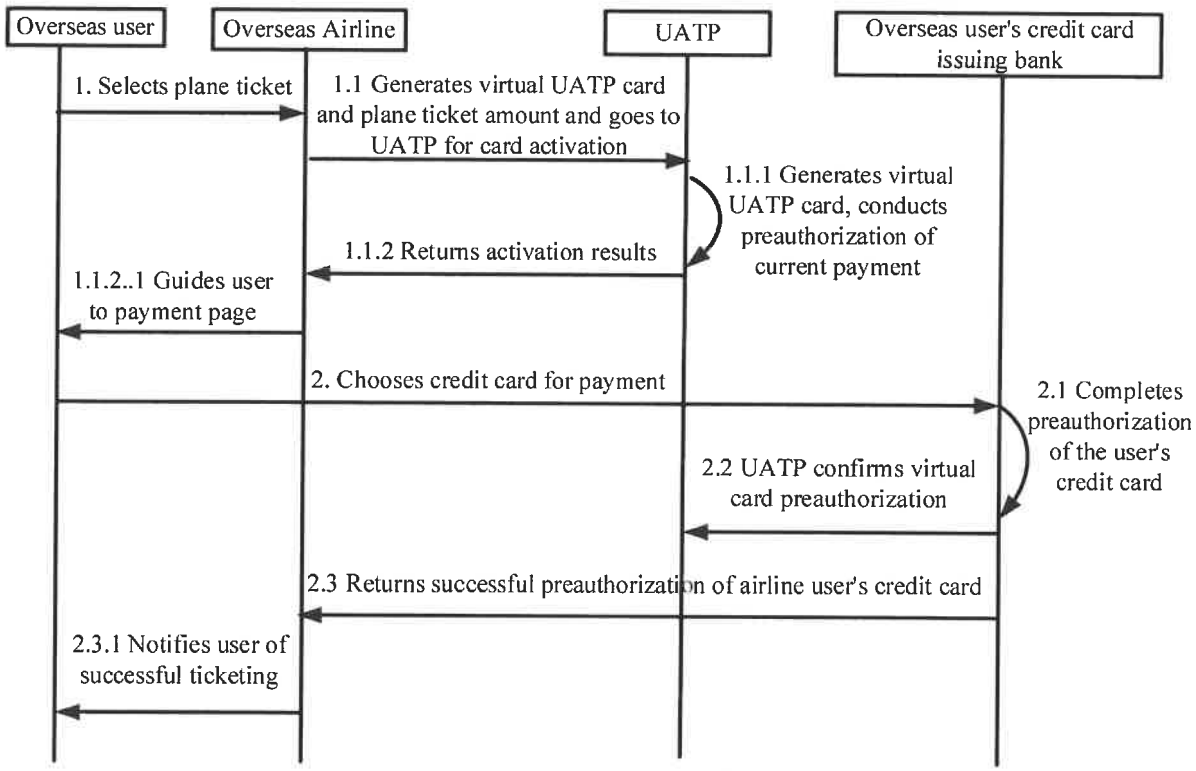

Overseas user
Overseas Airline
UATP
Overseas user's credit card issuing bank
1. Selects plane ticket
1.1 Generates virtual UATP card and plane ticket amount and goes to UATP for card activation
1.1.1 Generates virtual UATP card, conducts preauthorization of current payment
1.1.2 Returns activation results
1.1.2..1 Guides user to payment page
2. Chooses credit card for payment
2.1 Completes preauthorization of the user's credit card
2.2 UATP confirms virtual card preauthorization
2.3 Returns successful preauthorization of airline user's credit card
2.3.1 Notifies user of successful ticketing

FIG. 2

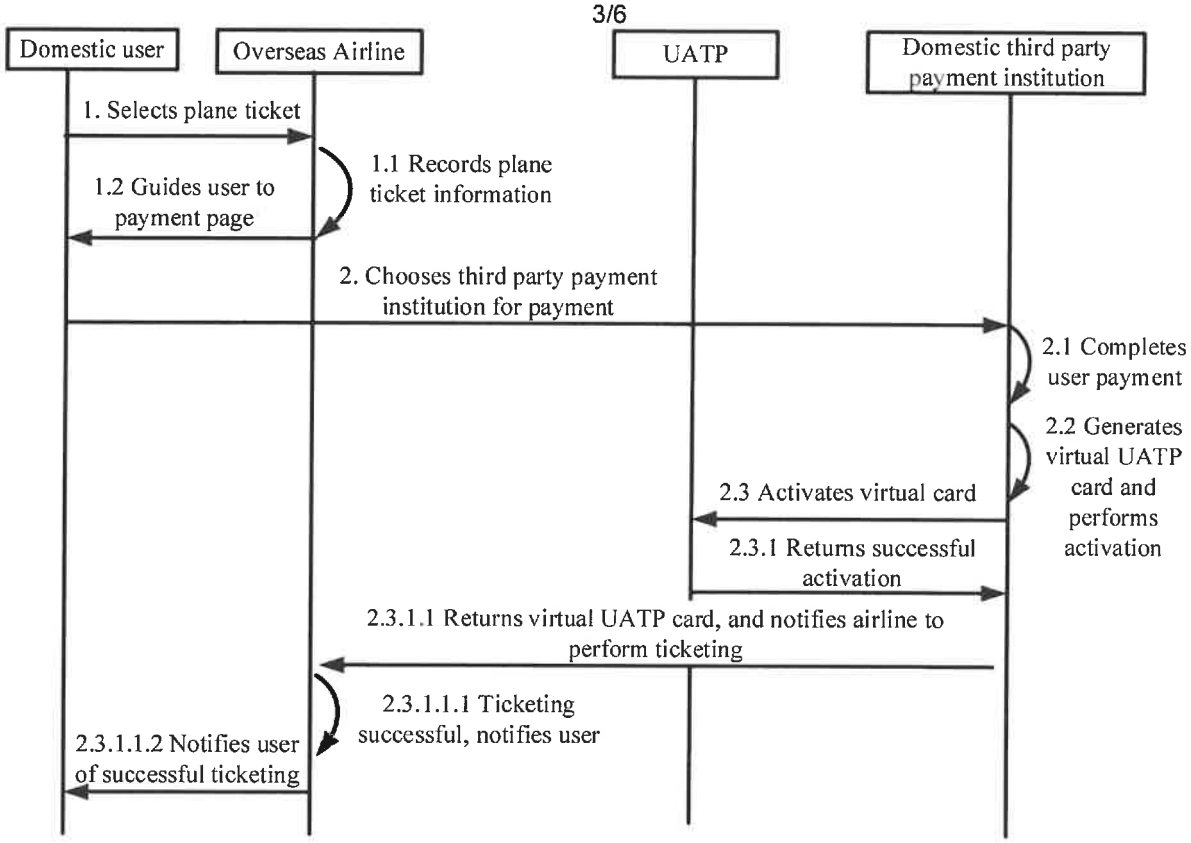

Domestic user
Overseas Airline
UATP
Domestic third party payment institution
1. Selects plane ticket
1.1 Records plane ticket information
1.2 Guides user to payment page
2. Chooses third party payment institution for payment
2.1 Completes user payment
2.2 Generates virtual UATP card and performs activation
2.3 Activates virtual card
2.3.1 Returns successful activation
2.3.1.1 Returns virtual UATP card, and notifies airline to perform ticketing
2.3.1.1.1 Ticketing successful, notifies user
2.3.1.1.2 Notifies user of successful ticketing

FIG. 3

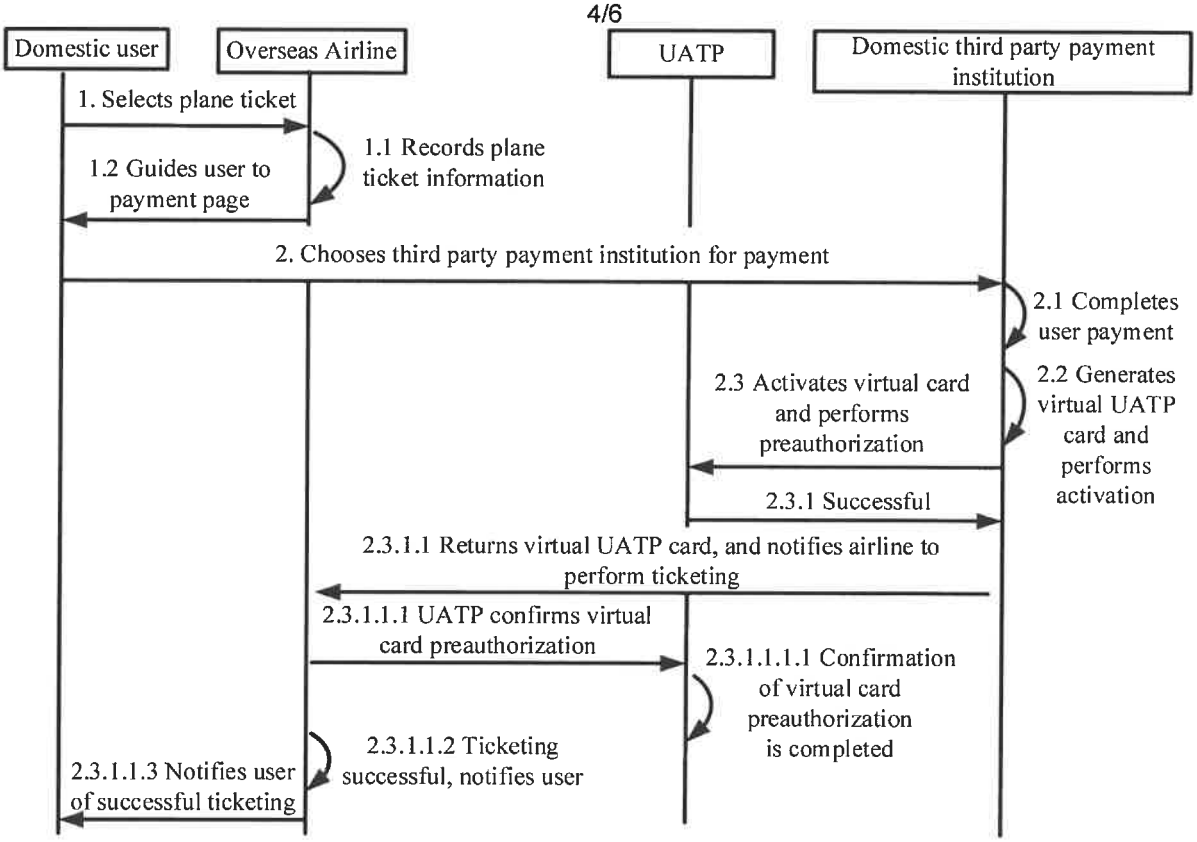

Domestic user
Overseas Airline
UATP
Domestic third party payment institution
1. Selects plane ticket
1.1 Records plane ticket information
1.2 Guides user to payment page
2. Chooses third party payment institution for payment
2.1 Completes user payment
2.2 Generates virtual UATP card and performs activation
2.3 Activates virtual card and performs preauthorization
2.3.1 Successful
2.3.1.1 Returns virtual UATP card, and notifies airline to perform ticketing
2.3.1.1.1 UATP confirms virtual card preauthorization
2.3.1.1.1.1 Confirmation of virtual card preauthorization is completed
2.3.1.1.2 Ticketing successful, notifies user
2.3.1.1.3 Notifies user of successful ticketing

FIG. 4

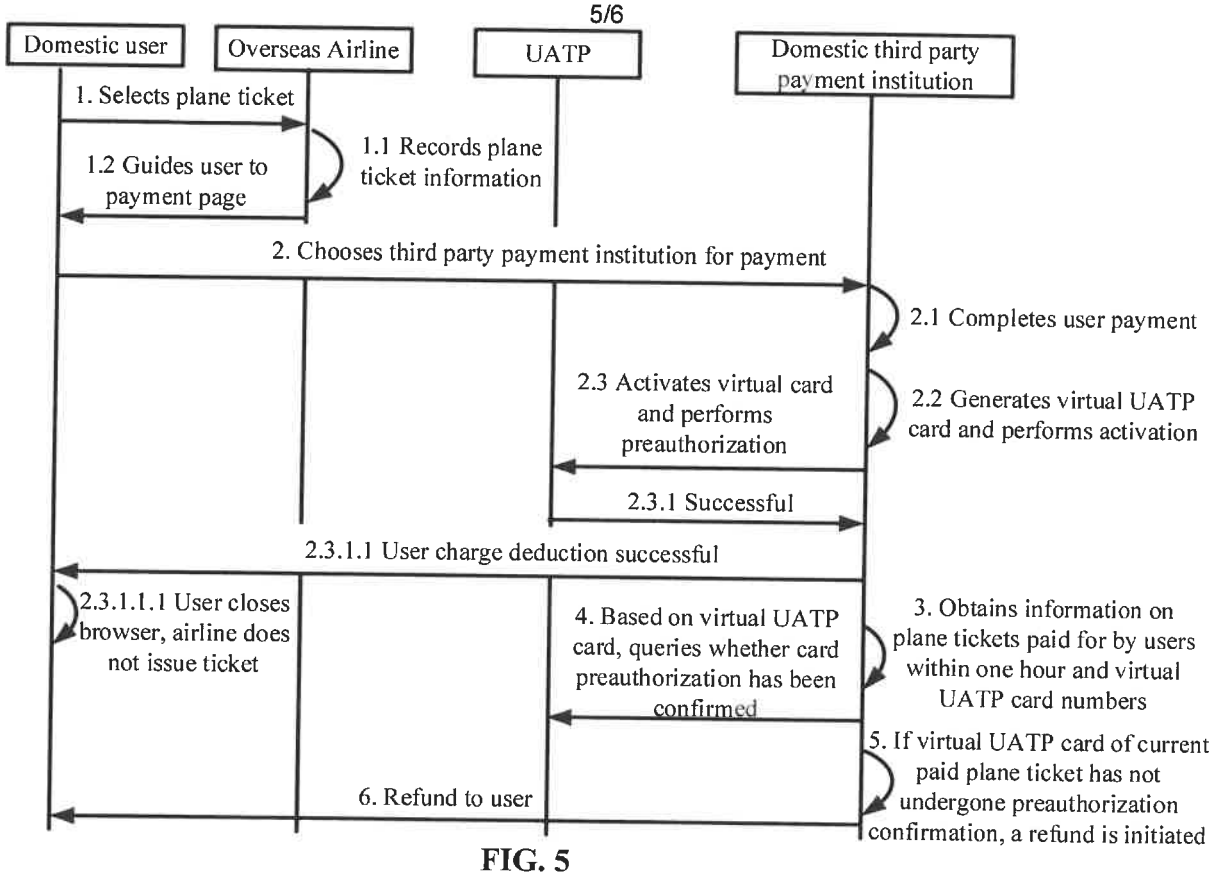

Domestic user
Overseas Airline
UATP
Domestic third party payment institution
1. Selects plane ticket
1.1 Records plane ticket information
1.2 Guides user to payment page
2. Chooses third party payment institution for payment
2.1 Completes user payment
2.3 Activates virtual card and performs preauthorization
2.2 Generates virtual UATP card and performs activation
2.3.1 Successful
2.3.1.1 User charge deduction successful
2.3.1.1.1 User closes browser, airline does not issue ticket
4. Based on virtual UATP card, queries whether card preauthorization has been confirmed
3. Obtains information on plane tickets paid for by users within one hour and virtual UATP card numbers
5. If virtual UATP card of current paid plane ticket has not undergone preauthorization confirmation, a refund is initiated
6. Refund to user

FIG. 5

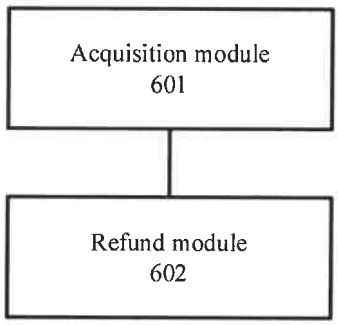


FIG. 6