

PAYMENT PROCESSING METHOD, APPARATUS, AND SERVER

ABSTRACT

5 Implementations of the present specification provide a payment processing
method, apparatus, and server. A user can preconfigure payment authorization
information for the user or another person, and deliver the payment authorization
information to a payment server for storage. In a payment process, a payment
demander provides a payee with a payment account identifier and payment
10 authorization information, and the payment server can determine, based on this,
whether to collect a payment from the payment service user. In the implementations,
the payment demander can be a non-registered user, and can complete payment even
if the payment demander does not carry a portable terminal device.

15

FIG. 3