PAYMENT METHOD, APPARATUS AND DEVICE

ABSTRACT

A payment method, apparatus, and device are provided. The method includes: a user determining, according to geographical location information of the user, a third-party payment institute corresponding to the user's location, then obtaining, through a payment server, a payment account of the third-party payment institute that is compatible with a local situation, and completing a payment by scanning a barcode using the payment account provided by the third-party payment institute. During the payment process, a DOI including the payment account information is presented to a merchant, and the merchant identifies the payment account therein, and forwards order information and the payment account to the third-party payment institute. The third-party payment institute forwards the account to the payment server after the account is verified. The payment server identifies a user identity corresponding to the payment account, and then processes the payment.

[FIG. 7]