CLAIMS

1. A near-field communication (NFC) interaction method applied to a user terminal installed with a plurality of NFC simulated cards, the method comprising:

acquiring a scenario message broadcast by a card reading terminal;

parsing the scenario message to obtain a target scenario identifier of a scenario where the card reading terminal is located;

on the condition that a NFC radio frequency signal is detected, invoking a NFC management application, and selecting, by the NFC management application, a target NFC simulated card matching the target scenario identifier from the plurality of NFC simulated cards;

determining a current NFC communication object of the user terminal as the target NFC simulated card; and

performing NFC interaction with the card reading terminal by the target NFC simulated card,

wherein, prior to acquiring the scenario message broadcast by the card reading terminal, the method further comprises:

acquiring scenario types associated with the plurality of NFC simulated cards;

obtaining a plurality of scenario groups by dividing the NFC simulated cards associated with a same scenario type into a same scenario group; and

setting corresponding group identifiers for the plurality of scenario groups based on the scenario types associated with the NFC simulated cards in the scenario groups,

wherein the plurality of NFC simulated cards comprise a default NFC simulated card, and on the condition that the NFC radio frequency signal is detected, invoking the NFC management application, and selecting, by the NFC management application, the target NFC simulated card matching the target scenario identifier from the plurality of NFC simulated cards, comprises:

on the condition that the NFC radio frequency signal is detected, receiving, by a NFC controller, NFC application interaction data sent by the card reading terminal and invoking the NFC management application, wherein the NFC application interaction data is used for the user terminal to perform the NFC interaction with the card reading terminal through the NFC simulated card according to an application specification;

forwarding, by the NFC controller, the NFC application interaction data to the NFC management application, such that the NFC management application, on the condition that the NFC application interaction data is received, acquires the group identifier of the default NFC simulated card and compares the group identifier of the default NFC simulated card with the target scenario identifier;

on the condition that the group identifier matches the target scenario identifier, determining, by the NFC management application, the target NFC simulated card as the default NFC simulated card, and directly forwarding the NFC application interaction data to a card application of the default NFC simulated card; and

on the condition that the group identifier does not match the target scenario identifier, filtering, by the NFC management application, a target scenario group whose group identifier is consistent with the target scenario identifier from the plurality of scenario groups, and directly forwarding the NFC application interaction data to the card application of the target NFC simulated card in the target scenario group.

2. A near-field communication (NFC) interaction method applied to a user terminal installed with a plurality of NFC simulated cards, the method comprising:

acquiring a scenario message broadcast by a card reading terminal;

parsing the scenario message to obtain a target scenario identifier of a scenario where the card reading terminal is located;

on the condition that a NFC radio frequency signal is detected, invoking a NFC management application, and selecting, by the NFC management application, a target NFC simulated card matching the target scenario identifier from the plurality of NFC simulated cards;

determining a current NFC communication object of the user terminal as the target NFC simulated card; and

performing NFC interaction with the card reading terminal by the target NFC simulated card,

wherein, prior to acquiring the scenario message broadcast by the card reading terminal, the method further comprises:

acquiring scenario types associated with the plurality of NFC simulated cards;

obtaining a plurality of scenario groups by dividing the NFC simulated cards associated with a same scenario type into a same scenario group; and

setting corresponding group identifiers for the plurality of scenario groups based on the scenario types associated with the NFC simulated cards in the scenario groups,

wherein the plurality of NFC simulated cards comprise a default NFC simulated card, and on the condition that the NFC radio frequency signal is detected, invoking the NFC management application, and selecting, by the NFC management application, the target NFC simulated card matching the target scenario identifier from the plurality of NFC simulated cards, comprises:

on the condition that the NFC radio frequency signal is detected, receiving, by a NFC controller, NFC application interaction data sent by the card reading terminal and invoking the NFC management application, wherein the NFC application interaction data is used for the user terminal to perform the NFC interaction with the card reading terminal through the NFC simulated card according to an application specification;

directly forwarding, by the NFC controller, the NFC application interaction data to a card application of the default NFC simulated card, and determining the current NFC communication object of the user terminal as the default NFC simulated card;

on the condition that the group identifier of the default NFC simulated card does not match the target scenario identifier, receiving a card reading failure message sent by the card reading terminal; and

on the condition that the NFC radio frequency signal is detected again, filtering, by the NFC management application, a target scenario group whose group identifier is consistent with the target scenario identifier from the plurality of scenario groups, and directly forwarding, by the NFC management application, the NFC application interaction data to the card application of the target NFC simulated card in the target scenario group.

3. The method according to claim 2, wherein determining the current NFC communication object of the user terminal as the target NFC simulated card, comprises:

switching the current NFC communication object of the user terminal from the default NFC simulated card to the target NFC simulated card.