

What is claimed is:

1. A data processing method based on an NFC tag, comprising:

tag reading step: reading, by a mobile device of a user, the NFC tag associated with a merchant, wherein the NFC tag comprises tag content and a tag ID;

payment request generation step: generating, by the mobile device, an NFC tag payment request comprising the tag content and the tag ID;

payment request parsing step: parsing, by a merchant service platform, the tag content of the NFC tag payment request, and obtaining, by the mobile device, a parsing reply to the NFC tag payment request, wherein the parsing reply comprises first account information associated with the merchant obtained by parsing the tag content;

order generation requesting step: generating, by the mobile device, an order generation request, comprising current transaction information and the first account information, based on the parsing reply, wherein the order generation request is for causing an order to be generated based on the first account information and the current transaction information;

order generation step: generating, by an NFC tag payment platform, the order based on the order generation request; and

payment step: calling, by the mobile device, second account information associated with the user, and performing, by the mobile device, payment based on the order.

2. A data processing method based on an NFC tag, comprising:

tag reading step: reading, by a mobile device of a user, the NFC tag associated with a merchant, wherein the NFC tag comprises tag content and a tag ID;

payment request generation step: generating and sending, by the mobile device, an NFC tag payment request comprising the tag content and the tag ID,

wherein the NFC tag payment request is for obtaining a pre-linked first account information associated with the merchant in the tag content by being parsed;

order generation requesting step: receiving, by the mobile device, the first account information obtained by parsing the tag content of the NFC tag payment request, and generating and sending, by the mobile device, an order generation request comprising current transaction information and the first account information, wherein the order generation request is for causing an order to be generated based on the first account information and the current transaction information; and

payment step: receiving, by the mobile device, the order after being generated, calling, by the mobile device, second account information associated with the user, and performing, by the mobile device, payment based on the order.

3. The data processing method of claim 2, wherein,

in the tag reading step, the tag content and the tag ID in the NFC tag are read and a webpage link is composed according to a preset format.

4. The data processing method of claim 3, wherein,

in the payment request generation step, the webpage link sends the NFC tag payment request to the issuing authority issuing the NFC tag based on the tag ID by calling tag payment HTML5.

5. The data processing method of claim 4, wherein,

in the order generation requesting step, obtaining a current transaction amount or a preset fixed transaction amount as the current transaction information.

6. A data processing method based on an NFC tag, comprising:

first receiving step: receiving an NFC tag payment request from a mobile device of a user, wherein the NFC tag payment request comprises tag content and a tag ID of the NFC tag associated with a merchant;

parsing requesting step: generating and sending a parsing request to a merchant service platform to be used for parsing the tag content of the NFC tag

payment request based on the tag ID, wherein the parsing request is for obtaining first account information associated with the merchant by parsing the tag content of the NFC tag payment request;

second receiving step: receiving the first account information from the merchant service platform obtained by parsing the tag content; and

order generation step: generating an order based on an order generation request, comprising the tag content, the tag ID, the first account information and current transaction information, received from the mobile device, wherein the order generation request is for generating the order based on the tag content, the tag ID, the first account information and the current transaction information.

7. A server, comprising:

a first receiving module for receiving an NFC tag payment request from a mobile device of a user, wherein the NFC tag payment request comprises tag content and a tag ID of the NFC tag associated with a merchant;

a parsing request module for generating and sending a parsing request to a merchant service platform to be used for parsing the tag content of the NFC tag payment request based on the tag ID, wherein the parsing request is for obtaining first account information associated with the merchant by parsing the tag content of the NFC tag payment request;

a second receiving module for receiving a parsing reply to the parsed request from the merchant service platform, the parsing reply comprising the first account information; and

an order generation module for generating an order based on an order generation request, comprising the tag content, the tag ID, the first account information and current transaction information, received from the mobile device, wherein the order generation request is for requesting generation of the order based on the tag content, the tag ID, the first account information and the current transaction information.