

CLAIMS

What is claimed is:

1. A payment verification method, comprising:

generating, by a payment collection device, verification information for a to-be-processed target payment transaction, and providing the verification information to a payment device through a wireless signal, wherein the generated verification information comprises information generated for the target payment transaction and is used to identify the target payment transaction;

generating, by the payment device, payment information, and providing the payment information to the payment collection device, the payment information including payment account information and obtained verification information;

after obtaining the payment information, performing, by the payment collection device, matching verification by using the verification information included in the payment information and the locally generated verification information; and

if the verification succeeds, completing a payment request by using the account information included in the payment information.

2. The method according to claim 1, wherein the providing, by the payment collection device, the verification information to the payment device through a wireless signal includes:

generating and broadcasting, by the payment collection device, a first wireless signal that includes the verification information; and

obtaining, by the payment device, the verification information from the first wireless signal after detecting the first wireless signal.

3. The method according to claim 1, wherein the providing, by the payment collection device, the verification information to the payment device through a wireless signal includes:

generating and broadcasting, by the payment device, a second wireless signal that includes a verification information acquisition request;

after detecting the second wireless signal, sending, by the payment collection device, a third wireless signal that includes the verification information to the payment device; and

obtaining, by the payment device, the verification information from the third wireless signal.

4. The method according to claim 1, wherein

the payment information is a payment two-dimensional code, and the payment
5 two-dimensional code is obtained by encoding the account information and the verification information.

5. The method according to claim 4, wherein the obtaining, by the payment collection device, the payment information includes:

obtaining, by the payment collection device, the payment information through
10 code scanning.

6. A payment verification method, applied to a payment collection device, and comprising:

generating verification information for a to-be-processed target payment transaction, and providing the verification information to a payment device through a
15 wireless signal, wherein the generated verification information comprises information generated for the target payment transaction and is used to identify the target payment transaction;

after obtaining payment information sent by the payment device, performing matching verification by using verification information included in the payment
20 information and the locally generated verification information; and

if the verification succeeds, completing a payment request by using account information included in the payment information.

7. A payment verification method, applied to a payment device, and comprising:

obtaining verification information sent by a payment collection device through a
25 wireless signal; and

generating payment information, and providing the payment information to the payment collection device, so that the payment collection device performs matching verification by using verification information included in the payment information and locally generated verification information, and completes a payment request by using
30 account information included in the payment information.

8. A payment verification system, comprising:

a payment collection device, configured to generate verification information for a to-be-processed target payment transaction, and provide the verification information to

a payment device through a wireless signal, wherein the generated verification information comprises information generated for the target payment transaction and is used to identify the target payment transaction; and

the payment device, configured to generate payment information, and provide the
5 payment information to the payment collection device, the payment information including payment account information and obtained verification information;

the payment collection device being configured to: after obtaining the payment information, perform matching verification by using the verification information included in the payment information and the locally generated verification information;
10 and

if the verification succeeds, complete a payment request by using the account information included in the payment information.

9. The system according to claim 8, wherein

the payment collection device is specifically configured to generate and broadcast
15 a first wireless signal that includes the verification information; and

the payment device is specifically configured to obtain the verification information from the first wireless signal after detecting the first wireless signal.

10. The system according to claim 8, wherein

the payment device is specifically configured to generate and broadcast a second
20 wireless signal that includes a verification information acquisition request;

the payment collection device is specifically configured to: after detecting the second wireless signal, send a third wireless signal that includes the verification information to the payment device; and

the payment device is specifically configured to obtain the verification information
25 from the third wireless signal.

11. The system according to claim 8, wherein

the payment information is a payment two-dimensional code, and the payment two-dimensional code is obtained by encoding the account information and the verification information.

30 12. The system according to claim 11, wherein

the payment collection device is specifically configured to obtain the payment information through code scanning.

13. A payment verification apparatus, applied to a payment collection device, and comprising:

5 a verification information providing module, configured to generate verification information for a to-be-processed target payment transaction, and provide the verification information to a payment device through a wireless signal, wherein the generated verification information comprises information generated for the target payment transaction and is used to identify the target payment transaction; and

10 a matching verification module, configured to: after obtaining payment information sent by the payment device, perform matching verification by using verification information included in the payment information and the locally generated verification information; and

if the verification succeeds, complete a payment request by using account information included in the payment information.

14. A payment verification apparatus, applied to a payment device, and comprising:

15 a verification information acquisition module, configured to obtain verification information sent by a payment collection device through a wireless signal, wherein the generated verification information comprises information generated for the target payment transaction and is used to identify the target payment transaction; and

20 a payment information providing module, configured to generate payment information, and provide the payment information to the payment collection device, so that the payment collection device performs matching verification by using verification information included in the payment information and locally generated verification information, and completes a payment request by using account information included in the payment information.

25 15. A computer device, comprising a memory, a processor, and a computer program that is stored in the memory and that can run on the processor, the processor implementing the method according to either claim 6 or 7 when executing the program.