CLAIMS

1. A method for performing request conversion between a card payment acquiring institution and a digital wallet, performed by a processing system and comprising:

receiving a first request from the card payment acquiring institution, wherein the first request is used to request an authorization freeze of funds and comprises a transaction ID of a to-be-paid transaction and a first token;

determining a first account in a first digital wallet corresponding to the first token; and

sending a second request, comprising the transaction ID and the first account, to the first digital wallet.

2. The method according to claim 1, wherein the determining a first account in a first digital wallet corresponding to the first token comprises:

querying a prestored mapping relationship between a digital wallet account and a token, to obtain the first digital wallet and the first account.

3. The method according to claim 1, wherein the first request further comprises a first fund share; and

the second request further comprises a first amount determined based on the first fund share, and is used to request the first digital wallet to deduct the first amount of funds from the first account and transfer the funds to a service account corresponding to the processing system.

4. The method according to claim 3, wherein after the sending a second request to the first digital wallet, the method further comprises:

receiving a third request from the card payment acquiring institution, wherein the third request is used to capture funds and comprises the transaction ID and a second fund share; and

transferring funds corresponding to the second fund share to the card payment acquiring institution.

5. The method according to claim 4, wherein the first request is a final authorization request, the first amount of funds are equivalent funds of the first fund share, and the second fund share is equal to the first fund share.

6. The method according to claim 4, wherein the first request is a pre-authorization

request, the first amount of funds are equivalent funds of the first fund share, and the second fund share is greater than the first fund share; and

the method further comprises: sending a fourth request to the first digital wallet, wherein the fourth request is used to request the first digital wallet to initiate, to the first account, recovery of equivalent funds whose amount is a difference share between the second fund share and the first fund share.

7. The method according to claim 4, wherein the first request is a pre-authorization request, the first amount of funds are more than equivalent funds of the first fund share, and the second fund share is equal to the first fund share; and

the method further comprises: refunding difference funds between the first amount of funds and equivalent funds of the second fund share to the first account of the first digital wallet.

8. The method according to claim 4, wherein the first request is a pre-authorization request, the first amount of funds are more than equivalent funds of the first fund share, and the second fund share is greater than the first fund share; and

the method further comprises:

when the first amount of funds are more than equivalent funds of the second fund share, refunding difference funds between the first amount of funds and the equivalent funds of the second fund share to the first account of the first digital wallet; and

when the first amount of funds are less than equivalent funds of the second fund share, sending a fifth request to the first digital wallet, wherein the fifth request is used to request the first digital wallet to initiate, to the first account, recovery of an amount of difference funds between the equivalent funds of the second fund share and the first amount of funds.

9. The method according to claim 4, wherein the first request is a pre-authorization request, and the second fund share is less than the first fund share; and

the method further comprises: refunding difference funds between the first amount of funds and equivalent funds of the second fund share to the first account of the first digital wallet.

10. The method according to claim 3, wherein the method further comprises:

receiving, from the card payment acquiring institution, an incremental authorization request for the first request, wherein the incremental authorization request comprises the transaction ID, an incremental fund share, and the first token;

determining the first account in the first digital wallet corresponding to the first token; and

sending an incremental payment request to the first digital wallet, wherein the incremental payment request comprises the transaction ID, the first account, and an incremental amount determined based on the incremental fund share, and is used to request the first digital wallet to deduct the incremental amount of funds from the first account and transfer the funds to the service account.

11. The method according to claim 1, wherein the second request is used to request the first digital wallet to send, to a user of the first account, a notification associated with the first request; and

the method further comprises:

receiving a third request from the card payment acquiring institution, wherein the third request is used to capture funds and comprises the transaction ID and a second fund share;

transferring funds corresponding to the second fund share to the card payment acquiring institution; and

sending a sixth request to the first digital wallet, wherein the sixth request comprises the transaction ID, the first account, and a second amount determined based on the second fund share, and is used to request the first digital wallet to deduct the second amount of funds from the first account and transfer the funds to a service account corresponding to the processing system, wherein the second amount of funds are equivalent funds of the second fund share.

12. The method according to claim 1, wherein the second request is used to indicate the first digital wallet to freeze at least part of funds of the first account.

13. The method according to claim 12, wherein the first request further comprises a first fund share, and the second request further comprises a first amount determined based on the first fund share, and is used to request the first digital wallet to freeze funds that are of the first account and whose amount is not less than the first amount.

14. The method according to claim 12, wherein the method further comprises:

receiving a third request from the card payment acquiring institution, wherein the third request is used to capture funds and comprises the transaction ID and a second fund share;

transferring funds corresponding to the second fund share to the card payment

acquiring institution; and

sending a seventh request to the first digital wallet, wherein the seventh request comprises the transaction ID, the first account, and a second amount determined based on the second fund share, and is used to request the first digital wallet to unfreeze the first account, deduct the second amount of funds from the first account, and transfer the funds to a service account corresponding to the processing system, wherein the second amount of funds are equivalent funds of the second fund share.

15. The method according to claim 1, wherein the method further comprises:

receiving a fund refunding request from the first digital wallet, wherein the fund refunding request is used to apply for a refund of paid funds for a paid transaction and comprises a transaction ID of the paid transaction; and

sending, to the card payment acquiring institution based on the fund refunding request, a chargeback request related to the paid transaction.

16. The method according to claim 15, wherein after the sending, to the card payment acquiring institution, a chargeback request related to the paid transaction, the method further comprises:

receiving, from the card payment acquiring institution, feedback for the chargeback request; and

when the feedback comprises a defense request for the chargeback request, determining, based on information comprised in the defense request, whether to approve the chargeback request.

17. The method according to claim 16, wherein after the receiving a fund refunding request from the first digital wallet, the method further comprises:

obtaining funds from a service account corresponding to the processing system and compensating an initiator of the fund refunding request with the funds.

18. The method according to claim 16, after the sending, to the card payment acquiring institution, a chargeback request related to the paid transaction, the method further comprises:

receiving, in response to the chargeback request, funds refunded from the card payment acquiring institution, and compensating an initiator of the fund refunding request with the funds.

19. A computer system, comprising a storage, a processor, and a computer program that is stored in the storage and that can run on the processor; and the processor performs

the following steps:

receiving a first request from the card payment acquiring institution, wherein the first request is used to request an authorization freeze of funds and comprises a transaction ID of a to-be-paid transaction and a first token;

determining a first account in a first digital wallet corresponding to the first token; and

sending a second request, comprising the transaction ID and the first account, to the first digital wallet.

20. A computer-readable nonvolatile storage medium, wherein the storage medium stores a computer program, and when the computer program is executed by a processor, the method according to any one of claims 1 to 18 is implemented.