

CLAIMS

1. A method for processing electronic payment in an offline scenario, the method comprising:

at a payment collection terminal, scanning, by the payment collection terminal that is in a first offline state, an offline code generated by a user terminal that is in a second offline state, to obtain offline code information;

providing, by the payment collection terminal, a payment amount;

saving, by the payment collection terminal that remains in the first offline state, the offline code information and the payment amount in a form that associates the offline code and the payment amount;

after the offline code information and the payment amount are saved, detecting the payment collection terminal transitioning from the first offline state to an online state; and

responsive to detecting the payment collection terminal transitioning from the first offline state to the online state,

uploading the offline code information and the payment amount to a server,

wherein responsive to uploading the offline code information and the payment amount

the server initiates monitoring in real time whether the user terminal transitions to an

online state; and when it is monitored that the user terminal is in the online state,

obtaining, by the server, a first payment account corresponding to the user terminal based on the offline code information, and detecting, by the server, whether a deduction channel is available in the first payment account to pay a deduction amount; and

obtaining the deduction amount provided by the server for payment based on the offline code information and the payment amount.

2. The method according to claim 1, wherein the saving the offline code information and the payment amount includes:

assembling the offline code information and the payment amount into collection information, and saving the collection information.

3. The method according to claim 2, wherein the uploading the offline code information and the payment amount to the server includes:

uploading the collection information to the server.

4. A payment collection terminal, comprising:

an offline code generation unit, configured to scan, when the payment collection terminal is in a first offline state, an offline code generated by a user terminal that is in a second offline state to obtain offline code information;

a payment amount acquisition unit, configured to provide a payment amount;

an information storage unit, configured to save the offline code information and the payment amount in a form that associates the offline code and the payment amount, when the payment collection terminal remains in the first offline state; and

an information uploading unit, configured to:

after the offline code information and the payment amount are saved, detect the payment collection terminal transitioning from the first offline state to an online state, and

responsive to detecting the payment collection terminal transitioning from the first offline state to the online state;

upload the offline code information and the payment amount to a server, wherein responsive to uploading the offline code information and the payment amount the server initiates monitoring in real time whether the user terminal transitions to an online state; and when it is monitored that the user terminal is in the online state, obtaining, by the server, a first payment account corresponding to the user terminal based on the offline code information, and detecting, by the server, whether a deduction channel is available in the first payment account to pay a deduction amount; and

obtain the deduction amount provided by the server for payment based on the offline code information and the payment amount.

5. The payment collection terminal according to claim 4, wherein the information storage unit is further configured to assemble the offline code information and the payment amount into collection information, and save the collection information.

6. The payment collection terminal according to claim 5, wherein the information uploading unit is further configured to upload the collection information to the server.

7. A non-transitory computer-readable medium storing contents that, when executed by one or more processors, cause the one or more processors to perform actions comprising:

at a payment collection terminal that is in a first offline state, scanning an offline code generated by a user terminal that is in a second offline state, to obtain offline code information;

producing, by the payment collection terminal, a payment amount;

saving, by the payment collection terminal that remains in the first offline state, the offline code information and the payment amount in a form that associates the offline code and the payment amount;

after the offline code information and the payment amount are saved, detecting the payment collection terminal transitioning from the first offline state to an online state; and

responsive to detecting the payment collection terminal transitioning from the first offline state to the online state;

uploading the offline code information and the payment amount to a server,

wherein responsive to uploading the offline code information and the payment amount

the server initiates monitoring in real time whether the user terminal transitions to an

online state; and when it is monitored that the user terminal is in the online state,

obtaining, by the server, a first payment account corresponding to the user terminal based

on the offline code information, and detecting, by the server, whether a deduction channel

is available in the first payment account to pay a deduction amount; and

obtaining the deduction amount provided by the server for payment based on the offline code information and the payment amount.

8. The computer-readable medium according to claim 7, wherein the saving the offline code information and the payment amount includes:

assembling the offline code information and the payment amount into collection information, and saving the collection information.

9. The computer-readable medium according to claim 8, wherein the uploading the offline code information and the payment amount to the server includes:

uploading the collection information to the server.