

CLAIMS

1. A method for an offline payment, the method comprising:

establishing a communication connection between a collection device and a payment device, wherein both the collection device and the payment device are in an offline state;

obtaining, by the collection device, account information of an offline electronic account of the payment device;

receiving, by the payment device through the communication connection established to the collection device, payment data sent by the collection device;

performing, by the payment device, payment processing based on the payment data and the account information of the offline electronic account of the payment device, to obtain a payment result, the offline electronic account being configured to be rechargeable during an online state of the payment device;

generating, by the payment device, a payment record based on at least an amount actually paid by the payment device and a payment time at which the payment device pays the amount;

returning, by the payment device, the payment result to the collection device through the communication connection; performing, by the collection device, collection processing based on the payment result and the account information of the offline electronic account of the payment device, to obtain a collection result;

generating, by the collection device, a collection record based on at least an amount actually collected by the collection device and a collection time at which the collection device collects the amount;

receiving, by a server, the payment record sent by the payment device when the payment device is in an online state and the collection record sent by the collection device when the collection device is in an online state;

determining, by the server, based on at least the amount actually paid according to the payment record and the amount actually collected according to the collection record, whether the payment record matches the collection record; and

in response to determining that the payment record does not match the collection record, adjusting at least one of an amount in an account of the collection device and an amount in the

offline electronic account of the payment device.

2. The method according to claim 1, wherein the communication connection comprises at least one of Bluetooth, infrared, ZigBee, and near field communication (NFC).

3. The method according to claim 1, wherein obtaining, by the collection device, the account information of the offline electronic account of the payment device comprises:

obtaining, by the collection device, the account information of the offline electronic account of the payment device by identifying a digital object identifier (DOI) displayed by the payment device; or

obtaining, by the collection device, the account information of the offline electronic account of the payment device from the payment device through the communication connection.

4. The method according to claim 1, wherein receiving, by the payment device through the communication connection established to the collection device, the payment data sent by the collection device comprises:

obtaining, by the payment device, a Bluetooth signal that is broadcast by the collection device and that comprises the payment data and account information; and

receiving the payment data when determining that the account information comprised in the Bluetooth signal matches the account information of the offline electronic account of the payment device.

5. The method according to claim 1, wherein the payment data comprises an amount that needs to be paid by the payment device.

6. The method according to claim 5, wherein performing, by the payment device, payment processing based on the payment data and account information of the offline electronic account of the payment device, to obtain the payment result comprises:

determining, based on the payment data, the amount that needs to be paid by the payment device; and

deducting the amount that needs to be paid by the payment device from the offline

electronic account of the payment device.

7. The method according to claim 6, wherein the payment result comprises information indicating that the payment device successfully deducts the amount from the offline electronic account of the payment device.

8. The method according to claim 7, wherein performing, by the collection device, collection processing based on the payment result and the account information of the offline electronic account of the payment device, to obtain the collection result comprises:

adding the amount to the account of the collection device based on the payment result, wherein the account of the collection device is an offline electronic account used by the collection device.

9. The method according to claim 8, wherein the payment record comprises the amount actually paid by the payment device, the account information of the offline electronic account of the payment device, account information of the account of the collection device, and the payment time at which the payment device pays the amount.

10. The method according to claim 9, wherein the collection record comprises the amount actually collected by the collection device, the account information of the offline electronic account of the payment device, the account information of the account of the collection device, and the collection time at which the collection device collects the amount.

11. The method according to claim 10, wherein determining whether the payment record matches the collection record comprises:

determining, based on the amount actually paid by the payment device, the account information of the offline electronic account of the payment device, the account information of the account of the collection device, and the payment time that are comprised in the payment record and the amount actually collected by the collection device, the account information of the account of the collection device, the account information of the offline electronic account of the payment device, and the collection time that are comprised in the collection record, whether the

payment record matches the collection record.

12. The method according to claim 1, wherein adjusting at least one of an amount in the account of the collection device and an amount in the offline electronic account of the payment device comprises:

determining a credit limit corresponding to the account information of the account of the collection device and a credit limit corresponding to the account information of the offline electronic account of the payment device; and

adjusting at least one of an amount in the account of the collection device and an amount in the offline electronic account of the payment device based on a payment record or a collection record sent by a device that corresponds to account information corresponding to a highest credit limit.

13. The method according to claim 11, wherein determining whether the payment record matches the collection record comprises:

determining whether the payment record and the collection record satisfy one or more conditions comprising:

the amount that is actually paid by the payment device and that is comprised in the payment record matches a collected amount that is actually collected by the collection device and that is comprised in the collection record;

the account information of the offline electronic account of the payment device that is comprised in the payment record matches payment account information of the payment device that is comprised in the collection record;

the account information of the account of the collection device that is comprised in the payment record matches collection account information of the collection device that is comprised in the collection record; and

a difference between the payment time comprised in the payment record and the collection time comprised in the collection record is not greater than a specified value,

wherein in response to determining that both the payment record and the collection record satisfy the one or more conditions, determining that the payment record matches the collection record; otherwise, determining that the payment record does not match the collection record.

14. The method according to claim 13, further comprising:

sending a recharge request to the server when the payment device is in the online state, the server being configured to transfer a recharge amount in the recharge request from an online electronic account of the payment device to the offline electronic account of the payment device.

15. An apparatus for an offline payment, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 14.