

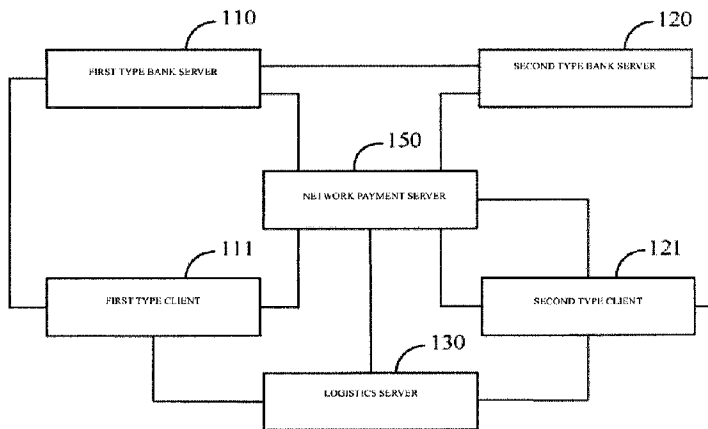


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(57) **Abrégé/Abstract:**

Provided are a network payment method and system, the method comprising: a first type client transmits application information to a network payment server to apply for a payment commitment information data packet; the network payment server generates, according to the application information, a temporary payment commitment information data packet; a first type bank server checks the temporary payment commitment information data packet; the first type client determines whether to suspend fund payment; if the payment needs to be suspended, then the first type client puts forward a ruling application to the public rights authorities, and transmits a payment period delay application to the network payment server; and if the payment needs to be terminated, the first type bank server notifies the network payment server of invalidation of the payment commitment information data packet, and the network payment server unfreezes the funds. The network payment method and system of the present invention reduce fund risks, and guarantee the benefit of a payer.

## **ABSTRACT**

Provided are a network payment method and system, the method comprising: a first type client transmits application information to a network payment server to apply for a payment commitment information data packet; the network payment server generates, according to the application information, a temporary payment commitment information data packet; a first type bank server checks the temporary payment commitment information data packet; the first type client determines whether to suspend fund payment; if the payment needs to be suspended, then the first type client puts forward a ruling application to the public rights authorities, and transmits a payment period delay application to the network payment server; and if the payment needs to be terminated, the first type bank server notifies the network payment server of invalidation of the payment commitment information data packet, and the network payment server unfreezes the funds. The network payment method and system of the present invention reduce fund risks, and guarantee the benefit of a payer.

## **Network payment method and system**

### Technical Field

The present invention relates to the field of E-commerce technology filed, and more particularly to a network payment method and system.

### Background Technology

E-commerce has become increasingly widely used in a variety of commercial trade activities, the so-called e-commerce is a business operation model that based on the browser and server applications helps consumer realize online shopping, online transactions between merchants and online electronic payments, as well as a variety of business activities, trading activities, financial activities and related integrated service activities in the commercial trade, and in the Internet open network environment.

Currently, the on-line electronic payment (network payment) mainly includes two methods: E-bank payment (including credit card payment) and third party payment. The general process for on-line payment based on the Internet platform is as follows:

- 1) The payer (client, buyer) to browse the commodity on-line, select the goods, fill in the network order, select the application of the network payment and settlement tools, and be authorized by the bank, such as bank cards, electronic wallet, electronic cash, electronic check or network bank account etc.
- 2) The client encrypts the relevant order information (such as payment information) and submits the order on-line. The merchant server checks the client's subscription information, confirms, and forwards the relevant, encrypted client payment information to the payment gateway. The authorization of payment funds is validated by electronic currency issuing institutions such as Bank until the bank's special network of background business server confirms.
- 3) After the bank's validation, confirming and sending the settlement information to the merchant server through the established encrypted communication channel of the payment gateway. For further security, the payment party sends back the payment authorization request (and may not).
- 4) After the bank obtains further authorization information from the payer, the funds will be transferred from the payer's account to the e-commerce bank account of the merchant, and the settlement is carried out on the basis of financial private network,

and the successful information of payment settlement is delivered to merchant and payers respectively.

- 5) After receiving the settlement information from the bank, the merchant server delivers the success information of network payment and delivery notification to the payee. As a result, a typical network payment settlement process ends. Businesses and clients can use the network to check their own funds balance information in order to further checking.

As can be seen from the above process, the credit bottleneck in the settlement process of on-line electronic payment (network payment) is always an obstacle in the development process of e-commerce. In the current on-line electronic payment method, it is less risky to guarantee the company with a third party payment company. However, if using the guarantee form of a third party payment company, the client's funds of the payment party (payment party) will be paid to the third-party payment company when their commodities are not received, once the third party payment company having problems, the funds of clients of payer cannot be guaranteed, therefore, using the form of third-party payment company guarantee, the risk of client of payer is still relatively big.

Therefore, an improved network payment method and system is required.

#### Summary of the Invention

The purpose of this invention is to provide a network payment method and system, solving the problem of funds risk of a client of payer in the existing network payments.

The present invention is realized in this way: a network payment method is used in a network payment system including a first type bank server, a first type client, a second type bank server, a second type client, a logistics server and a network payment server, the network payment method including the following steps: a first type client delivered the request information to the network payment server so that to applicate a commitment paying information data packet; the network payment server according to the first type client delivered the request information to generate a temporary commitment paying information packet and delivered the it to the first type bank server; the first type bank server received the temporary commitment paying information data transmitted by network payment sever and verified the temporary commitment paying information data packet; if the verification is successful, the first type bank server generated a commitment paying information packet based on the temporary commitment payment information packet, and freeze the funds. The steps of first type client determines whether to suspend the payment of funds; if the suspension of the payment is required, the first type client shall submit a ruling application to

the public authority and delivering an application of payment period extension to the network payment server; and if the termination is required, the first type bank server informs the network payment server that the commitment paying information data packet is invalidated and the steps of network payment server freeze the frozen funds.

Preferably, the first type client submits a ruling application to the public authority and delivers an application of payment period extension to the network payment server also including: after the network payment server receives the extension application delivered by the first type client, the step of extending the payment period of the funds; and the step of the first type bank server receives the notification from the public authority.

Preferably, the first type bank server informs the network payment server of the failure of the committed paying information data packet to release the frozen funds of the network payment server also including the following steps: a step of the network payment server receives the notification about the failure of the commitment paying information data packet from the first type bank server and delivered the released funds information to the first type bank server; after the first type bank server receiving the notification of the frozen information from the network payment server, the steps of releasing the funds related to the first type client.

Preferably, the network payment method also includes the following steps: the second type bank server receives the information of frozen funds transmitted by the first type bank server and delivers the information of frozen funds to the second type client; the second type client receives the information of frozen funds delivered by the second type bank server and generates the deliverable information and delivers the information to the logistics server. Preferably, the network payment method also includes the following step: the logistics server receives the deliverable information delivered by the second type client and carry out a delivery operation and transmits the delivered information to the network payment server.

Preferably, the network payment method also includes the following step: network payment server receives the shipment information delivered by the logistics server, and sends the deliverable information to the first type bank server.

Preferably, the network payment method also includes the following steps: delivering the signed information to the network payment server after the commodity are received.

Preferably, the network payment method also includes the following steps: the network payment server delivers the signed information to the first type bank server after receiving the signed information delivered by the logistics server.

Preferably, the network payment method also includes the following steps: delivering

the payment request key information to the network payment server after receiving the signed information by the first type bank server; the network payment server saving the payment request key information and delivering the payment request key information to the second type client; the second type client receives the payment request key information delivered by the second type client and delivered the payment request key information to the second type bank server; and the second type bank server generates payment request information based on the payment request key information, and delivers the payment request information to the first type bank server.

Preferably, the network payment method also includes the following steps: the first type bank server receiving payment request information delivered by the second type bank server and checking the accuracy of payment request key information in the payment request information, if the verification is correct, the payment process is made to the payment bank and the information of the payment has been returned to the second type bank server.

The present invention also provides a network payment system including: a first type banking server, a first type client, a second type bank server, a second type client, a logistics server and a network payment server, wherein: the first type client, which is applied to the payment client, is connected with the first type bank server, the logistics server and the network payment server, and delivers the application information to the network payment server according to the instructions of the payment client to apply for a commitment payment information data packet and terminate the payment of funds in the payment process. If the payment need to be suspended, the first type client makes a ruling application to the public authority and delivers the payment period extension application to the network payment server; The network payment server is connected to the first type client, the first type bank server, the second type client and the logistics server, the request information based on the first type client is generated into a temporary commitment paying information data packet, and delivers the temporary commitment paying information data packet to the first type bank sever; the first type bank server is applied to the payment bank, and is connected to the first type client, the second type bank server, and the network payment server, checking the temporary commitment paying information data packet after receiving it, if the verification is successful, the first type bank server generated commitment paying information data packet based on the temporary commitment paying information data packet and freeze the funds. Delivers the information of frozen funds to the second type bank server, and if the termination payment is required during the payment process, the first type bank server informs network payment server that commitment paying information data packet is invalid

and adopts the network payment server to release the funds; and the second type bank server is used for payment bank and associated with the first type bank server and the second type client, which is used for receiving the information of frozen funds delivered by the first type bank server and delivers the information to the second type client; The second type client is applied to the receiving client, and is connected to the second type bank server, the logistics server, and the network payment server. Receiving the information of frozen funds delivered by the second type bank server to generate deliverable information, deliver the deliverable information to the logistics server for delivery; and the logistics server is applied to the logistics enterprise, and is connected to the first type client, the second type client and the network payment server, and after receiving the deliverable information sent by the second type client, the shipping operation is performed and sending the deliverable information to the network payment server.

Preferably, the network payment server extends the payment period of the funds after receiving the postponement extension request delivered by the first type client, and the first type bank server accepts the notice and result of the adjudication from the public authority.

Preferably, the network payment server delivers the released funds information to the first type bank server after receiving a notification about the failure of the commitment paying information data packet from the first type bank server; and the first type bank server, after receiving the released fund information from the network payment server, releases the funds connected with the first type client.

Preferably, the network payment server also sends the signed information to the first type of bank server upon receipt of the signed information sent by the logistics server and, upon receipt of the first type The payment request key information sent by the bank server and stores the payment request key information and sends the payment request key information to the second type client.

Preferably, the second type of client terminal transmits the payment request key information to the second type of bank server after receiving the payment request key information transmitted by the network payment server.

Preferably, the second type of bank server also generates the payment request information upon receipt of the payment request key information transmitted by the second type of client terminal, and transmits the payment request information to the A type of bank server, and upon receipt of the payment information sent by the first type of bank server, the payment service is performed to the payee client. Preferably, the first type bank server is also used for receiving the signed information, and delivers the payment request key information

to the network payment server, the payment request information received from the second type bank server shall be paid to the payment bank and delivers the feedback of payment information to the second type bank server.

Preferably, the logistics server also delivers the signed information to the network payment server and the second type client after the payment client has signed the commodity.

With the network payment method and system provided by the present invention, for the client, it is only freeze the funds, not to pay the funds, which reduce the risk of funds and protect the interests of the payment clients.

#### Brief Description

In order to specifically illustrate the examples of the invention or the technical solutions in the current technology, the following drawings, which are to be used in the description of the examples or the current technology, will be briefly described, and it will be apparent that the following accompanying drawings, which are merely exemplary of the invention, may be made by those of ordinary skill in the art in view of the accompanying drawings, in which the drawings of other examples may be obtained without departing from the inventive work.

Figure 1 is a schematic diagram of a network payment system provided by the present invention.

Figure 2A-2C is a flowchart of the network payment method provided by the present invention.

#### Description of the Preferred Examples

The present invention will be described in further detail with reference to the accompanying drawings and the accompanying examples, so as to describe the invention purposes, technical solutions and advantages more clearly. It is to be understood that the specific examples described herein are merely illustrative of the invention and are not intended to limit the invention.

Please refer to Figure 1, it is a schematic diagram of a network payment system 100 provided by the present invention. As shown in Figure 1, the network payment system 100 includes a first type bank server 110, a first type client 111, a second type bank server 120, a second type client 121, a logistics server 130, and a network payment server 150.

The first type client 111 is applied to the payment client, which is connected to the first type bank server 110, the logistics server 130, and the network payment server 150. When the payment client determines the purchase of the commodity and delivers the application information according to the instruction of the payment client to the network payment server 150 for applying a commitment paying information data packet (e.g., a bank credit

certificate), wherein the application information includes a payment bank, a payment amount, and payment currency information. The first type client 111 also determines whether or not to suspend the payment of funds after receiving the settlement prompt from the second type client 121 based on the situation. If the payment is not terminated, the network payment server 150 will conduct the liquidation and immediately transfers funds to the account associated with the second type client. In addition, if terminate the payment (for example, the payment client objected to the transaction), the first type client 111 apply for an adjudication application to the public authority (not shown) and delivers an extension to the network payment server 150 so that the network payment server 150 extends the prepayment period of the funds.

The network payment server 150 is connected to the first type client 111, the first type banking server 110, the second type client 121, and the logistics server 130, and generates the temporary commitment paying information data packet based on the application information delivered from the first type client 111. And delivers the temporary commitment paying information data packet to the first type bank server 110. The network payment server 150 also delivers the signed information to the first type bank server 110 after receiving the signed information of the logistics server 130 and saves the information after receiving the payment request key information delivered by the first type bank server 110 and delivers it to the second type client 121, wherein the payment request key is the password for releasing the funds. The network payment server 150 also extends the payment period of the related funds after receiving the payment extension request delivered by the first type client 111. The network payment server 150 also delivers the released funds information to the first type bank server 110 after receiving notification of the failure of the commitment paying information data packet (e.g., bank credit certificate) from the first type bank server 110.

The first type bank server 110 is applied to the payment bank, which is connected to the first type client 111, the second type bank server 120, and the network payment server 150, and receives the temporary commitment paying information data packet delivered by the network payment server 150 for checking. If the verification is successful (that is, the information of the temporary commitment paying information data packet is legal), the authorization is successful, and the first type bank server 110 generates the commitment paying information data packet based on the temporary commitment paying information data packet (For example, a bank credit certificate), and freezing the funds, and information of frozen funds is delivered to the second type bank server 120. If the verification fails (i.e., the information of the temporary commitment paying information data packet is illegal), delivers

the feedback of rejection information to the first type client 111 and the network payment server 150. The first type bank server 110 is also used for receiving the signed information, and delivers the payment request key information to the network payment server 150, the payment request information received from the second type bank server 120 shall be paid to the payment bank and delivers the feedback of payment information to the second type bank server 120. The first type banking server 110 also receives the award acceptance notification and results from the public authority (not shown) after the public authority (not shown) receives the ruling application from the first type client terminal 111. If the ruling result is continue to pay, the network payment server 150 will conduct the liquidation and immediately transfers funds to the account associated with the second type client. If the ruling result is terminated paying, the first type bank server 110 notifies the network payment server 150 that the commitment paying information data packet (e.g., bank credit certificate) is invalid. In addition, commitment paying information data packet (for example, bank credit certificate) may also be invalidated due to overdue receipt, overdue performance, overdue payment and other reasons. The first type bank server 110 also released the funds connected with the first type client 111 after receiving the released funds information from the network payment server 150.

The second type client 121 is applied to the receiving client, which is connected to the second type bank server 120, the logistics server 130, and the network payment server 150, and the second type client 121 receives the information of frozen funds delivered by the second type bank server 120 and generates the deliverable information (deliver the payment prompt to network payment server 150, first type bank server 110 and first type client 111 at the same time) and the delivery information is sent to the logistics server 130 to apply for the delivery, and delivers the payment request key information to the second type bank server 120 after receiving the payment request key information delivered from the network payment server 150.

The second type bank server 120 is applied to the receiving bank, which is connected to the first type bank server 110 and the second type client 121 to receive the information of frozen funds delivered by the first type bank server 110 and delivers the information of frozen funds to the second type client 121. The second type bank server 120 also generates the payment request information after receiving the payment request key information delivered by the second type client 121, and delivers the payment request information to the first type bank server 110, and after receiving the payment information delivered by the first type bank server 110, conducting the payment service to the receiving client.

The logistics server 130 is applied to a logistics enterprise, which is connected to a first type client 111, a second type client 121, and a network payment server 150, after receiving the deliverable information delivered by the second type client 121, conducts a delivery operation and delivers the delivered information to the network payment server 150. The logistics server 130 also delivers the signed information to the network payment server 150 and the second type client 121 after the payment client has signed it.

After the description of the example in Figure 1, the technicians in the field of technology should understand that the first type client 111 and the second type client 121 may be integrated on the same client device, such as a mobile phone, a computer, a PDA, or a POS, similarly, the first type bank server 110 and the second type bank server 120 may also be integrated on the same banking device; the payment bank and the receiving bank could be the same bank.

In the above payment process, the network payment server 150 plays a critical role. The network payment server 150 is an electronic payment platform and a tool based on bank-level credit (e.g., bank credit certificate). The bank credit certificate is a kind of Internet innovation financial instrument paid by bank credit guarantee. Advantageously, the bank credit vouchers in accordance with the core principles of international letters of credit, collect the advantages of promissory notes, guarantees, acceptance bills, electronic letters of credit and many other financial products, also combined with Internet technology, fully adapt and meet the needs of the Internet economy new financial instruments, with wide applicability of cross-platform, across the bank, the whole field, the full application. Specifically, the function of the bank credit certificate may include issuing, receiving, submitting the performance information, submitting the payment information, suspending the payment, triggering the payment, and the payment, etc.

Bank credit certificate will provide different series of bank credit product standards according to the characteristics of the transaction, which include the following:

- 1) Series 1: the main target of the transactions is the transaction of non-physical commodity, that is, all kinds of non-physical commodity transactions. In particular, Series 1 is temporarily replaced by CP300;
- 2) Series 2. The main target of the transactions is the transaction of physical commodity, that is, all kinds of physical commodity transactions. In particular, Series 1 is temporarily replaced by CP500. (Such as: electronic appliances, clothing department stores ... .. and other related transactions);
- 3) Series 3. The main target of the transaction is the transaction which is confirmed by

the relevant public authorities, that is, all kinds of special commodity transactions. In particular, Series 1 is temporarily replaced by CP700. (For example: real estate, car equity transactions ..... and other related transactions).

Note that while the examples herein are described in connection with bank credit credentials, those skilled in the art will appreciate that other electronic payment platforms and tools based on bank-level credit may be used to implement the present invention.

Figure 2A-2C is a flowchart of a network payment method 200 which is provided by the present invention. Figure 2A-2C will be used for describing Figure 1. As shown in Figure 2A-2C, the present invention provides a network payment method 200 including the following steps:

Step S201: The first type client 111 requests the network payment server 150 to subscribe to the paying information data packet (for example, bank credit certificate), that is, the first type client 111 delivers the application information to the network payment server 150 according to the instruction of the payment client to apply for a commitment paying information data packet. The application information including: the payment bank, the payment amount and payment currency information.

Step S203: The network payment server 150 generates a temporary commitment paying information data packet, that is, the network payment server 150 generates a temporary commitment paying information data packet based on the application information delivered from the first type client 111, and delivers the temporary commitment paying information data packet to the first type bank server 110.

Step S205: The first type bank server 110 checks the temporary commitment paying information data packet, that is, the first type bank server 110 receives the temporary commitment paying information data packet delivered from the network payment server 150 and then checks the temporary commitment paying information data packet, and if the verification is successful (i.e., the information of the temporary commitment paying information data packet is legal), step S207 is executed, and if it fails (i.e., the information of the temporary commitment paying information data packet is illegal), step S209 is executed.

Step S207: The first type bank server 110 generates a commitment paying information data packet (for example, a bank credit certificate) based on the temporary commitment paying information data packet and freezes the funds, delivers the information of frozen funds to the second type bank server 120.

Step S209: The first type bank server 110 returns the rejection information to the first type client 111 and the network payment server 150.

Step S211: The second type bank server 120 receives the information of frozen funds delivered by the first type bank server 110 and delivers the information of frozen funds to the second type client 121.

Step S213: The second type client 121 receives the information of frozen funds delivered by the second type banking server 120 and generates the deliverable information, and sends the deliverable information to the logistics server 130.

Step S215: The second type client 121 submits the payment to the network payment server 150, the first type bank server 110, and the first type client 111 respectively at the same time (also before or after step S213) in step S213.

Step S217: The first type client 111 determines whether or not to suspend the payment of funds after receiving the payment prompt from the second type client 121 based on the situation. If the payment is not terminated (i.e., continue paying), step S219 is executed.

Step S219: The logistics server 130 receives the deliverable information delivered from the second type client 121, carries out a delivery operation, and transmits the delivered information to the network payment server 150.

Step S221: The network payment server 150 receives the shipment information delivered from the logistics server 130 and delivers the shipment information to the first type bank server 110, wherein the shipment information includes the logistics number.

Step S223: After the commodity is signed, the logistics server 130 delivers the signed information to the network payment server 150 and the second type client 121, wherein the signed information includes the details of the receipt, such as the receiving time, the person's signature or other person's signature etc.

Step S225: The network payment server 150 receives the signed information delivered from the logistics server 130 and delivers the signed information to the first type bank server 110.

Step S227: The first type bank server 110 delivers the payment request key information to the network payment server 150 after receiving the signed information, wherein the payment request is a request to cancel the freezing of the funds, and the payment request key information is the password to remove the frozen funds.

Step S229: The network payment server 150 saves the receiving payment request key information and delivers the payment request key information to the second type client 121.

Step S231: The second type client 121 receives the payment request key information delivered from the network payment server 150 and delivers the payment request key information to the second type bank server 120.

Step S233: The second type bank server 120 also generates the payment request information based on the payment request key information after receiving the payment request key information delivered from the second type client 121 and delivers the payment request information to the first type bank server 110, wherein the payment request information includes payment request key information.

Step S235: The first type bank server 110 pays to the payment bank after receiving the payment request information from the second type bank server 120 and delivers the feedback of payment information to the second type bank server 120. The first type bank server 110, checks the accuracy of the payment request key information after receiving the payment request information, and carries out the payment operation only if the verification is correct.

After the payment bank receives the funds, the funds are transferred to the receiving account of the client, and the whole online payment process is completed.

Continue to the step S217, if it is required to terminate the payment (for example, the payment client objected to the transaction), step S237 is executed: the first type client 111 applies for a ruling application to the public authority (not shown) and delivers an application of payment period extension to the network payment server 150 so that the network payment server 150 extends the prepayment period of the funds.

Step S239: The network payment server 150 extends the payment period of the related funds after receiving the payment extension request delivered by the first type client 111.

Step S241: The first type banking server 110 receives the notification of ruling acceptance and results from the public authority (not shown) after the public authority (not shown) receives the ruling application from the first type client 111.

Step S243: If the result of ruling received from the public authority is the payment, then return back to execute the step S219 and its following steps. If the result of ruling is terminating the payment, the step S245 is executed.

Step S245: The first type of bank server 110 notifies the network payment server 150 that the commitment paying information data packet (e.g., bank credit certificate) is invalid. In addition, commitment paying information data packet (for example, bank credit certificate) may also be invalidated due to overdue receipt, overdue performance, overdue payment and other reasons.

Step S247: The network payment server 150 delivers the released funds information to the first type bank server 110 after receiving notification of the failure of the commitment paying information data packet (e.g., bank credit certificate) from the first type bank server 110.

Step S249: The first type bank server 110 released the funds connected with the first type client 111 after receiving the released funds information from the network payment server 150. The payment bank re-transfers the funds to the payment client's account, and the entire on-line payment process is completed.

The network payment method and method provided by the present invention, for the client, it is only freeze the funds, not to pay the funds, which reduce the risk of funds and protect the interests of the payment clients. In addition, the network payment method and method provided by the present invention does not require the payment client to confirm the receipt, and as long as the logistics returns the signed information, the receiving client can receive the funds, therefore, it reduces the funds risk of the receiving party and protect the interests of the receiving client.

The above mentioned is merely illustrate the preferred examples of the present invention and is not intended to limit the invention, and any modifications, equivalent replacement and improvement in the spirit and principles of the invention shall be included in the protection of the invention.

Claims:

1. A second type bank server of a receiving bank for an online payment from a payment client to a receiving client through a first type bank server and a second type bank server, the second type bank server of the receiving bank comprising a processor configured to:

send information of frozen funds to a second type client device of a receiving client of a receiving bank when receiving the information of frozen funds delivered by a first type bank server of a payment bank, wherein the information of frozen funds is used for generating deliverable information to a logistics server for commodity delivery; wherein the information of frozen funds is generated by the first type bank server after generating a commitment paying information data packet and freezing funds of the payment client in a payment client account at the first type bank server of the payment bank, wherein the commitment paying information data packet is generated when a temporary commitment paying information data packet is successfully verified by the first type bank server of the payment bank, wherein the temporary commitment paying information data packet is generated by a network payment server according on request information, wherein the request information is associated with the payment client and includes the payment bank, a payment amount and payment currency information;

generate a payment request information to send the payment request information to a first type bank server of the payment bank, after receiving payment request key information delivered by the second type client device; wherein the payment request information includes the payment request key information; and

conduct a payment transfer of the frozen funds to a receiving client account, and receive feedback information delivered by the first type bank server when both the payment request key information is verified by the first type bank server as being

accurate and the frozen funds have been released and transferred to the receiving client account.

2. The second type bank server of the receiving bank of claim 1 further comprising connection to the first type bank server of the payment bank and the second type client device.
3. The second type bank server of the receiving bank of claim 1, wherein the payment request key information is a password for releasing the frozen funds.
4. The second type bank server of the receiving bank of any one of claims 1 to 3, wherein the commitment paying information data packet is generated by the first type bank server of the payment bank according to a temporary commitment paying information data packet delivered by a network payment server for checking.
5. The second type bank server of the receiving bank of any one of claims 1 to 4, wherein the first type bank server of the payment bank may be integrated on a same banking device with the second type bank server of the receiving bank.
6. The second type bank server of the receiving bank of any one of claims 1 to 5, wherein the payment bank and the receiving bank are the same bank.
7. The second type bank server of the receiving bank of any one of claims 1 to 6, wherein the online payment is an online payment of non-physical commodity.
8. The second type bank server of the receiving bank of any one of claims 1 to 6, wherein the online payment is an online payment of physical commodity.
9. The second type bank server of the receiving bank of any one of claims 1 to 6, wherein the online payment is an online payment of any one or more of an electronic appliance, clothing.

10. The second type bank server of the receiving bank of any one of claims 1 to 6, wherein the online payment is an online payment of a commodity transactions.
11. The second type bank server of the receiving bank of any one of claims 1 to 6, wherein the online payment is an online payment of any one or more of real estate, and car equity.
12. A computer implemented method for an online payment from a payment client to a receiving client through a first type bank server and a second type bank server, performed by a second type bank server of a receiving bank, the method comprising:

sending information of frozen funds to a second type client device of a receiving client of a receiving bank when receiving the information of frozen funds delivered by a first type bank server of a payment bank, wherein the information of frozen funds is used for generating deliverable information to a logistics server for commodity delivery; wherein the information of frozen funds is generated by the first type bank server after generating a commitment paying information data packet and freezing funds of the payment client in a payment client account at the first type bank server;

generating a payment request information to send the payment request information to a first type bank server of the payment bank, after receiving payment request key information delivered by the second type client device; wherein the payment request information includes the payment request key information; and

conducting a payment transfer of the frozen funds to a receiving client account, and receiving feedback information delivered by the first type bank server when both the payment request key information is verified by the first type bank server as being accurate and the frozen funds have been released and transferred a receiving client account.
13. The method of claim 12, wherein the payment request key information is a password for releasing the frozen funds.

14. The method of any one of claims 12 to 13, wherein the commitment paying information data packet is generated by the first type bank server of the payment bank according to a temporary commitment paying information data packet delivered by a network payment server for checking.
15. The method of any one of claims 12 to 14, wherein the first type bank server of the payment bank may be integrated on a same banking device with the second type bank server of the receiving bank.
16. The method of any one of claims 12 to 15, wherein the payment bank and the receiving bank are the same bank.
17. The method of any one of claims 12 to 16, wherein the online payment is an online payment of non-physical commodity.
18. The method of any one of claims 12 to 16, wherein the online payment is an online payment of physical commodity.
19. The method of any one of claims 12 to 16, wherein the online payment is an online payment of any one or more of an electronic appliance, clothing.
20. The method of any one of claims 12 to 16, wherein the online payment is an online payment of a commodity transactions.
21. The method of any one of claims 12 to 16, wherein the online payment is an online payment of any one or more of real estate, and car equity.

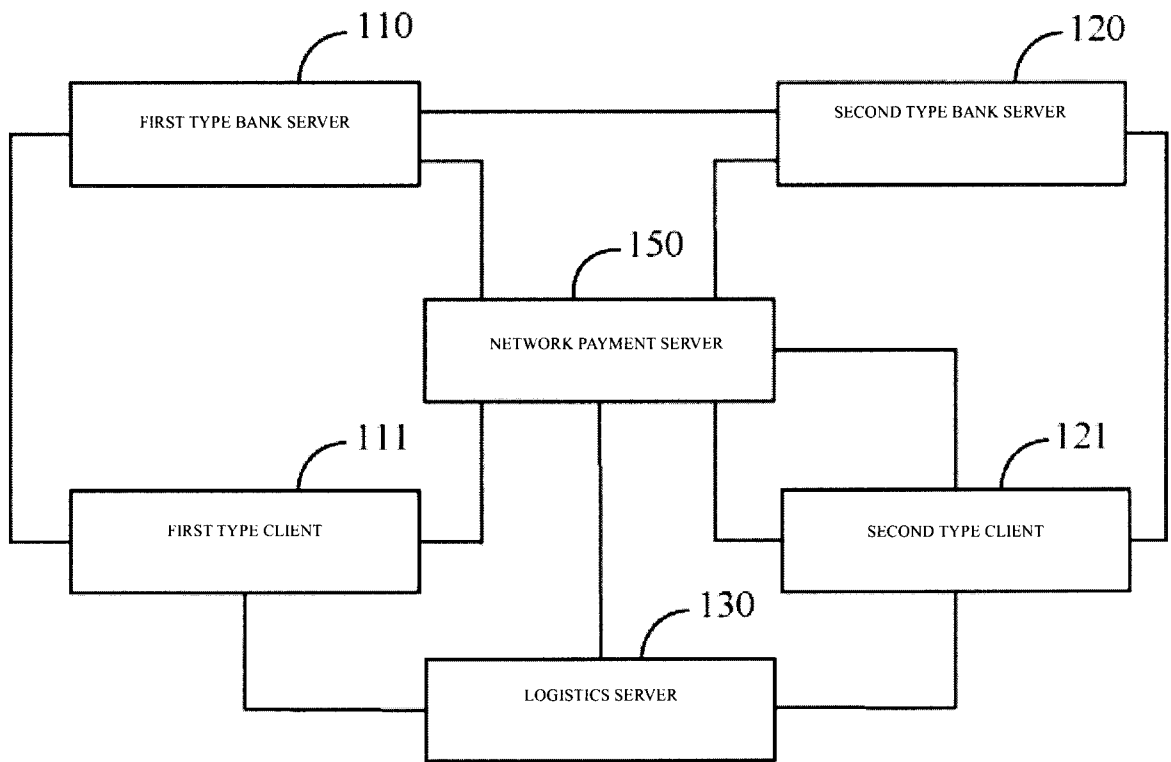


Figure 1

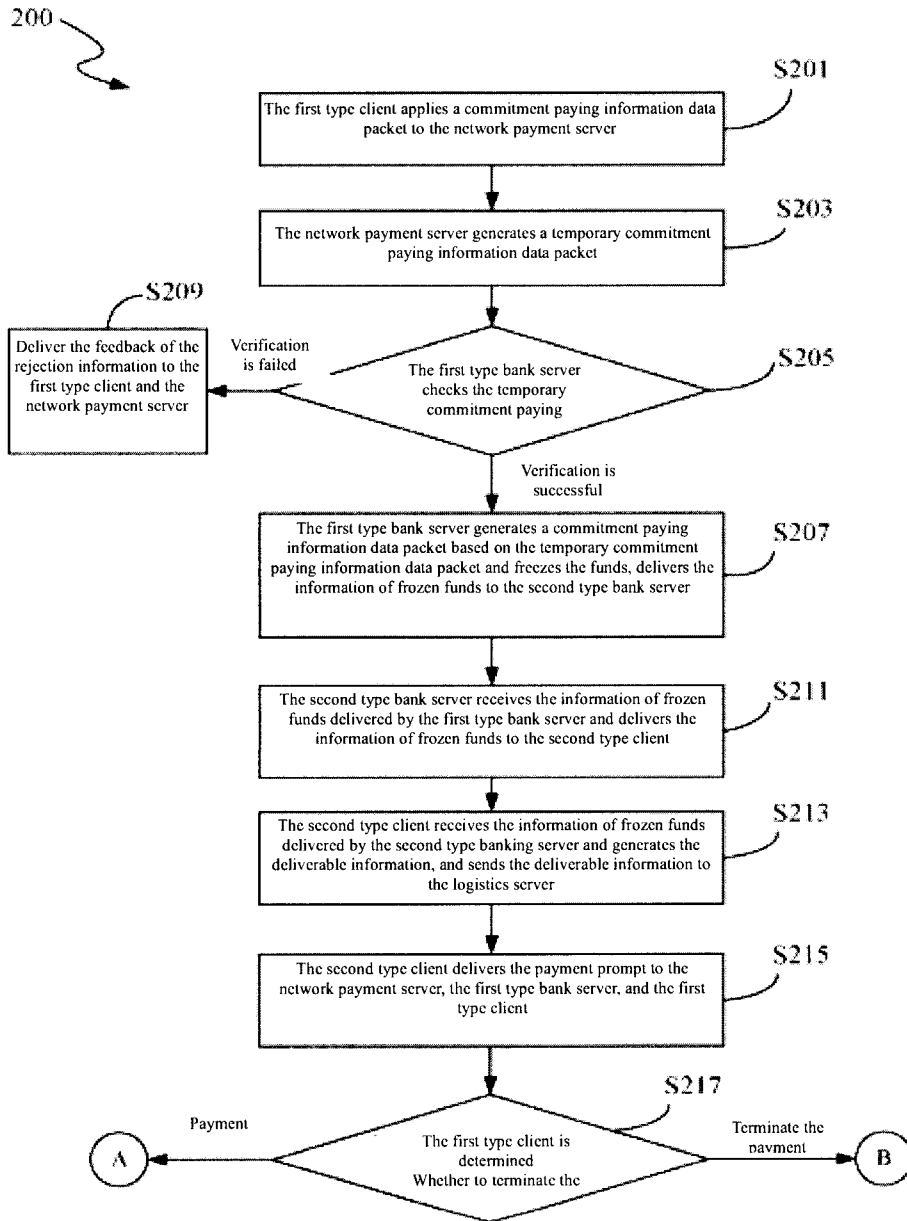


Figure 2A

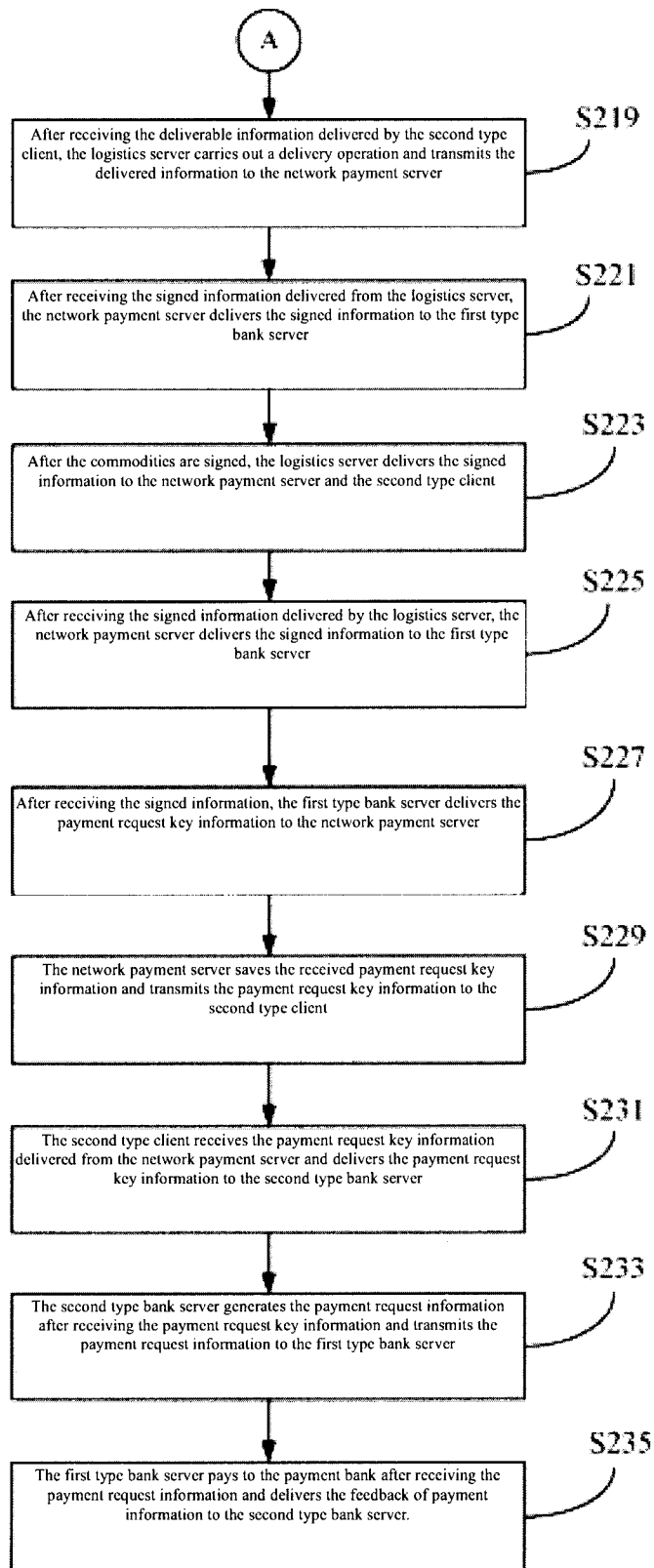


Figure 2B

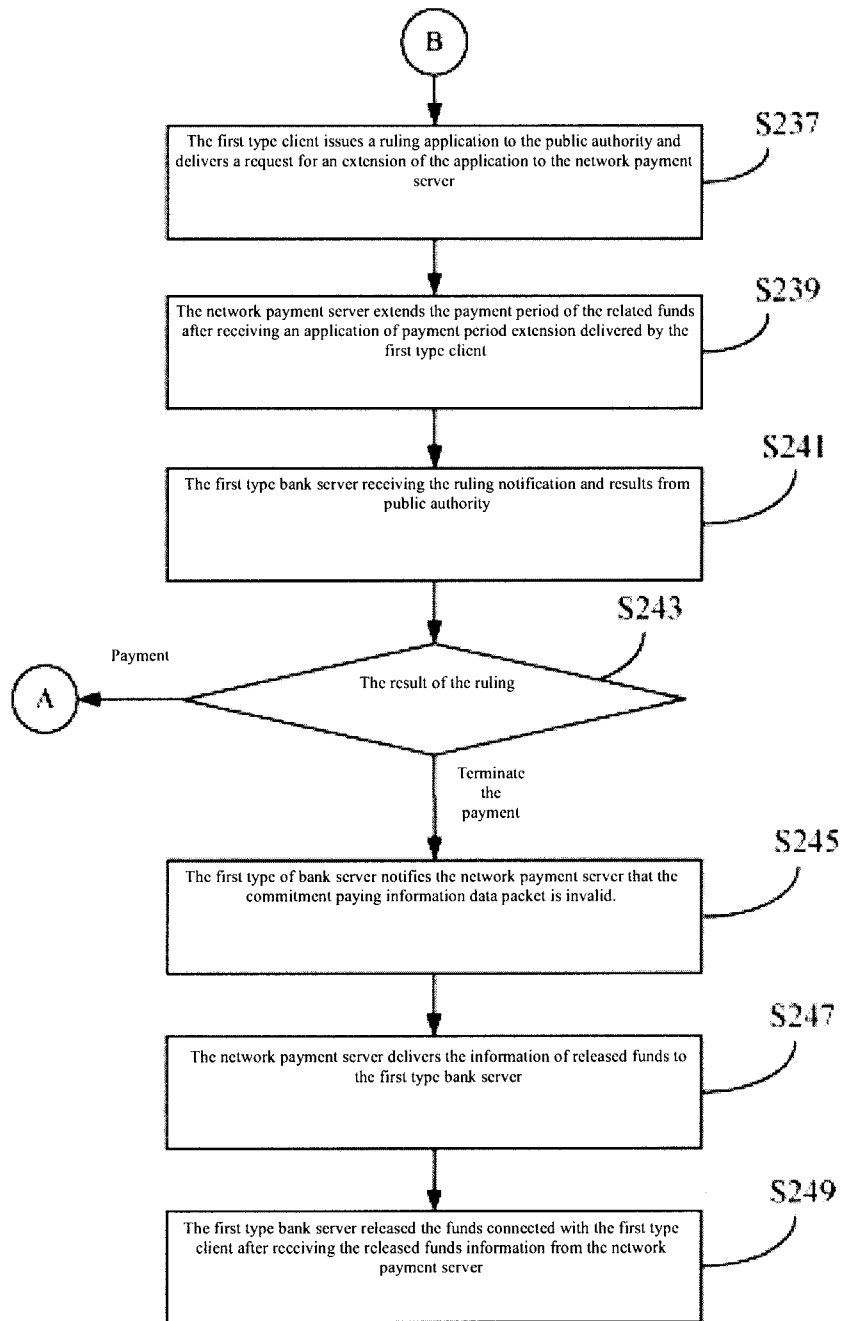


Figure 2C

100

