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(54) Titre : SYSTEME DE PAIEMENT EN LIGNE ET PROCEDE DE CONSTRUCTION DE PLATE-FORME DE RESEAU
SOCIAL FONDEE SUR LE SYSTEME DE PAIEMENT EN LIGNE
(54) Title: ONLINE PAYMENT SYSTEM AND ONLINE PAYMENT SYSTEM-BASED SOCIAL NETWORKING PLATFORM
CONSTRUCTION METHOD

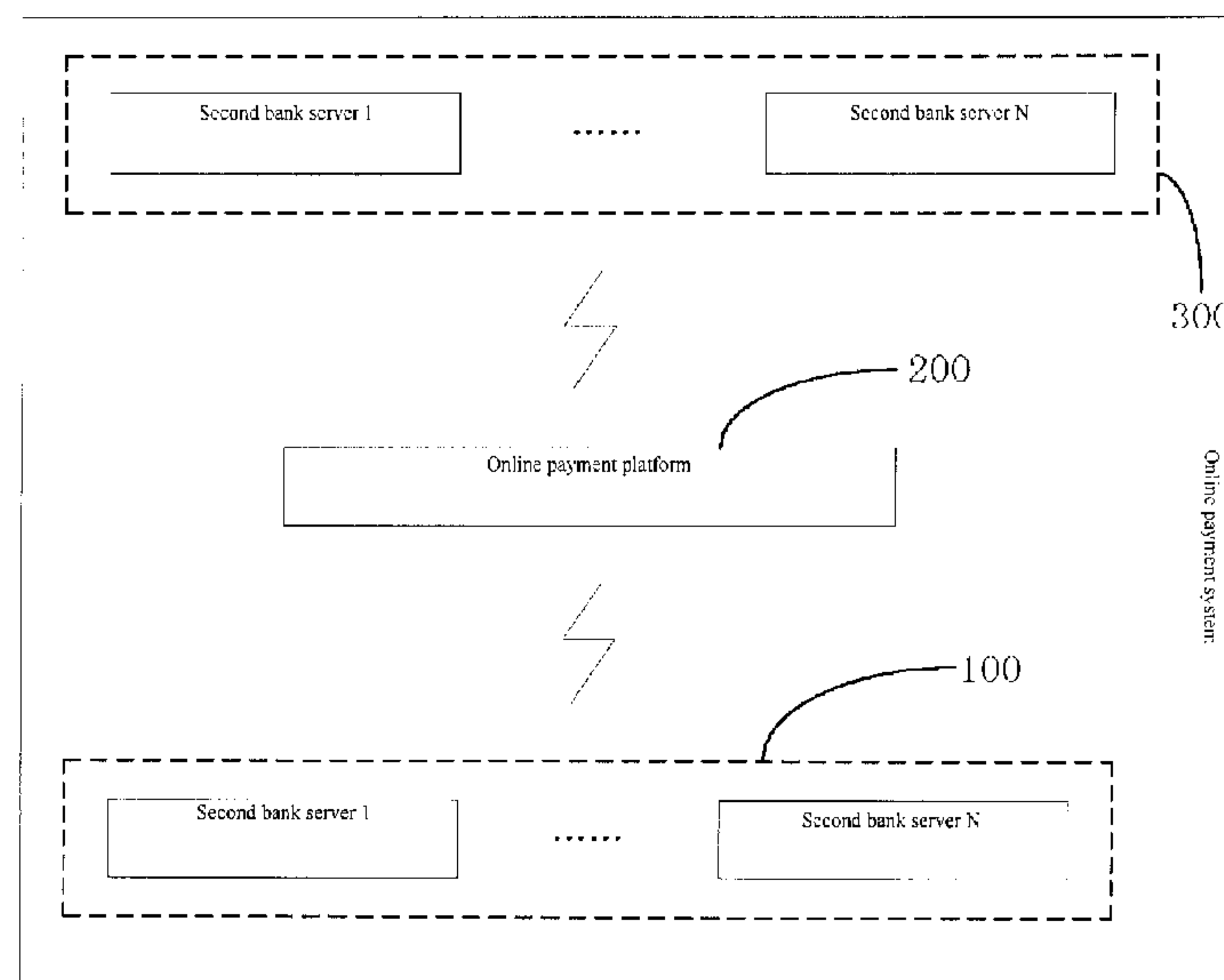


Figure 1

(57) **Abrégé/Abstract:**

Disclosed are an online payment system and an online payment system-based social networking platform construction method, belonging to the technical field of Internet payment. The online payment system comprises a first bank server providing a paying party bank account, a second bank server providing a receiving party bank account, and an online payment platform. The online payment system-based social networking platform construction method comprises the following steps: S1) a payment transaction record is generated according to a completed payment transaction; S2) user information including paying party basic information and receiving party basic information is extracted from the payment transaction record, and a social networking platform used for information exchange and sharing between different users is constructed on the basis of the user information. The online payment system of the present invention supports an online rapid payment function. The online payment system-based social networking platform of the present invention can promote major development of online payment means.

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(54) Title: ONLINE PAYMENT SYSTEM AND ONLINE PAYMENT SYSTEM-BASED SOCIAL NETWORKING PLATFORM CONSTRUCTION METHOD

(54) 发明名称: 线上支付系统以及基于线上支付系统的社交平台构建方法

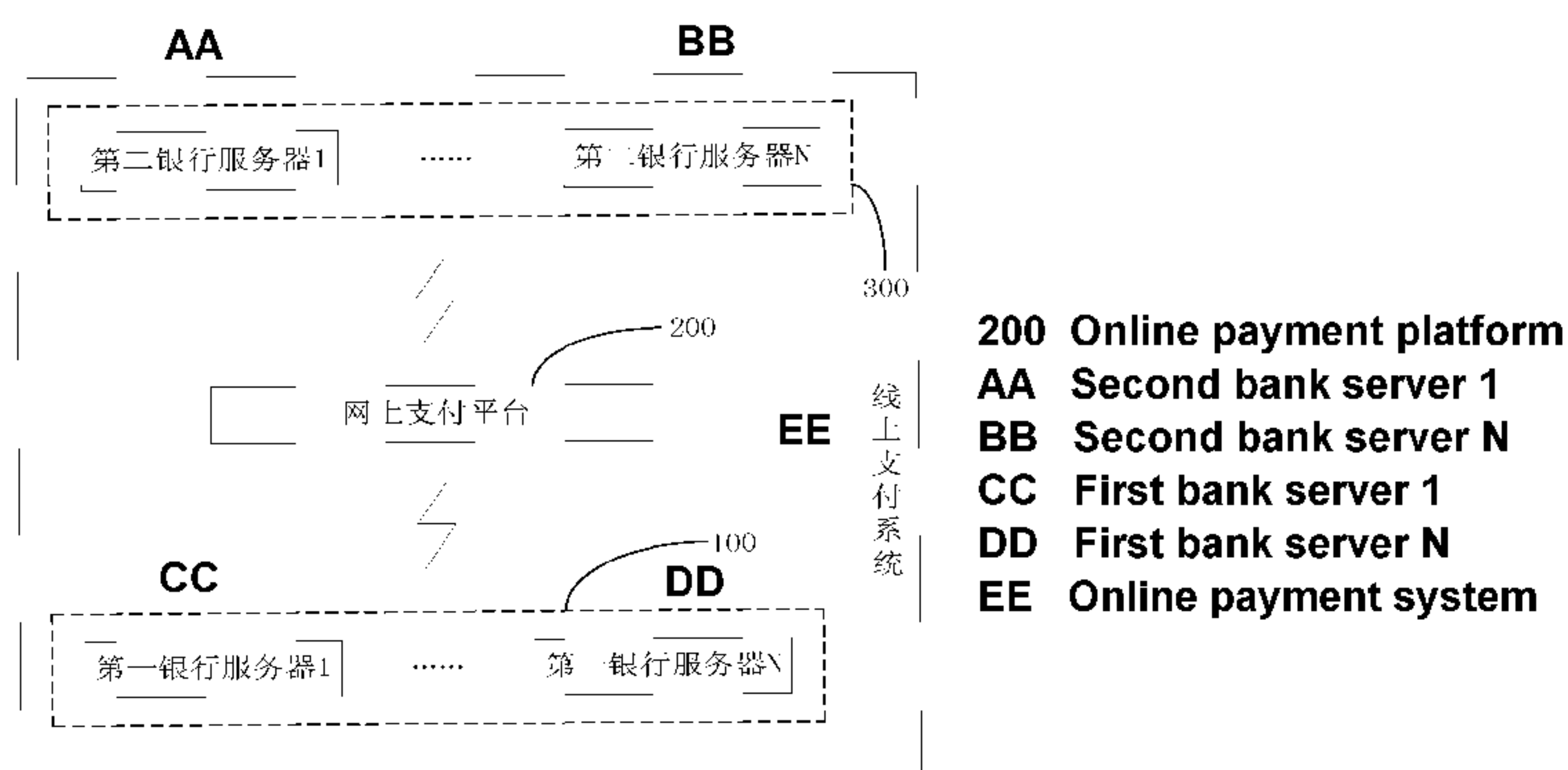


图 1 /FIG. 1

(57) Abstract: Disclosed are an online payment system and an online payment system-based social networking platform construction method, belonging to the technical field of Internet payment. The online payment system comprises a first bank server providing a paying party bank account, a second bank server providing a receiving party bank account, and an online payment platform. The online payment system-based social networking platform construction method comprises the following steps: S1) a payment transaction record is generated according to a completed payment transaction; S2) user information including paying party basic information and receiving party basic information is extracted from the payment transaction record, and a social networking platform used for information exchange and sharing between different users is constructed on the basis of the user information. The online payment system of the present invention supports an online rapid payment function. The online payment system-based social networking platform of the present invention can promote major development of online payment means.

(57) 摘要:

[见续页]

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本发明公开了一种线上支付系统以及基于线上支付系统的社交平台构建方法，属于网络支付技术领域。所述线上支付系统包括提供付款方银行账户的第一银行服务器、提供收款方银行账户的第二银行服务器、以及网上支付平台。所述基于线上支付系统的社交平台构建方法包括如下步骤： S1) 根据已完成的一笔支付交易生成一笔支付交易记录； S2) 提取该笔支付交易记录中包含付款方基本信息及收款方基本信息的用户信息，并基于该用户信息构建一用于不同用户之间的信息交互及共享的社交平台。本发明线上支付系统支持线上快捷支付功能。本发明基于线上支付系统的社交平台可推动线上支付方式的大发展。

Title: Online Payment System And Online Payment System-Based Social Networking Platform Construction Method

Technical Field

- [1] The present invention relates to the field of network payment technology, and more particularly, to an online payment system and a social platform building method based on an online payment system.

Background Technology

- [2] With the rapid development of Internet technology, user payment behaviour is slowly changing, and people are paying more and more on the Internet. In order to facilitate users' online payment behaviours, various payment platforms have been developed, for example, online banking of major banks, Alipay and other commodity. The various payment platforms mentioned above can interface with major banks to provide users with online fund transfer services and dynamically track the flow of funds between users or to guarantee the payment behaviour of users. When the payment process is completed, the payment relationship between payees established by the payment action is released. That is, in the existing technology, various payment platforms are focused on how to utilize the online payment behaviour of users to provide more and more convenient services to users, and the large amount of user information involved in online payment behaviour is not effectively utilized.

Summary of the Invention

- [3] The technical problem to be solved by the present invention lies in that, the major payment platforms in the existing technology are focused on how to use the user's online payment to provide more convenient services for the users, the huge amount of user information involved in user online payment behaviour has not been effectively utilized, providing an online payment system and a social networking platform construction method based on online payment system.
- [4] The technical solution adopted by the present invention to solve the technical problem of the present invention is to construct an online payment system that includes the first bank server that provides the bank account information of the paying party, the second bank server that provides the account information of the recipient, and the online payment platform.
- [5] The online payment platform generates the electronic money equivalent to the payment

- amount when receiving the payment request including the bank account information of the paying party, the bank account information of the paying party and the payment amount, and delivers the electronic money including the electronic money and the bank account information of the paying party to the first bank server providing the bank account of the payer;
- [6] The first bank server is used to extract the electronic money in the payment prompt information and receive the payment prompt information, and allocate the electronic money to a second bank server providing the payee bank account;
 - [7] The online payment platform is used to collect the user information of the payer and the payee who have completed online payment via the online payment system, and construct an information exchange for multi-user based on the collected user information and social sharing platform.
 - [8] In the above online payment system of the present invention, the online payment platform includes:
 - [9] A wireless communication module is used for performing signal transceiver between at least one first bank server, the online payment platform and at least one second bank server;
 - [10] The control module is used to generate an electronic money equal to the payment amount when receiving an online payment request containing the payment bank account information, the payee bank account information and the payment amount through the wireless communication module, and instruct a first bank server providing the payer's bank account transfers the electronic money to a second bank server providing the payee's bank account;
 - [11] A database is used to store the registration information of users who have access to the fast payment service;
 - [12] A transaction record generation module is used to read a payment party involved in the payment transaction in the database when a payment party and a payee party complete a payment transaction via the online payment system, and the user registration information of the payee generates a payment transaction record according to the user registration information of the payer, the user registration information of the payee and the payment amount of the payment transaction, and stores the payment transaction record into the database;
 - [13] The social platform building module is used to search every payment transaction record in the database and extract a user information in each payment transaction record, which contains the basic information of the payment party and the basic information of the payee

and based on the extracted multiple user information, a cross-domain social platform for multi-user interaction and sharing is built.

- [14] The present invention also constructs a social platform building method based on an online payment system including a first bank server providing payer bank account information, a second bank providing payee bank account information server, and online payment platform, the method includes the following steps:
- [15] S1) The online payment platform generates a payment transaction record according to an online payment transaction completed by the online payment system;
- [16] S2) The online payment platform reads the user information including the basic information of the payer and the basic information of the payee in the payment transaction record, and builds a social platform for information exchange and sharing among multiple users based on the user information.
- [17] In the method for constructing a social platform based on online payment according to the present invention, before the step S1, the method further includes the following steps:
- [18] S01) Record the registration information of the users who have access to the online payment platform and store the user registration information to the database.
- [19] In the above method for constructing a social platform based on an online payment system of the present invention, the method further includes the following steps between the step S01 and the step S1:
- [20] S011) The online payment platform provides security verification for the payment party's login operation.
- [21] In the above method for constructing a social platform based on online payment system of the present invention, in step S1, the online payment platform generates a payment transaction record according to an online payment transaction completed through the online payment system. The steps include:
- [22] S11) When the online payment platform receives a payment request for an amount submitted by the payer, the first bank server instructing the payer bank account to perform the fund transfer operation to the second bank server providing the payee bank account;
- [23] S12) When the online payment platform receives prompt information indicating that the payment of funds by the first bank server is successful and returned by the first bank server, read the registration information of the payer and the payee involved in the payment transaction in the database, and generating a payment transaction record according to the payer registration information, the payee registration information and the payment amount of the payment transaction.
- [24] In the above method for constructing a social platform based on an online payment system

of the present invention, the following steps are further included between the step S11 and the step S12:

- [25] S111) When receiving the payment request for cancelling the fund submitted by the payer within a preset time after the online payment platform issues the fund transfer request to the first bank server, the online payment platform instructs the bank server stops performing the fund transfer operation.
- [26] In the above method for constructing a social platform based on an online payment system of the present invention, the step S12 also includes: the online payment platform extracts the basic information of the payer and the basic information of the payee in each payment transaction record generated by the online payment platform to obtain multiple sets of user information.
- [27] In the above method for constructing a social platform based on an online payment system of the present invention, the step S2 also includes the following steps: the online payment platform integrates the extracted multiple groups of user information with the existing user information in the social networking platform constructed by the online payment platform so as to expand the size of the user base of the social platform and gradually form a cross-domain for information exchange and sharing among multiple users social platform.
- [28] In the method for constructing a social platform based on online payment according to the present invention, after the step S2, the method further includes the following steps:
- [29] S3) Monitor whether new release information is generated on the cross-domain social platform and when new release information generated on the cross-domain social platform is monitored, determine a new source user of release information and the information source user establishes all other users of the social relationship, searches for user registration information of other users in the database, and pushes the page link address of the social platform to each contact mailbox in each user registration information;
- [30] Or monitoring whether new message information is generated on the cross-domain social platform and determining at least one designated receiving user of the new message when monitoring new message information generated on the cross-domain social platform, and push the new message to the at least one designated receiving user.
- [31] Since the online payment system of the present invention and the social platform building method based on the online payment system adopt the method of collecting huge user information related to online payment transactions conducted through the online payment platform, and based on the collected user information, construct a technical solution for a cross-domain social platform for information exchange and sharing among users all over the world, it overcomes the problem that each payment platform in the existing technology

focuses on how to utilize user online payment behaviour to provide users with more and more convenient services, and the huge amount of user information involved in the online payment behaviour of users has not been effectively utilized, thus achieving the following beneficial effects: 1) The online payment system has an online quick payment function, which can provide great convenience for users' online payment behaviour; 2) Based on the online payment system, the invention provides a platform for users to communicate and interact with each other in various parts of the world, which facilitates the development of online payment methods.

Brief Description

- [32] Figure 1 is a schematic structural diagram of an online payment system according to a preferred example of the present invention;
- [33] Figure 2 is a structural block diagram of the online payment platform of the online payment system shown in Figure 1;
- [34] Figure 3 is a flowchart of an online payment method based on an online payment system according to a preferred example of the present invention;
- [35] Figure 4 is a flowchart of a method for constructing a social platform based on an online payment system according to a preferred example of the present invention.

Description of the Preferred Examples

- [36] In order to solve the problems existing in the existing technology, various payment platforms focus on how to utilize the online payment behaviour of users to provide more and more convenient services to users, and the huge user information involved in the online payment behaviour of users. The present invention has the following innovations: 1) The user can open multiple different electronic bank accounts through the online payment platform 200 of the present invention, and the online payment platform 200 of the present invention can perfectly support peer or interbank funds 2) The online payment platform 200 of the present invention supports the online payment cancellation function, and the user can stop the performed bank fund transfer service through the online payment platform 200 within a certain period of time. 3) The online payment platform 200 of the present invention may continuously collect user information related to online payment via online payment system and construct a cross-domain social platform for information exchange and sharing among users all over the world based on the collected huge user information.
- [37] Since the present invention adopts the method of collecting huge user information related to the online payment transactions conducted through the online payment platform 200 and constructing an application for information exchange among users in all parts of the world

based on the collected user information and sharing of cross-domain social platform design, thus solving the existing technology payment platforms are mainly used to track the online payment behaviour of users, and the user online payment behaviour involves a huge amount of user information and the technical problems that have not been effectively utilized have achieved the following objectives: 1) The online payment system of the present invention has an online quick payment function and a payment cancellation function, which can provide great convenience for users' online payment behaviour. 2) Based on the online payment system, the invention provides a platform for users to communicate and interact with each other in various parts of the world, which facilitates the development of online payment methods.

- [38] In order to make the object of the present invention more comprehensible, the present invention will be further described in detail below with reference to the accompanying drawings and examples. It is to be understood that the specific examples described herein are merely illustrative of the invention but not intended to limit the invention.
- [39] As shown in Figure 1, the online payment system of the present invention includes at least one first bank server 100 corresponding to at least one payer user account, an online payment platform 200 establishing wireless communication with the at least one first bank server 100. At least one second bank server 300 establishing wireless communication with the at least one first bank server 100 and the online payment platform 200.
- [40] The online payment platform 200 is used to deliver the payment prompt information including the payment amount and the payee's user account information to the payment request receiving the payment request including the payment amount and the payee's user account information is delivered to the first bank server 100 corresponding to the payer's bank account.
- [41] When receiving the payment prompt information, the first bank server 100 receives the message for payment, and the payment of electronic currency will prompt payment of the matching information from the payment of bank accounts and the corresponding bank server 100 allocated to the first collecting bank account corresponding to the second bank server 300.
- [42] The online payment platform 200 is also used to, when a payment request for cancelling the fund submitted by the user is received within a preset time T of delivering the fund transfer request to the first bank server 100, instruct the first The bank server 100 stops the fund transfer operation.
- [43] The online payment platform 200 is also used to collect the user information of the payer and the payee who have completed online payment operation via the online payment

- system, and construct an information exchange for multi-user based on the collected user information and social sharing platform.
- [44] As shown in Figure 2, the online payment platform 200 of the present invention includes a control module 205, a wireless communication module 201 electrically connected to the control module 205, a transaction record generation module 202, and an electronic record generation module 202 electrically connected to the transaction record generation module 202 Database 203 and social platform building module 204.
- [45] The wireless communication module 201 is used to deliver and receive messages between at least one of the first bank servers 100, the online payment platform 200 and at least one second bank server 300.
- [46] The control module 205 is used to receive a payment request that includes the bank account information of the payer, the bank account information of the payee, and the payment amount, instruct the first bank server 100 corresponding to the payer bank account to execute the fund transfer transaction to the second bank server 300 corresponding to the payee bank account;
- [47] The database 203 is used to store the registration information (including name, address, telephone number, zip code, ID card, email address, login account and login password of the online payment platform 200, at least one valid user account information).
- [48] The transaction record generation module 202 is used to read a payment party involved in the payment transaction in the database 203 when a payment / receipt party completes a payment transaction via the online payment system of the present invention and the payee's registration information, generates a payment transaction record according to the payment user registration information, the payee's user registration information and the payment amount of the payment transaction, and stores the payment transaction record in the database 203.
- [49] The social platform building module 204 is used to search every payment transaction record in the database 203 and extract a user information in each payment transaction record, which contains the basic information of the payment party and the basic information of the payee and based on the extracted multiple user information, a cross-domain social platform for multi-user interaction and sharing is built.
- [50] In the present invention, the wireless communication module 201 may be an existing server wireless network card. The control module 205, the transaction record generation module 202 and the social platform building module 204 may be existing server CPUs.
- [51] In the following, the flow of the online payment method based on the online payment system according to the present invention will be described by taking the preferred process

of the present invention as an example.

- [52] As shown in Figure 3, in step S101, the user opens a registration interface of the online payment platform 200 to perform a quick payment service and performs a registration operation on the registration interface. The online payment platform 200 records each user registration information, and stores the recorded user information in the database 203.
- [53] In step S102, the payer needs to perform an online payment transaction (for example, online payment of commodity, recharging, repayment), and logs in to the online payment platform 200 according to the account and password applied for by the online payment platform 200. The online payment platform 200 performs security verification on the login operation of the payer and receives a payment request submitted by the payer and containing the payer user account, the payee user account and the payment amount.
- [54] In step S103, the online payment platform 200 delivers the payment prompt information containing the payee's bank account and the payment amount to the first bank server 100 corresponding to the payer's bank account according to the payment request.
- [55] In step S104, when the first bank server 100 receives the payment prompt message, electronic money equivalent to the payment amount in the payment prompt message is transferred from the first bank server 100 to the second bank server 300 corresponding to the bank account of the paying party.
- [56] In step S105, if the payer submits the payment request for cancelling the fund through the online payment platform 200, and cancelling the payment request of the fund without exceeding the preset time T (i.e. 24H), the next step S106 is executed: If the payer submits the payment request for cancelling the fund through the online payment platform 200, and the payment request cancellation time for cancelling the fund has exceeded the preset time T (i.e., 24H), the next step S107 is executed.
- [57] In step S106, when the online payment platform 200 receives the payment request for cancelling the money, the first bank server 100 is instructed to suspend the electronic money transfer operation equivalent to the money.
- [58] In step S107, the execution of the fund transfer operation by the first bank server 100 takes effect. The second bank server 300 receives the fund and delivers the first bank server 100 the fund payment success message. The first bank server 100 receives prompt information indicating that the payment of funds is successful, and delivers the prompt information that the funds payment is successful to the online payment platform 200.
- [59] The flow of the method for constructing a social platform based on online payment system of the present invention will be described below by taking the preferred example of the present invention as an example:

- [60] As shown in Figure 4, in step S108, the online payment platform 200 receives, through the wireless communication module 201, prompt information indicating that any payment of funds returned by the first bank server 100 is successful.
- [61] In step S109, the transaction record generation module 202 searches the database 203 for the user registration information of the payer / payee involved in the fund transaction, a payment transaction record is generated according to the user registration information of the payer, the registered information of the recipient and the amount of payment.
- [62] In step S110, the social platform building module 204 extracts a collection of user information including the basic information of the payer and the basic information of the payee in the payment transaction record, and builds a collection of user information for the payer and the receiver according to the set of user information exchange between people and sharing of the initial social platform.
- [63] In step S111, when the online payment platform 200 receives the prompt message indicating that another payment of money returned by the first bank server 100 is successful through the wireless communication module 201, the next step S113 is executed; otherwise, no operation is performed.
- [64] In step S113, the payment transaction generation module searches the database 203 for the user registration information of the payer / payee involved in the payment transaction, and based on the payer user registration information, the payee user registration information and the payment amount generates a new payment transaction record.
- [65] In step S114, the social platform building module 204 extracts the new user information that includes the basic information of the payer and the basic information of the payee in the new payment transaction record, and the new user information is integrated with the original user information in the social platform to expand the existing user base of the social platform. The social platform building module 204 continuously integrates the acquired new user information with the original user information in the social platform to gradually form a cross-domain social platform for information exchange and sharing among multiple users. After the execution of step S114 is completed, jump to step S115.
- [66] In step S115, the online payment platform 200 performs the information monitoring of the cross-domain social platform constructed by it.
- [67] In step S116, when monitoring the newly posted information generated on the cross-domain social platform, the online payment platform 200 first determines the information source user of the information and all other users who have established the social relationship with the information source user, and then searches the database 203 for the user registration information of the other users in the database 203 and pushes the page

link information across the social platforms to each contact mailbox in each user registration information.

[68] Alternatively, when monitoring the new message information generated on the cross-domain social platform, the online payment platform 200 determines at least one designated receiving user of the new message and pushes the new message to the at least one designated receiving user.

[69] The foregoing is merely a preferred example of the present invention and is not intended to limit the invention, and any modifications, equivalent substitutions and improvements within the spirit and principles of the invention are intended to be included in the scope of the invention.

The Claims

- [Claim 1] An online payment system including a first bank server (100) providing payer bank account information, a second bank server (300) providing payee bank account information, and an online payment platform (200); and when the online payment platform (200) receives a payment request including payment bank account information, payee bank account information and payment amount, the online payment platform (200) generates the electronic money equivalent to the payment amount, and delivering the payment prompt information containing the electronic money and the payee's bank account information to the first bank server (100) providing the payer's bank account;
- The first bank server (100) is used to: when receiving the payment prompt information, extract the electronic money in the payment prompt information and transfer the electronic money to a second bank server (300) providing the payee bank account);
- Wherein the characteristic is that the online payment platform (200) is used to collect user information of a payer and a payee who have completed online payment via the online payment system, construct a user account for multiple users according to the collected user information exchange and sharing between the social platforms.
- [Claim 2] According to the online payment system in Claim 1, its characteristic is that, the online payment platform (200) includes:
- A wireless communication module (201) is used to perform information transceiver between the at least one first bank server (100), the online payment platform (200) and at least one second bank server (300);
- The control module (205) is used to receive the online payment request including the payment bank account information, the payee bank account information and the payment amount through the wireless communication module (201), the electronic currency equivalent to the payment amount is generated, and the first bank server (100) that provides the payment bank account is allocated to the second bank server (300) that provides the receivables bank account; the database (203) is used to store the registration information of the users who have already opened the fast payment service;
- The transaction record generating module (202) is used to read a payment

transaction involved in the payment transaction in the database (203) when a payer and a payee complete a payment transaction via the online payment system. The user registration information of the payee and the payee generates a payment transaction record according to the user registration information of the payer, the user registration information of the payee and the payment amount of the payment transaction, and the payment transaction record is stored in the database (203).

The social platform building module 204 is used to search each payment transaction record in the database 203 to extract a piece of user information that includes the basic payment party information and the basic payment recipient information in each payment transaction record, multiple user information is extracted to build a cross-domain social platform for information interaction and sharing among multiple users.

[Claim 3] A social platform building method based on an online payment system. Wherein the online payment system includes the first bank server (100) that provides the payment bank account information, the second bank server (300) that provides the bank account information of the payee, and the online payment platform (200).

The method includes the following steps:

S1) The online payment platform (200) generates a payment transaction record based on an online payment transaction completed by the online payment system;

S2) The online payment platform (200) reads the user information including the basic information of the payer and the basic information of the payee in the payment transaction record, and builds on the user information - a social platform for the interaction and sharing of information between multiple users.

[Claim 4] The method for constructing a social platform based on an online payment system according to Claim 3, wherein before the step S1, the method further includes the following steps:

S01) Record the registration information of the users who have opened the quick payment service on the online payment platform (200) and store the user registration information to the database (203).

[Claim 5] The method for constructing a social platform based on online payment according to Claim 4. Wherein between the step S01 and the step S1, the method further includes the following steps:

S011) The online payment platform (200) performs security verification on the login operation of the payer.

[Claim 6] The method for constructing a social platform based on online payment according

to Claim 3, its characteristic is that, wherein in step S1, the online payment platform (200) generates a payment transaction record according to an online payment transaction completed by the online payment system, including:

S11) When the online payment platform (200) receives a payment request for a sum submitted by the payer, the first bank server (100) of the bank account of the payer's bank is instructed to perform the transfer operation of the funds to the second bank (300) of the bank account of the receiving bank;

S12) When the online payment platform (200) receives prompt information indicating that the payment of funds by the first bank server (100) is successful, the online payment platform (200) reads the payment transaction related to the payment transaction in the database (203) of the payer and payee's registration information, according to the payer registration information, the payee registration information and the payment transaction payment amount to generate a payment transaction record.

[Claim 7] The method for constructing a social platform based on an online payment system according to Claim 6,

Between the step S11 and the step S12, the following steps are further included:

S111) When the online payment platform (200) receives a payment request for cancellation of the money submitted by the payer within a preset time after delivering the money transfer request to the first bank server (100), the online payment platform (200) instructs the first bank server (100) to stop performing the fund transfer operation.

[Claim 8] The method for constructing an online payment system based social platform according to Claim 3, its characteristic is that, the step S12 also includes: the online payment platform (200) extracts the basic information of the payer and the basic information of the payee in each payment transaction record generated to obtain multiple sets of user information.

[Claim 9] The method for building a social platform based on online payment according to Claim 8, wherein the step S2 also includes the following steps: the online payment platform (200) integrates the extracted multiple groups of user information with the existing user information in the social networking platform constructed by the online payment platform (200) so as to expand the size of the user group of the social platform and gradually form a multi-user interactive information sharing and sharing cross-domain social platform.

[Claim 10] The method for constructing a social platform based on an online payment system

according to Claim 9, wherein the method also includes the following steps after the step S2:

S3) monitoring whether new release information is generated on the cross-domain social platform, and when monitoring new release information generated on the cross-domain social platform, identify the information source of the new release information and establish social interaction with the information source user. All other users of the relationship find user registration information of other users in database (203), and push the page link address of social platform to each contact mailbox of each user registration information;

Or monitoring whether new message information is generated on the cross-domain social platform, and when monitoring new message information generated on the cross-domain social platform, determining at least one designated receiving user of the new message and converting the new message is pushed to the at least one designated recipient user.

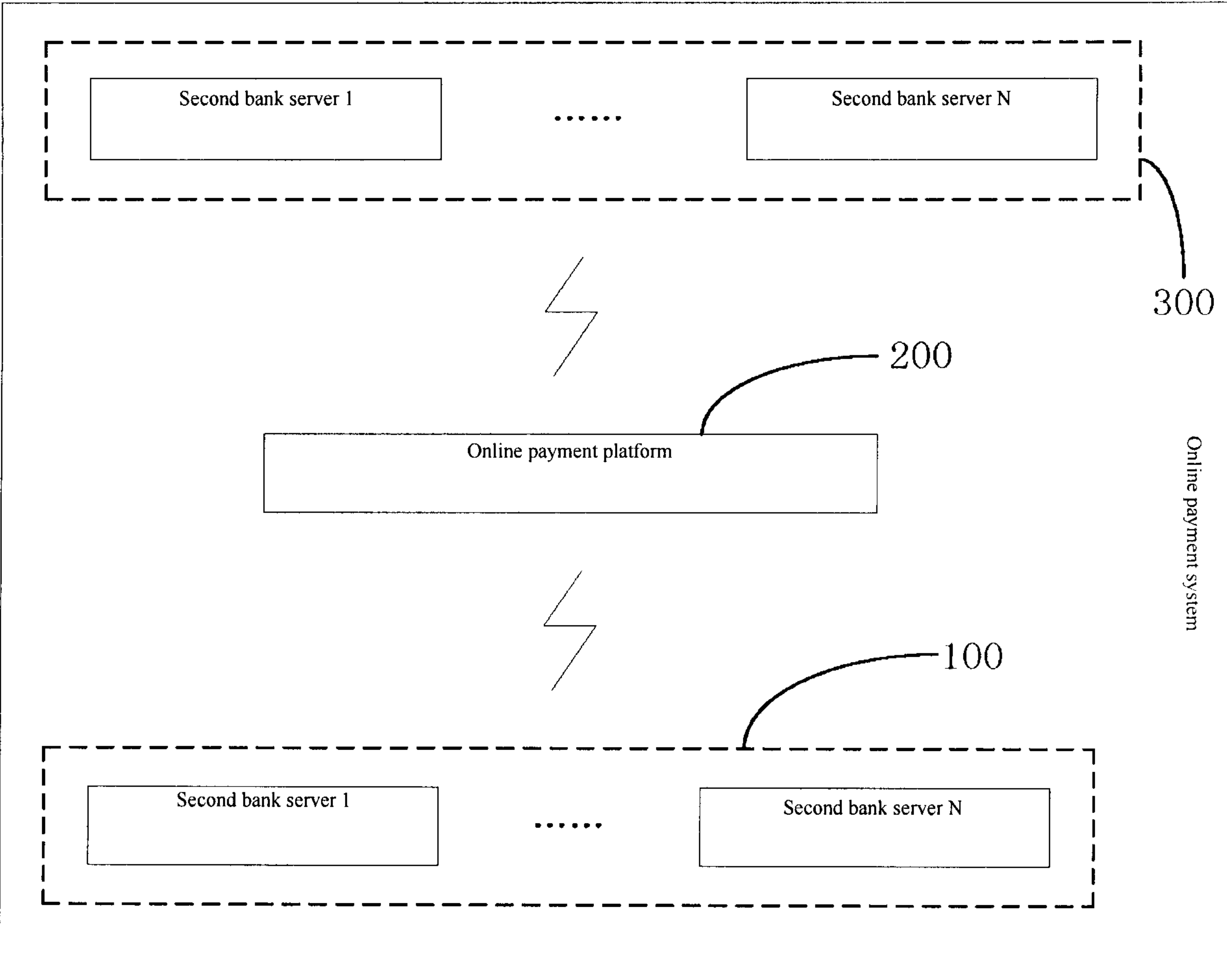


Figure 1

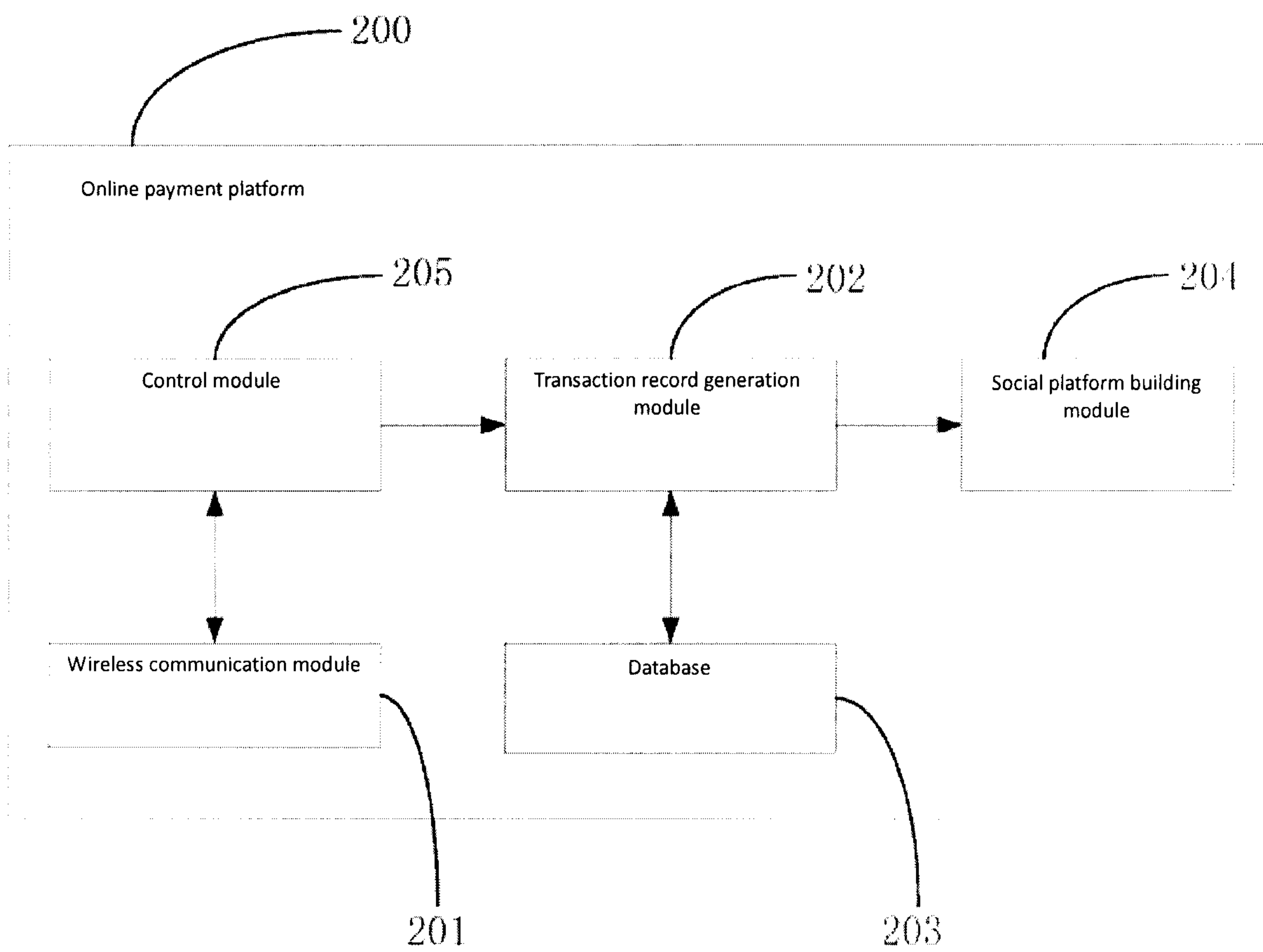


Figure 2

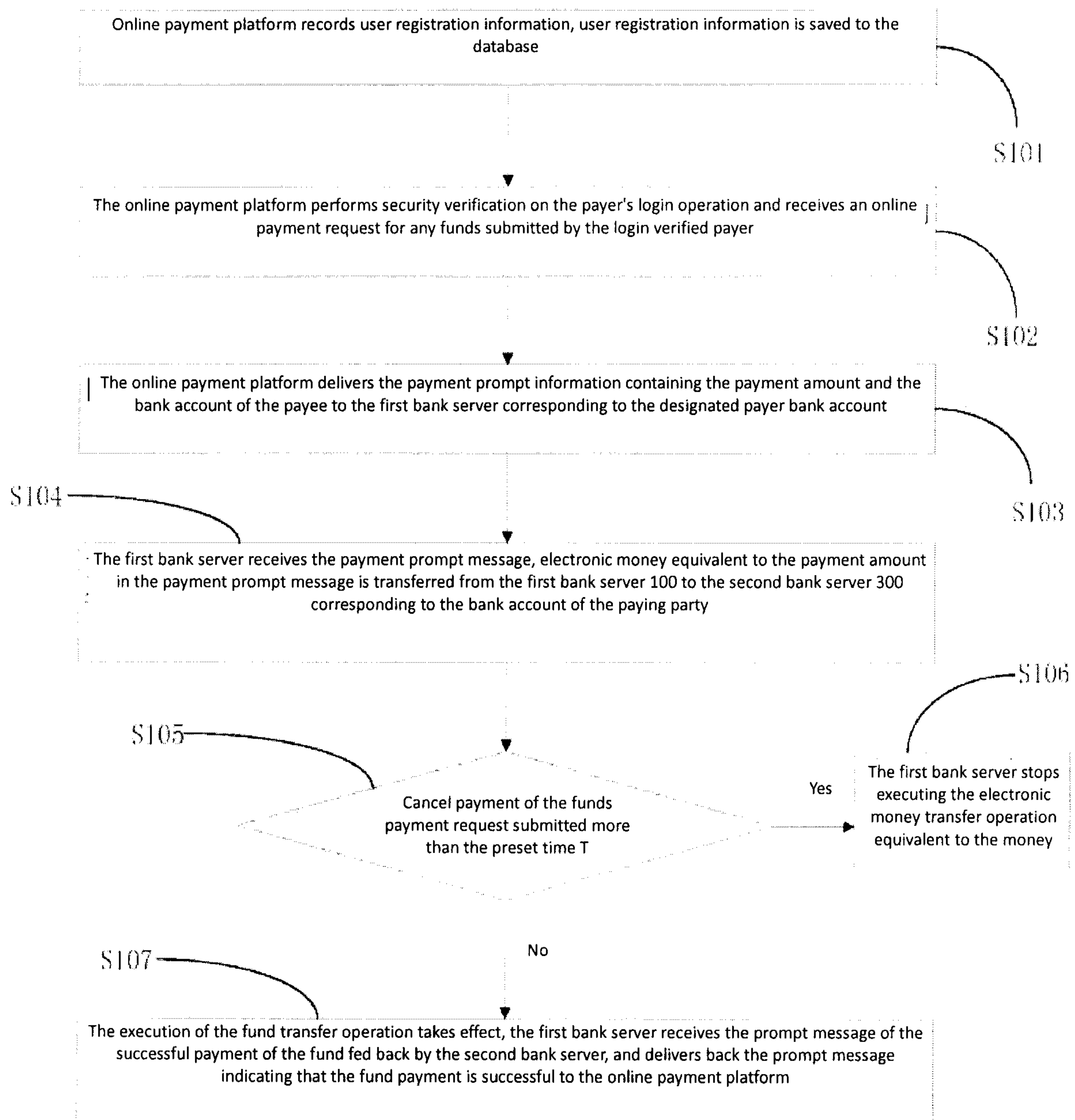


Figure 3

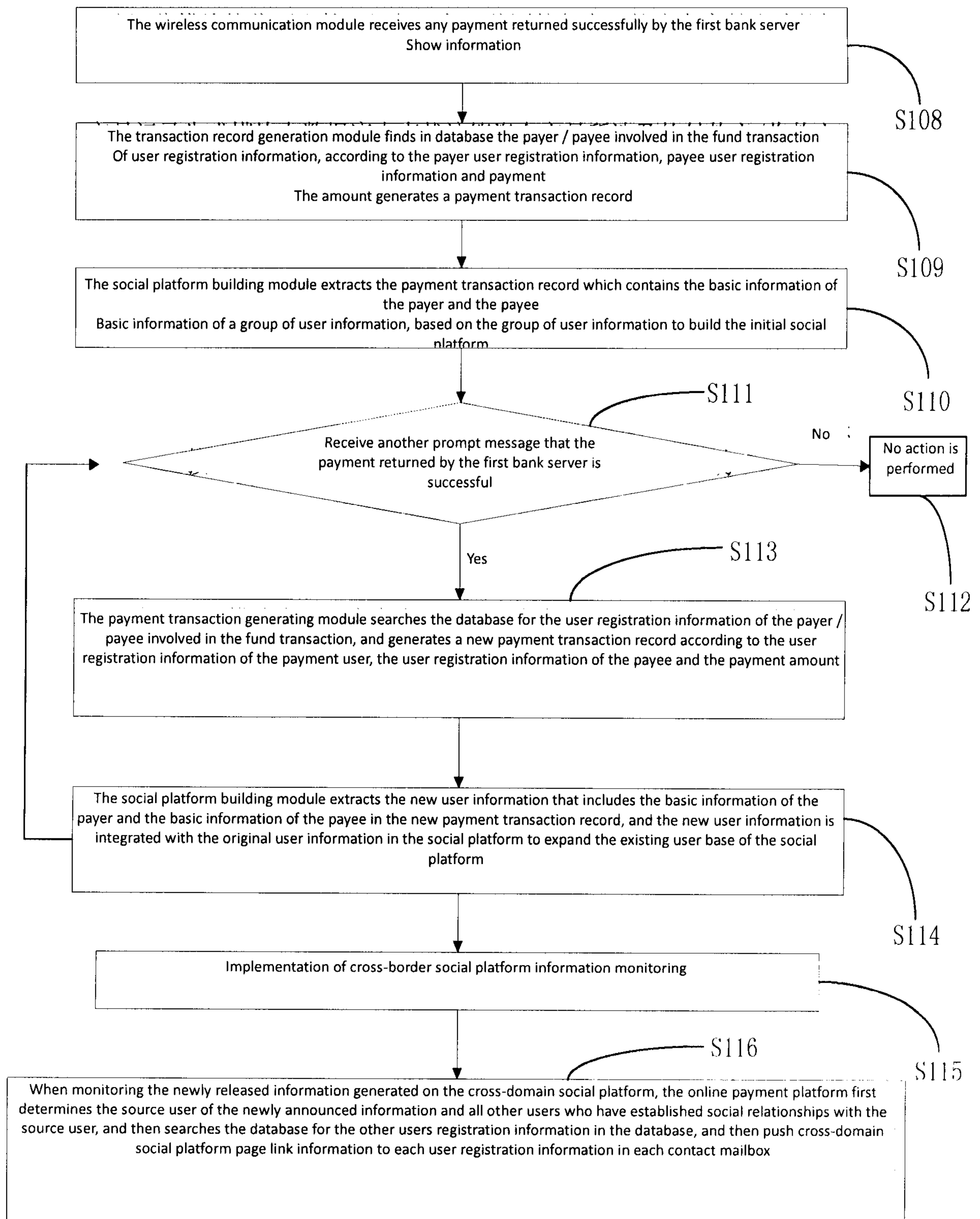
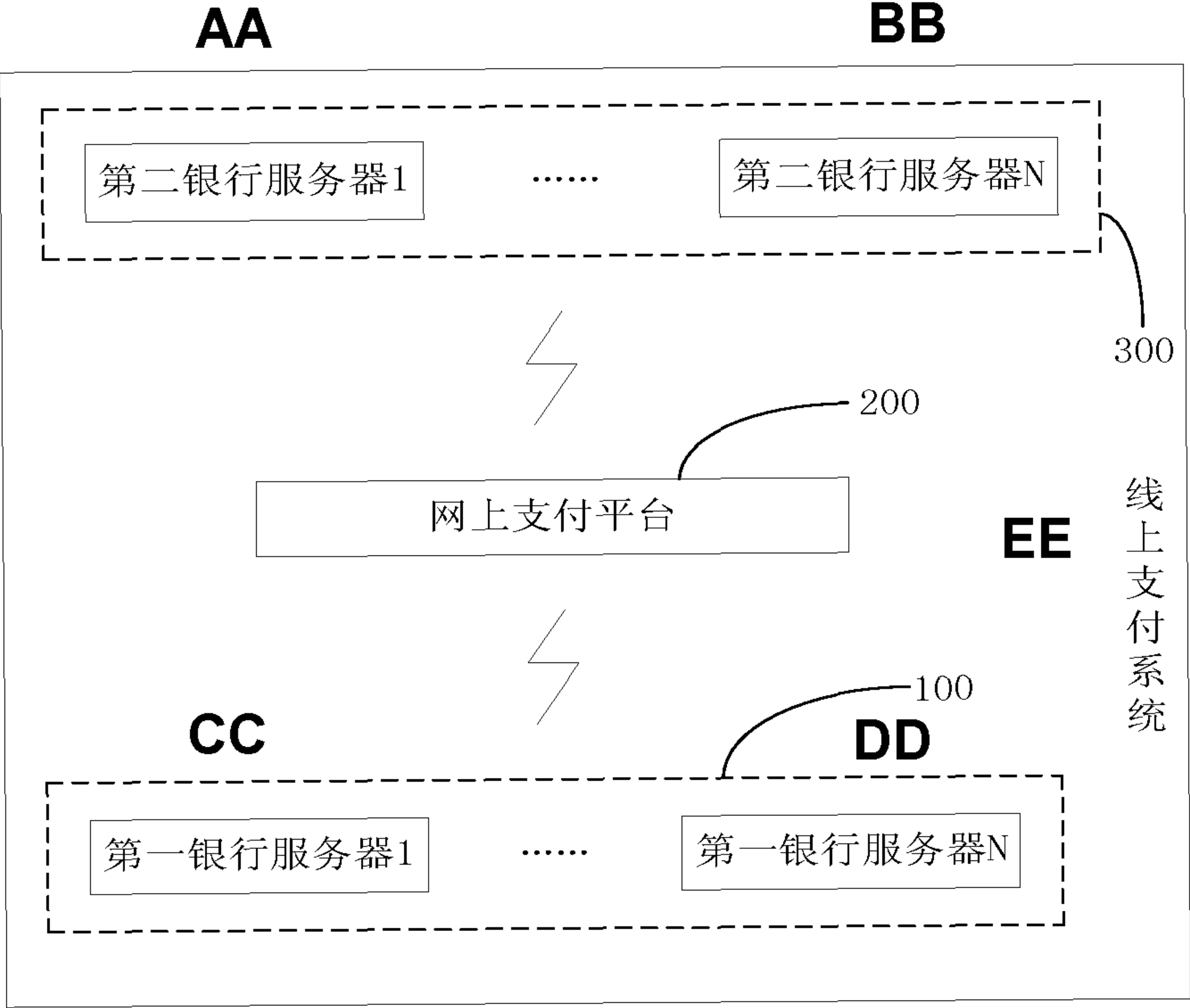


Figure 4



- 200 Online payment platform
- AA Second bank server 1
- BB Second bank server N
- CC First bank server 1
- DD First bank server N
- EE Online payment system

图 1 /FIG. 1