CLAIMS:

1. A network transaction method based on separation and control of authorizations, applicable to a transaction system side, wherein bundling relationships between different accounts are pre-established and stored, one of any two bundled accounts at least has buyer user ordering authorizations, and the other one at least has buyer user payment authorizations, and the network transaction method comprises:

receiving an order submitted by a first account of a first user from a first device, comprising a first identifier of the first account;

parsing the first identifier and determining whether the first account has a payment authorization;

in response to the first account not having the payment authorization, determining a plurality of second accounts of one or more second users bundled with the first account based on the prestored bundling relationships and the first identifier;

sending a payment request to a second device of the selected second account based on the order submitted by the first account; and

in response to the selected second account confirming the payment request, determining a payment of the order being successful.

2. The method according to claim 1**,** wherein the sending a payment request to a second device of the selected second account based on the order submitted by the first account from the first device comprises:

using internal messages of the transaction system to send a payment request notification message to the second device of the selected second account;

or

using an associated contact mode of the second device of the selected second account to send the payment request notification message to the second device of the selected second account.

3. The method according to claim 2, wherein a short-cut operation portal is included in the payment notification message, configured to confirm the payment request.

4. The method according to claim 1**,** wherein the bundling relationships between different accounts comprise:

one account having payment authorizations bundled with multiple accounts having ordering authorizations.

5. The method according to claim 4**,** wherein, when the order submitted by the first account includes a second identifier of a designated account with payment authorizations;

determining the plurality of the second account accounts of the one or more second users bundled with the first account comprises: determining a second account bundled with the first account based on the prestored bundling information, the first identifier and the second identifier.

6. A network transaction apparatus based on separation and control of authorizations, applicable to a transaction system side, wherein the network transaction apparatus compnses:

a bundling relationship storage module, configured to store pre-established bundling relationships between different accounts; one of any two bundled accounts at least has buyer user ordering authorizations, and the other one at least has buyer user payment authorizations;

an order receiving module, configured to receive an order submitted by a first account of a first user from a first device, comprising a first identifier of the first account;

a payment account determination module, configured to

parse the first identifier and determine whether the first account has a payment authorization;

in response to the first account not having the payment authorization, determine a plurality of second accounts of one or more second users bundled with the first account based on the prestored bundling relationships and the first identifier; and;

display, by the first device, the plurality of the second accounts in an order confirmation interface for the first user to select one of the plurality of the second accounts;

a payment request initiation module, configured to send a payment request to a second device of the selected second account based on the order submitted by the first account from the first device; and

a payment determination module, configured to, in response to the selected second account confirming the payment request, determine a payment of the order being successful.

7. The apparatus according to claim 6, wherein the payment request initiation module is configured to:

send a payment request notification message to the second device of the selected second account using internal messages of the transaction system;

or

send the payment request notification message to the selected second account using an associated contact mode of the second device of the selected second account.

8. The apparatus according to claim 7, wherein there is a short-cut operation portal in the payment notification message, configured to confirm the payment request.

9. The apparatus according to claim 6**,** wherein the bundling relationships between different accounts comprise:

one account having payment authorizations bundled with multiple accounts having ordering authorizations.

10. The apparatus according to claim 6**,** wherein, the order submitted by the first account includes a second identifier of a designated account with payment authorizations;

the payment account determination module is configured to: determine a second account bundled with the first account based on the prestored bundling information, the first identifier and the second identifier.

11. A computer readable medium storing computer-executable instructions which, when executed by a processor, cause the processor to execute the method of any one of claims 1, 2, 3, 4 or 5.

12. A system comprising at least one processor and the computer readable medium of claim 11**,** the processor and the computer readable medium configured to direct the at least one processor to execute the method of any one of claims 1, 2, 3, 4 or 5.