CLAIMS

1. An order processing method, wherein the method comprises:

a payment institution computer device completing a payment transaction for a user placing an order with a delivering institution computer device, wherein the delivering institution computer device uses browser redirection to redirect from payment transaction completion to order delivery, and the user's browser is prevented from redirecting to the order delivery after the payment institution computer device successfully completes the payment transaction;

the payment institution computer device generating and activating a virtual card through a virtual card payment network;

the payment institution computer device querying a virtual card status of the paid order through the virtual card payment network;

in response to determining that the paid order is not successfully delivered by the delivering institution computer device, the payment institution computer device obtaining the order that is paid but not successfully delivered by the delivering institution computer device; and

the payment institution computer device initiating a refund operation for the paid order for which delivery is unsuccessful.

2. The method according to Claim 1, wherein: the delivering institution comprises a foreign airline, and the delivering institution computer device's delivery comprises issuing a ticket.

3. The method according to Claim 2, wherein the virtual card comprises: a virtual UATP (Universal Air Travel Plan) card, and the virtual card payment network comprises a virtual UATP card network.

4. The method according to Claim 3, wherein the payment institution computer device querying a virtual card status of the paid order through the virtual card payment network comprises:

at each interval of a first preset time, the payment institution computer device querying through the virtual UATP card network one or more orders that were paid within the first preset time but have a virtual UATP card status of an unconfirmed preauthorization;

the payment institution computer device using the one or more orders that were paid within the first preset time but have the virtual UATP card status of the unconfirmed

preauthorization as the order that is paid but not successfully delivered by the delivering institution computer device.

5. The method according to Claim 3, wherein the payment institution computer device querying a virtual card status of the paid order through the virtual card payment network comprises:

the payment institution computer device determining whether a time since a current order is paid successfully has reached a second preset time;

if the second preset time has been reached, the payment institution computer device querying through the virtual UATP card network whether a virtual UATP card status of the current order is an unconfirmed preauthorization status;

if the virtual UATP card status of the current order is the unconfirmed preauthorization status, the payment institution computer device using the current order as the order that is paid but not successfully delivered by the delivering institution computer device.

6. The method according to Claim 5, wherein different orders correspond to second preset times of different lengths.

7. An order processing device disposed within a payment institution, wherein the device has at least a processor and a memory containing instructions executed by the processor, and modules and elements are achieved through the processor and memory, the device comprising:

an acquisition module configured to:

complete a payment transaction for a user placing an order with a delivering institution computer device, wherein the delivering institution computer device uses browser redirection to redirect from payment transaction completion to order delivery, and the user's browser is prevented from redirecting to the order delivery after the payment institution computer device successfully completes the payment transaction;

generate and activate a virtual card through a virtual card payment network;

query a virtual card status of the paid order through the virtual card payment network;

in response to determining that the paid order is not successfully delivered by the delivering institution computer device, obtain the order that is paid but not successfully delivered by the delivering institution computer device; and

a refund module configured to initiate a refund operation for the paid order for which delivery is unsuccessful.

8. The device according to Claim 7, wherein the delivering institution comprises a foreign airline, and the delivering institution computer device's delivery comprises issuing a ticket.

9. The device according to Claim 8, wherein the virtual card comprises a virtual UATP (Universal Air Travel Plan) card, and the virtual card payment network comprises a virtual UATP card network.

10. The device according to Claim 9, wherein the acquisition module comprises:

a first query element configured to, at each interval of a first preset time, query through the virtual UATP card network one or more orders that were paid within the first preset time but have a virtual UATP card status of an unconfirmed preauthorization;

a first determination element configured to use the one or more orders that were paid within the first preset time but have the virtual UATP card status of the unconfirmed preauthorization as the order that is paid but not successfully delivered by the delivering institution computer device.

11. The device according to Claim 9, wherein the acquisition module comprises:

a determination element configured to determine whether a time since a current order is paid successfully has reached a second preset time;

a second query element configured to query through the virtual UATP card network whether a virtual UATP card status of the current order is an unconfirmed preauthorization status, if it is determined that the second preset time has been reached; and

a second determination element configured to use the current order as the order that is paid but not successfully delivered by the delivering institution computer device, if the virtual UATP card status of the current order is determined to be the unconfirmed preauthorization status.