

# **HIEP Payment Network**

## **–International Accepted E-paying System Application Solution**

### **0. Brief Introduction:**

Till now, there's no even one paying addressing language on the internet to definite or name the widely used paying web add. Marking language for realizing the online paying or data set's interoperating. This HIEP Payment WEB solution adopts HIEP (HTB Internet E-wallet Protocol), an Internet E-wallet Payment Communication Protocol, to setup the bank pre-positive system of E-currency public infrastructure in the field of Internet E-paying.

### **1. Current Online Payment Problems**

At present, differentiation of the payment communication and system structure are formed by independent bank organizations or 3<sup>rd</sup> party payment company's leading position, that they are using different payment models to describe the objects, and formulate each standard. Those standards just extend the life time of each existed systems, instead ensure the data exchange or dataset' interoperation between different paying systems. Obviously, it will restrict the application field of online paying, and it could not reach the ability and technique of handling the paying activities of all kinds of bank cards.

The real-time of paying is finally a bottleneck problem of the E-business development. Without solving this problem, the convenience and low-cost of E-business will not be better than the traditional business, furthermore, it will bring the unsafe hidden

trouble on the capital operation. For the time being, we can only say in own scope utmost, as it only can realize the online paying with safe within each own system. It cannot make the real-time online paying, and can not reach the comprehensive integration of huge scale (supranational, super-region, super-section).

Currency's credit: The currency is a credit symbol of paying, people trust it to make it as the intermediation of substitution. It is accepted by the social due to its characteristic advantage comparing the metal money on "Gold Standard System" or "Silver Standard System". Obviously, the symbol in virtual paying organizations transaction Must use a unique identifier, which could make into a definition when people using. This is the credit problem in the paying procedure.

### 3.HIEP Payment WEB Technology Solution

3.1 This solution definite HIEP Template function to realize HTTP connection's template design:

```
<HTML><!...(ht)...bank.com=HTTP ...(ht)(ht)...!>
```

```
<Line string srs Name=http://openHICS.net/RBAC/srs/DRM.xml>
```

```
String.url=http://www...(ht)...BANK.com/;
```

```
HTTP CONNECTION
```

```
Hc=(HTTP connection) connector open HIEP (URL)
```

The followings could be found from this template:

Domain Name<sup>(ht)</sup>: Every field should have a domain standing for every different <sup>(ht)</sup> account. i.e: abc.ccc

Root field: Every field must have a root standing for different organization like bank. i.e: abcbank.com

Field: The domain name and root field combined into a field. i.e :

abc.ccc<sup>(ht)</sup>abcbank.com

Hence, this solution could realize the communicating connection of <sup>(ht)</sup> paying space, supporting the bank's back-stage system to structure the internet point-to-point application environment and standard the e-currency paying activities' formulation.

3.2 This solution could be designed into the public infrastructure of bank pre-position system's e-currency paying. It could be connected to multi-channels via the www gateway, including banks and various e-business app client-ends.

#### **4.Accomplished Environment**

This solution had finished the HIEP1.0 version, and signed frame cooperation contract with the electronic bank sector of Communications Bank of China. The HIEP paying network is supposed to start the online operation in June of 2014.

The HIEP main application program is the <sup>(ht)</sup>account paying system combines the following 5 scene plates:

1)My Bank: which is supply the customer an application procedure to register his <sup>(ht)</sup>account to ensure the users' public credibility and solve the problem of users' many registrations in different applications.

2)My wallet: to realize the user managing and use his own bank capital account.

3)My application: it is an accessing channel for various App client-ends to improve the bank business system expanding by multi-channels and big scale.

4)My collection: it could collect and manage the customers' often

used applications, and make it convenient for ads' pushing.

5)My financial: it could supply the reminding of daily paying and the service of pay on behalf, and supply the financial trusteeship service including financing products and credit products.

## **5. Conclusion**

This solution represents an advanced electronic paying technology, supplying various online or offline paying methods. Comparing with the 3<sup>rd</sup> party e-paying and online banking paying, it could solve the paying communication differentiation and each paying system datasets interoperation to realize the paying service by anytime, anywhere, any account and any method.

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