

CLAIMS

1. A method for processing a transaction, comprising:

obtaining, by a transaction platform, transaction authorization information associated with a first transaction party and a third transaction party;

generating, by the transaction platform, a first transaction order based on transaction operation information sent from the first transaction party, wherein the first transaction order includes a transaction between the first transaction party and the third transaction party;

accumulating, by the transaction platform, one or more first transaction orders comprising the generated first transaction order, wherein the one or more first transaction orders are generated in a predetermined period of time to generate a second transaction order, comprising:

obtaining first transaction party information and first transaction amount information from each of the one or more first transaction orders generated in the predetermined period of time;

accumulating the first transaction amount information to obtain total transaction amount information; and

generating the second transaction order based on the first transaction party information and the total transaction amount information; and

automatically sending without requesting an authorization from the first transaction party, in response to receiving information that the first transaction party fails to pay for the second transaction order, data of the second transaction order to a second transaction party to request the second transaction party to make a payment according to the data of the second transaction order,

generating, by the second transaction party, a third transaction order based on the data of the second transaction order from the transaction platform;

making a payment, by the second transaction party, to the transaction platform according to the third transaction order;

generating, by the second transaction party, in response to completing the payment to the transaction platform, a fourth transaction order based on the third transaction order; and

sending, by the second transaction party, data of the fourth transaction order to the first transaction party to pay for the fourth transaction order according to the data of the fourth transaction order.

2. The method according to claim 1, further comprising:

updating, by the transaction platform, an order status of the second transaction order in

response to receiving information the first transaction party has successfully paid for the second transaction order.

3. The method according to claim 1, wherein generating the third transaction order based on the data of the second transaction order from transaction platform comprises:

receiving the second transaction order data from the transaction platform;

obtaining transaction platform information and the second transaction amount information from the second transaction order data; and

generating the third transaction order based on the transaction platform information and the second transaction amount information.

4. The method of claim 1, wherein generating the fourth transaction order based on the third transaction order comprises:

obtaining first transaction party information and second transaction amount information from the third transaction order; and

generating the fourth transaction order based on the first transaction party information and the second transaction amount information.

5. The method of claim 1, further comprising:

updating, by the second transaction party, an order status of the fourth transaction order in response to the first transaction party paying for the fourth transaction order; and

performing, by the second transaction party, a predetermined operation in response to the first transaction party failing to pay for the fourth transaction order.

6. A system for processing a transaction, comprising a transaction platform and a second transaction party, wherein the transaction platform and the second transaction party comprise one or more processors and a non-transitory computer-readable memory coupled to the one or more processors and configured with instructions executable by the one or more processors to perform operations comprising:

obtaining, by the transaction platform, transaction authorization information associated with a first transaction party and a third transaction party;

generating, by the transaction platform, a first transaction order based on transaction operation information sent from the first transaction party, wherein the first transaction order includes the transaction between the first transaction party and the third transaction party;

accumulating, by the transaction platform, one or more first transaction orders comprising the generated first transaction order, wherein the one or more first transaction orders are generated in a predetermined period of time to generate a second transaction order, comprising:

obtaining first transaction party information and first transaction amount information from each of the one or more first transaction orders generated in the predetermined period of time;

accumulating the first transaction amount information to obtain total transaction amount information; and

generating the second transaction order based on the first transaction party information and the total transaction amount information; and

automatically sending without requesting an authorization from the first transaction party, in response to receiving information that the first transaction party fails to pay for the second transaction order, data of the second transaction order to the second transaction party to request the second transaction party to make a payment according to the data of the second transaction order;

generating, by the second transaction party, a third transaction order based on the data of the second transaction order from the transaction platform;

making a payment, by the second transaction party, to the transaction platform according to the third transaction order;

generating, by the second transaction party, in response to completing the payment to the transaction platform, a fourth transaction order based on the third transaction order; and

sending, by the second transaction party, data of the fourth transaction order to the first transaction party to request the first transaction party to pay for the fourth transaction order according to the data of the fourth transaction order.

7. The system according to claim 6, wherein the operations further comprise:

updating, by the transaction platform, an order status of the second transaction order in response to receiving information that the first transaction party has successfully paid for the second transaction order.

8. The system according to claim 6, wherein generating the third transaction order based on the data of the second transaction order from transaction platform comprises:

receiving the second transaction order data from the transaction platform;

obtaining transaction platform information and the second transaction amount information from the second transaction order data; and

generating the third transaction order based on the transaction platform information and the second transaction amount information.

9. The system according to claim 6, wherein generating the fourth transaction order based on the third transaction order comprises:

obtaining first transaction party information and second transaction amount information from the third transaction order; and

generating the fourth transaction order based on the first transaction party information and the second transaction amount information.

10. The system according to claim 6, wherein the operations further comprise:

updating, by the second transaction party, an order status of the fourth transaction order in response to the first transaction party paying for the fourth transaction order; and

performing, by the second transaction party, a predetermined operation in response to the first transaction party failing to pay for the fourth transaction order.

11. An electronic device, comprising a memory device and a processor, wherein

the memory is configured to store one or more computer instructions, wherein upon execution of the one or more computer instructions by the processor, the method as defined in any one of claims 1 to 5 is implemented.

12. A computer-readable storage medium storing computer instructions, wherein upon execution of the computer instructions by a processor, the method as defined in any one of claims 1 to 5 is implemented.