

USER IDENTITY-BASED PAYMENT METHOD AND APPARATUS

ABSTRACT

Embodiments of this specification provide a user identity-based payment method and apparatus. The user identity-based payment method includes: obtaining a payment request of a payment user that is sent by a merchant system, where the payment request carries an identity type corresponding to a payment channel for submitting the payment request; detecting whether the payment user performs identity verification authorization for the identity type; if yes, verifying whether user identity information obtained based on the identity verification authorization matches the identity type; and if the user identity information matches the identity type, determining a payment policy corresponding to the identity type in a merchant subscription configuration, and performing payment processing for the payment request based on the payment policy.

FIG. 1