CLAIMS

1. A payment method for performing payment authorization on a wearable device, wherein the method is performed by a mobile device bound to the wearable device, the payment method comprising:

sending an authorization request to the wearable device;

receiving a user key sent by the wearable device based on the authorization request;

sending the user key to a payment server;

receiving a payment token generated by the payment server based on the user key, wherein the payment token is unique to the wearable device, and wherein the payment token comprises

a device token of the wearable device, wherein the device token corresponds to a type and a model of the wearable device, and

a user token; and

sending the payment token to the wearable device to perform payment authorization on the wearable device.

2. The payment method according to claim 1, wherein the user key is randomly generated by the wearable device based on a Bluetooth address and a device model of the wearable device after receiving the authorization request.

3. The payment method according to claim 2, wherein the wearable device includes a cryptography library, and wherein the cryptography library is used to randomly generate the user key.

4. The payment method according to claim 3, wherein the cryptography library comprises an OpenSSL cryptography library.

5. The payment method according to claim 1, wherein the user token uniquely identifies an account corresponding to a user of the wearable device.

6. A mobile device, comprising multiple modules configured to perform operations according to the method of any one of claims 1 to 5.