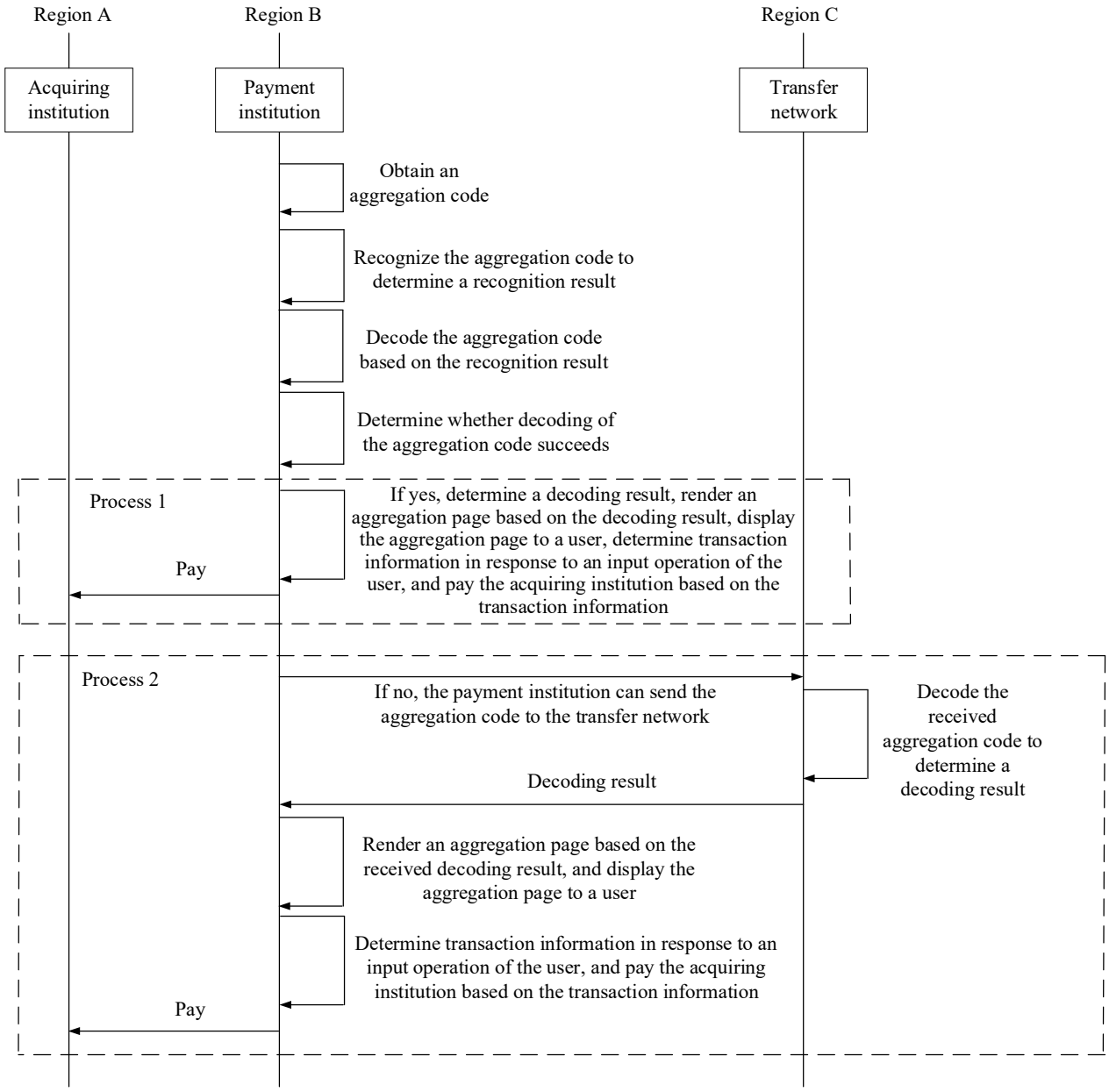
Region A
Region B
Region C
Acquiring institution
Payment institution
Transfer network
Obtain an aggregation code
Recognize the aggregation code to determine a recognition result
Decode the aggregation code based on the recognition result
Determine whether decoding of the aggregation code succeeds
Process 1
If yes, determine a decoding result, render an aggregation page based on the decoding result, display the aggregation page to a user, determine transaction information in response to an input operation of the user, and pay the acquiring institution based on the transaction information
Pay
Process 2
If no, the payment institution can send the aggregation code to the transfer network
Decode the received aggregation code to determine a decoding result
Decoding result
Render an aggregation page based on the received decoding result, and display the aggregation page to a user
Determine transaction information in response to an input operation of the user, and pay the acquiring institution based on the transaction information
Pay

FIG. 1

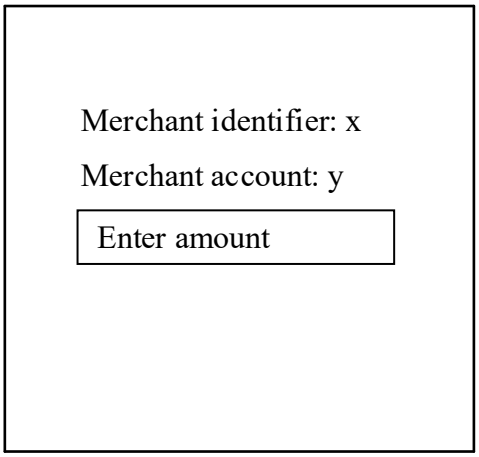

FIG. 2

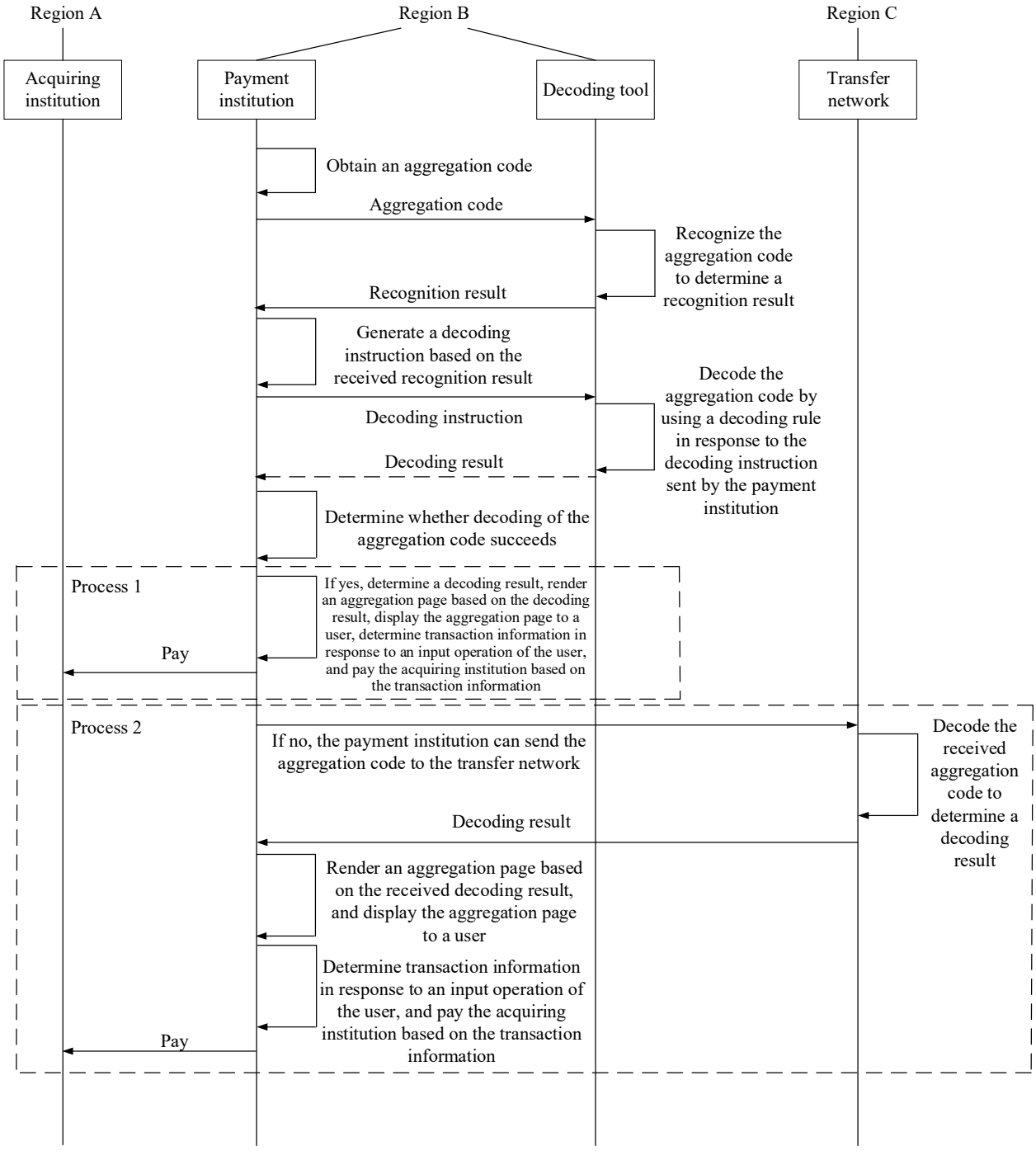
Region A
Region B
Region C
Acquiring institution
Payment institution
Decoding tool
Transfer network
Obtain an aggregation code
Aggregation code
Recognize the aggregation code to determine a recognition result
Recognition result
Generate a decoding instruction based on the received recognition result
Decode the aggregation code by using a decoding rule in response to the decoding instruction sent by the payment institution
Decoding instruction
Decoding result
Determine whether decoding of the aggregation code succeeds
Process 1
If yes, determine a decoding result, render an aggregation page based on the decoding result, display the aggregation page to a user, determine transaction information in response to an input operation of the user, and pay the acquiring institution based on the transaction information
Pay
Process 2
If no, the payment institution can send the aggregation code to the transfer network
Decode the received aggregation code to determine a decoding result
Decoding result
Render an aggregation page based on the received decoding result, and display the aggregation page to a user
Determine transaction information in response to an input operation of the user, and pay the acquiring institution based on the transaction information
Pay

FIG. 3

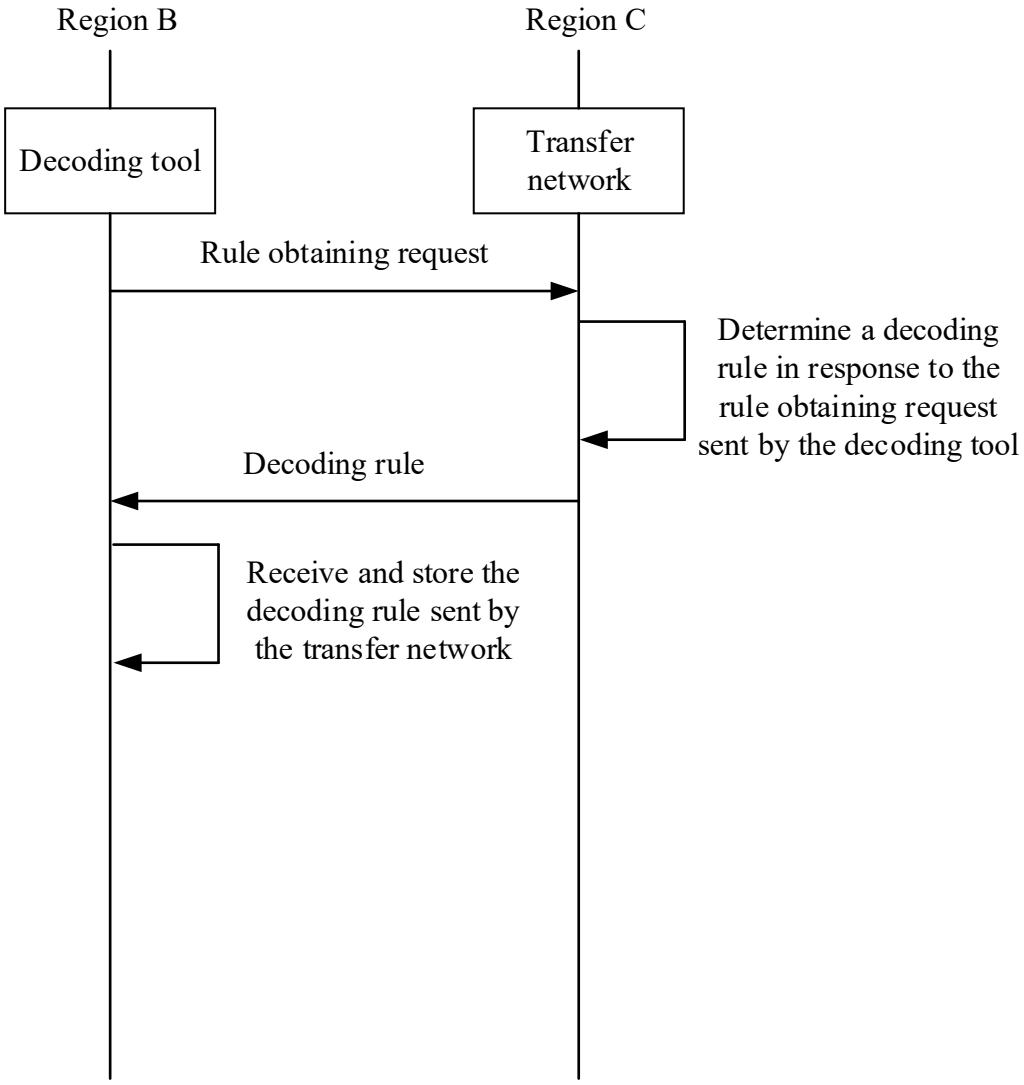
Region B
Region C
Decoding tool
Transfer network
Rule obtaining request
Determine a decoding rule in response to the rule obtaining request sent by the decoding tool
Decoding rule
Receive and store the decoding rule sent by the transfer network

FIG. 4

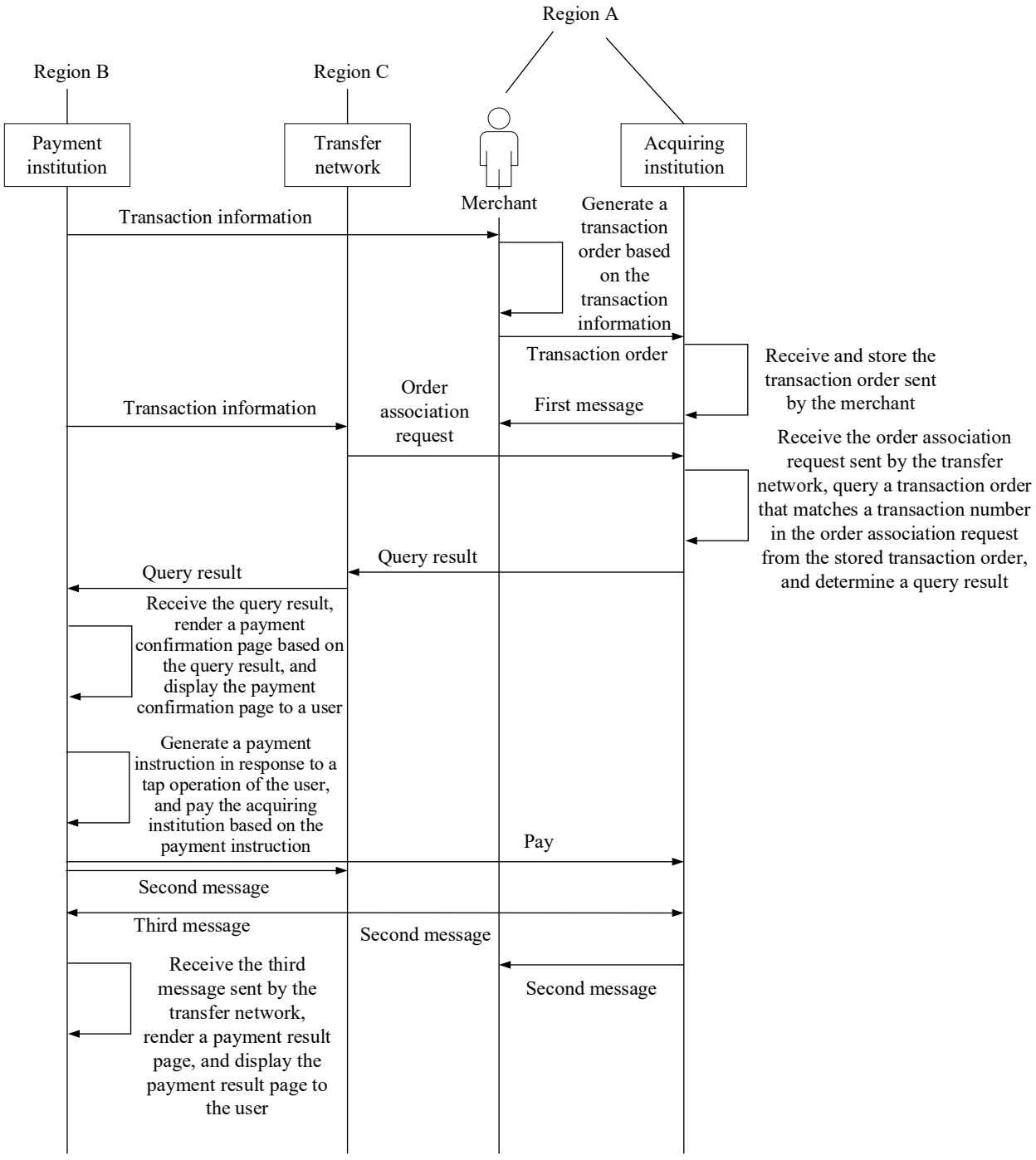
Region A
Region B
Region C
Payment institution
Transfer network
Merchant
Acquiring institution
Transaction information
Generate a transaction order based on the transaction information
Transaction order
Receive and store the transaction order sent by the merchant
Transaction information
Order association request
First message
Receive the order association request sent by the transfer network, query a transaction order that matches a transaction number in the order association request from the stored transaction order, and determine a query result
Query result
Query result
Receive the query result, render a payment confirmation page based on the query result, and display the payment confirmation page to a user
Generate a payment instruction in response to a tap operation of the user, and pay the acquiring institution based on the payment instruction
Pay
Second message
Third message
Second message
Receive the third message sent by the transfer network, render a payment result page, and display the payment result page to the user
Second message

FIG. 5

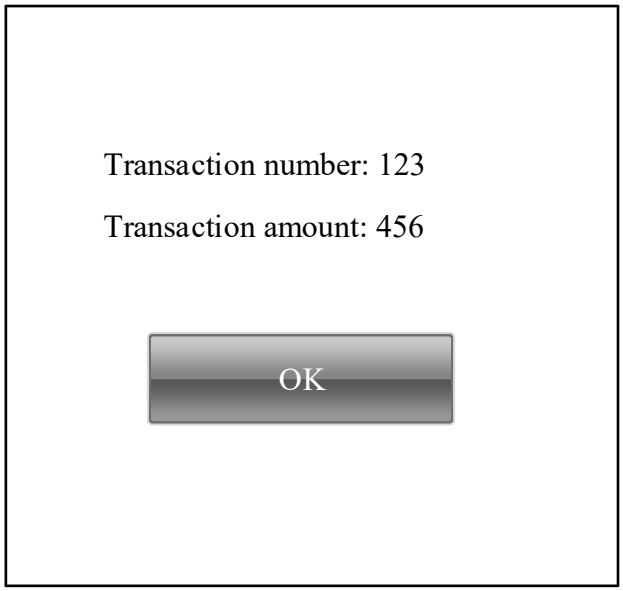
Transaction number: 123
Transaction amount: 456
OK

FIG. 6


Transaction amount: 456
Payment successful!

FIG. 7

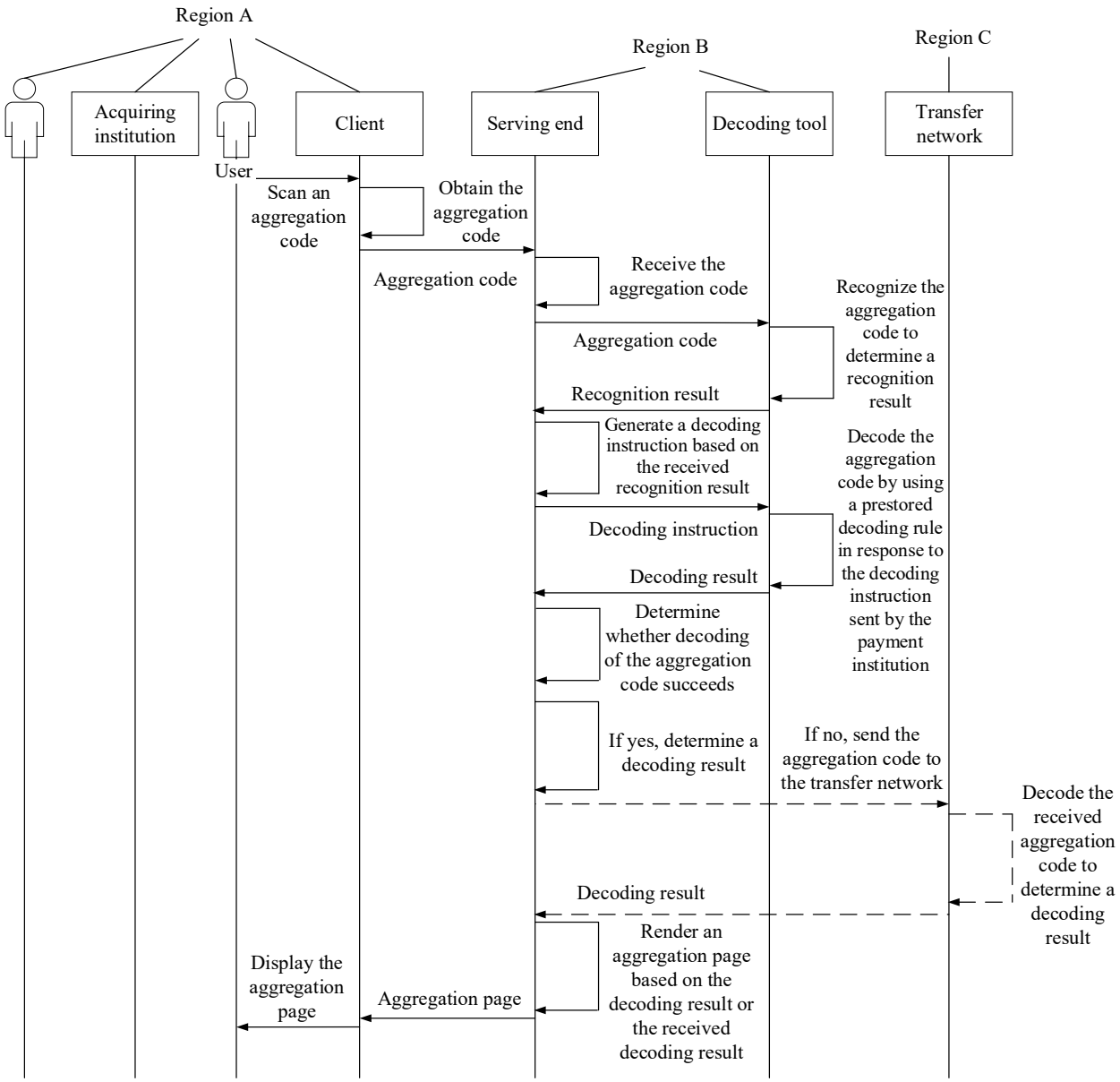
Region A
Region B
Region C
Acquiring institution
Client
Serving end
Decoding tool
Transfer network
User
Scan an aggregation code
Obtain the aggregation code
Aggregation code
Receive the aggregation code
Aggregation code
Recognize the aggregation code to determine a recognition result
Recognition result
Generate a decoding instruction based on the received recognition result
Decoding instruction
Decode the aggregation code by using a prestored decoding rule in response to the decoding instruction sent by the payment institution
Decoding result
Determine whether decoding of the aggregation code succeeds
If yes, determine a decoding result
If no, send the aggregation code to the transfer network
Decode the received aggregation code to determine a decoding result
Decoding result
Render an aggregation page based on the decoding result or the received decoding result
Display the aggregation page
Aggregation page

FIG. 8

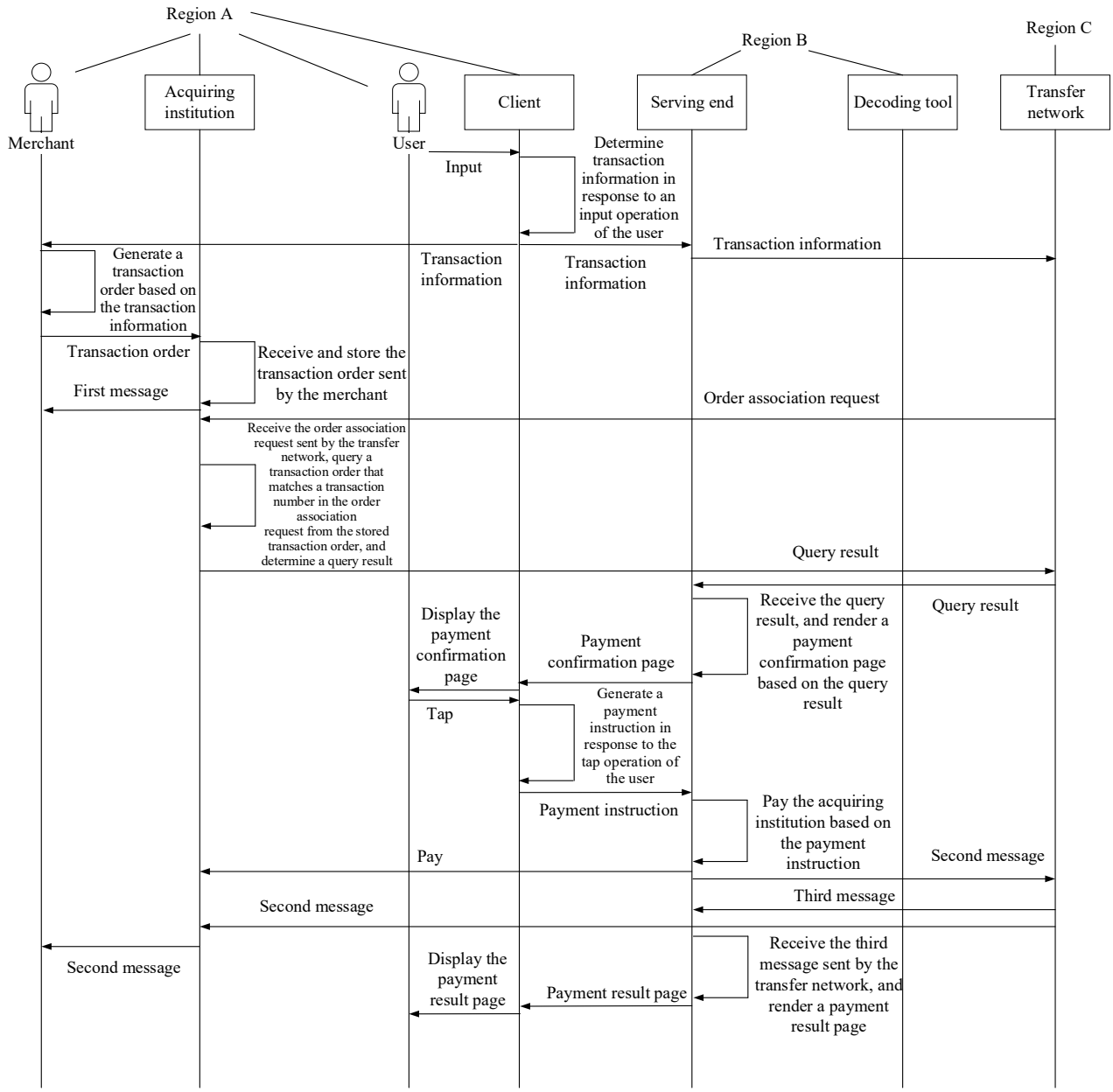
Region A
Region B
Region C
Merchant
Acquiring institution
User
Client
Serving end
Decoding tool
Transfer network
Input
Determine transaction information in response to an input operation of the user
Transaction information
Generate a transaction order based on the transaction information
Transaction information
Transaction information
Transaction order
Receive and store the transaction order sent by the merchant
First message
Order association request
Receive the order association request sent by the transfer network, query a transaction order that matches a transaction number in the order association request from the stored transaction order, and determine a query result
Query result
Query result
Receive the query result, and render a payment confirmation page based on the query result
Display the payment confirmation page
Payment confirmation page
Tap
Generate a payment instruction in response to the tap operation of the user
Payment instruction
Pay the acquiring institution based on the payment instruction
Pay
Second message
Third message
Second message
Second message
Receive the third message sent by the transfer network, and render a payment result page
Display the payment result page
Payment result page

FIG. 9

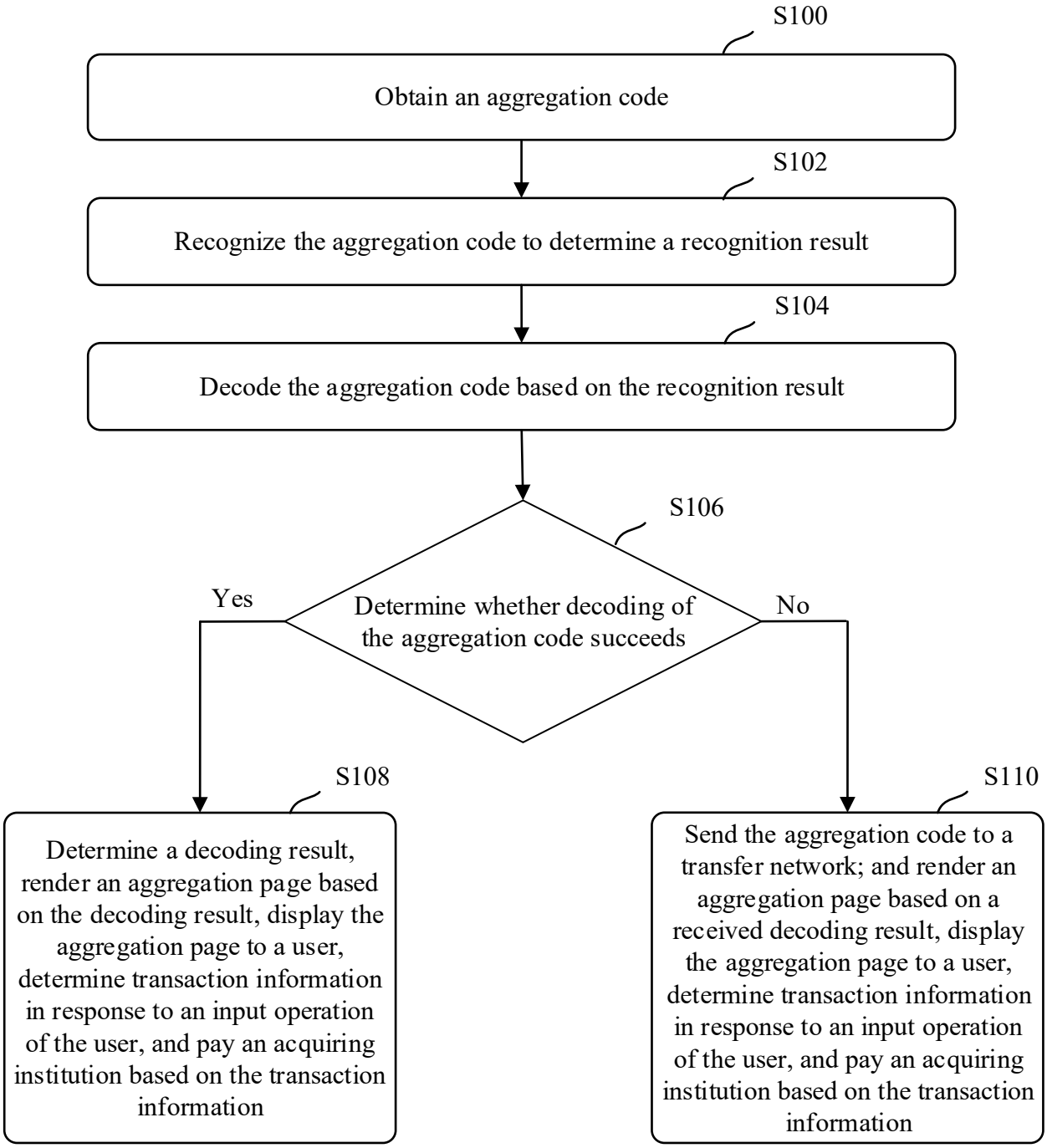
S100
Obtain an aggregation code
S102
Recognize the aggregation code to determine a recognition result
S104
Decode the aggregation code based on the recognition result
S106
Determine whether decoding of the aggregation code succeeds
Yes
No
S108
Determine a decoding result, render an aggregation page based on the decoding result, display the aggregation page to a user, determine transaction information in response to an input operation of the user, and pay an acquiring institution based on the transaction information
S110
Send the aggregation code to a transfer network; and render an aggregation page based on a received decoding result, display the aggregation page to a user, determine transaction information in response to an input operation of the user, and pay an acquiring institution based on the transaction information

FIG. 10

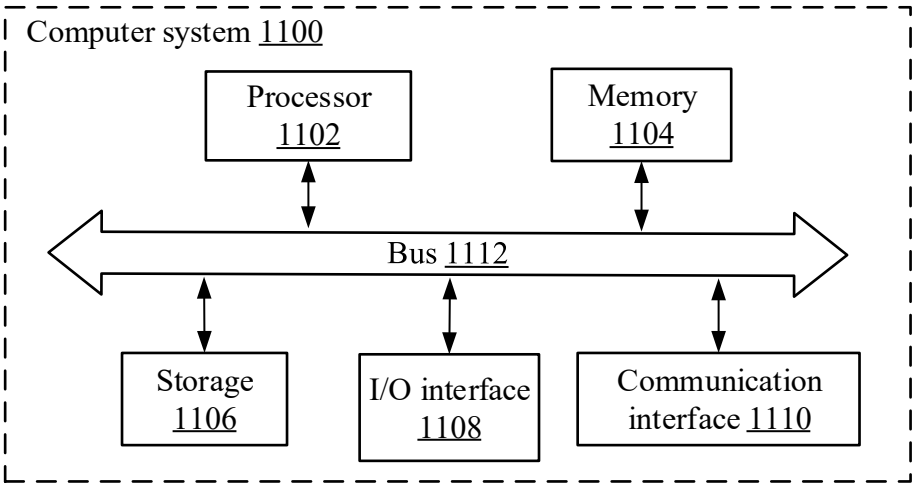
Computer system 1100
Processor 1102
Memory 1104
Bus 1112
Storage 1106
I/O interface 1108
Communication interface 1110

FIG. 11