CLAIMS

What is claimed is:

1. An identification code-based entrusted withholding processing method, comprising:

performing expense control verification on a payment order of an institution member based on an expense control rule configured for an identification code of an institution, wherein the payment order is submitted after a scanning device of a merchant scans the identification code;

if the expense control verification is passed, detecting whether the identification code is bound to a fund account opened by the institution on a financial platform; and

if yes, generating an entrusted withholding request of the payment order, and submitting the entrusted withholding request to the financial platform, to perform entrusted withholding processing of the payment order based on the fund account;

transmitting the bill information of the payment order to a bill application link opened by the merchant, to generate an e-bill of the payment order; and

creating a reimbursement form of the institution member based on the e-bill and the bill information, to perform reimbursement review.

2. The identification code-based entrusted withholding processing method according to claim 1, wherein the entrusted withholding processing comprises:

initiating borrowing disbursement to the financial platform based on the entrusted withholding request;

transferring a disbursement fund obtained through borrowing disbursement to the fund account, and performing payment processing of the payment order based on the transferred fund; and

if the payment processing of the payment order succeeds, writing bill information obtained after the payment processing to an entrusted withholding bill of the fund account.

3. The identification code-based entrusted withholding processing method according to claim 2, wherein the financial platform performs withholding from a third-party fund account of the institution and/or the fund account based on a settlement term of the fund account; and

the financial platform performs withholding based on an authorization instruction submitted when the institution opens the fund account, and a withholding amount is determined through calculation based on bill information recorded in the entrusted withholding bill in the settlement term.

4. The identification code-based entrusted withholding processing method according to claim 2, further comprising:

if a refund instruction of the payment order is detected, transferring a fund from an account of a merchant participating in the payment order to the fund account; and

transferring the fund from the fund account to perform settlement processing for the borrowing disbursement, and updating bill information of the payment order recorded in the entrusted withholding bill.

5. The identification code-based entrusted withholding processing method according to claim 2, further comprising:

if the reimbursement review fails, performing a fund transfer operation from a member account of the institution member to a fund account of the institution or the fund account opened by the institution on a financial platform based on the bill information.

6. The identification code-based entrusted withholding processing method according to claim 5, further comprising:

if the fund transfer operation fails, triggering insurance claim settlement for an insurance project that the institution participates in; and

if claim settlement verification is passed, transferring a claim settlement fund to a fund account of the institution or the fund account opened by the institution on a financial platform based on an insurance amount, or transferring a claim settlement fund to the fund account opened by the institution on the financial platform based on an order quota comprised in the bill information.

7. The identification code-based entrusted withholding processing method according to claim 1, wherein the fund account is opened by using the following method:

opening the fund account of the institution based on an account application submitted by the institution, and signing a term withholding agreement in which the financial platform performs withholding for a disbursement fund of the fund account based on a settlement term; and

establishing a binding relationship between the fund account and the identification code.

8. The identification code-based entrusted withholding processing method according to claim 1, wherein if the expense control verification fails, payment failure reminder information is delivered to the institution member, and/or payment processing of the payment order is performed based on a member account of the institution member.

9. The identification code-based entrusted withholding processing method according to claim 5, further comprising:

if the reimbursement review fails, transferring a fund from an account of an order participant of the payment order to the fund account opened by the institution on the financial platform; and

transferring the fund from the fund account opened by the institution on the financial platform to perform settlement processing for the borrowing disbursement, and updating the bill information in the entrusted withholding bill.

10. The identification code-based entrusted withholding processing method according to claim 1, wherein the performing expense control verification on a payment order of an institution member based on an expense control rule configured for a reimbursement code of an institution comprises:

determining a target reimbursement category that matches the payment order in at least one reimbursement category of the expense control rule;

verifying whether element information recorded in the payment order falls within a value range of an expense control element associated with the target reimbursement category; and

if yes, determining that the payment order passes the verification on the target reimbursement category.

11. The identification code-based entrusted withholding processing method according to claim 10, wherein the at least one reimbursement category of the reimbursement code is configured in the expense control rule, and the reimbursement category is associated with at least one expense control element; and

the expense control element comprises at least one of the following: a time element, an object compliance element, a quota element, and a location element.

12. A identification code-based entrusted withholding processing apparatus, comprising:

an expense control verification module, configured to perform expense control verification on a payment order of an institution member based on an expense control rule configured for a reimbursement code of an institution, wherein the payment order is submitted after a scanning device of a merchant scans the identification code;

an account opening detection module, configured to: if the expense control verification is passed, detect whether the reimbursement code is bound to a fund account opened by the institution on a financial platform, wherein

if yes, an entrusted withholding processing module is run; and the entrusted withholding processing module, configured to generate an entrusted withholding request of the payment order, and submit the entrusted withholding request to the financial platform, to perform entrusted withholding processing of the payment order based on the fund account; transmit the bill information of the payment order to a bill application link opened by the merchant, to generate an e-bill of the payment order; and create a reimbursement form of the institution member based on the e-bill and the bill information, to perform reimbursement review.

13. An identification code-based entrusted withholding processing device, comprising:

a processor and a memory configured to store computer executable instructions, wherein when the computer executable instructions are executed, the processor is enabled to:

perform expense control verification on a payment order of an institution member based on an expense control rule configured for a reimbursement code of an institution, wherein the payment order is submitted after a scanning device of a merchant scans the identification code;

if the expense control verification is passed, detect whether the reimbursement code is bound to a fund account opened by the institution on a financial platform; and

if yes, generate an entrusted withholding request of the payment order, and submit the entrusted withholding request to the financial platform, to perform entrusted withholding processing of the payment order based on the fund account; transmit the bill information of the payment order to a bill application link opened by the merchant, to generate an e-bill of the payment order; and create a reimbursement form of the institution member based on the e-bill and the bill information, to perform reimbursement review.

14. A storage medium, configured to store computer executable instructions, wherein when the computer executable instructions are executed, the following procedure is implemented:

performing expense control verification on a payment order of an institution member based on an expense control rule configured for a reimbursement code of an institution, wherein the payment order is submitted after a scanning device of a merchant scans the identification code;

if the expense control verification is passed, detecting whether the reimbursement code is bound to a fund account opened by the institution on a financial platform; and

if yes, generating an entrusted withholding request of the payment order, and submitting the entrusted withholding request to the financial platform, to perform entrusted withholding processing of the payment order based on the fund account; transmitting the bill information of the payment order to a bill application link opened by the merchant, to generate an e-bill of the payment order; and creating a reimbursement form of the institution member based on the e-bill and the bill information, to perform reimbursement review.