CLAIMS

1. A method for processing credit payment, the method comprising:

sending, by a mobile terminal, an application authorization request to a predetermined server (S110);

receiving, by the mobile terminal, an application public key certificate and an application private key sent by the predetermined server (S120);

storing, by the mobile terminal, the application public key certificate and the application private key in a credit payment application of the mobile terminal (S130);

sending, by the mobile terminal, a credit payment data acquisition request to the predetermined server (S140);

receiving, by the mobile terminal, credit payment data sent by the predetermined server, the credit payment data including a transaction authorization code (TAC), and enabling a credit payment function of the mobile terminal based on the credit payment data (S150); and

performing, by the mobile terminal, a payment transaction with a transaction terminal, the performing of the transaction comprising:

sending (110), by the mobile terminal, transaction information to the transaction terminal;

receiving (120), by the mobile terminal, an application public key certificate reading instruction sent by the transaction terminal;

sending (130), by the mobile terminal, an application public key certificate, stored in advance on the mobile terminal, to the transaction terminal in response to the application public key certificate reading instruction;

receiving (140), by the mobile terminal and from the transaction terminal, after the transaction terminal verifies the public key certificate, deduction information based on the transaction information;

generating (150), by the credit payment application on the mobile terminal, a payment authorization license based on the deduction information and the transaction information, including generating (151) signature data based on the deduction information and by using the application private key stored on the mobile terminal, wherein the payment authorization license generated by the mobile terminal includes the

signature data and the TAC;

sending (160), by the mobile terminal, the payment authorization license to the transaction terminal; and

verifying, by the transaction terminal, the payment authorization license, and completing the payment transaction based on the received payment authorization license.

2. The method according to claim 1, further comprising:

retrieving device parameter information of the mobile terminal (S101);

sending the device parameter information to the predetermined server, so that the predetermined server determines, based on the received device parameter information, whether the mobile terminal meets a hardware condition for enabling credit payment (S102);

determining whether credit payment enablement information sent by the predetermined server is received (S103); and

in response to determining that the credit payment enablement information sent by the predetermined server is received, determining that the mobile terminal meets the hardware condition for enabling credit payment, and executing the step of sending an application authorization request to a predetermined server (S104).

3. The method according to any one of claims 1 to 2, further comprising:

retrieving user identity information (S105);

sending the user identity information to the predetermined server, so that the predetermined server determines, based on the received user identity information, whether the mobile terminal meets a security certification condition for enabling credit payment (S106);

determining whether security certification success information sent by the predetermined server is received (S107); and

in response to determining that the security certification success information sent by the predetermined server is received, determining that the mobile terminal meets the security certification condition for enabling credit payment, and executing the step of sending an application authorization request to a predetermined server (S108).

4. The method according to any one of claims 1 to 3, further comprising:

sending a request for retrieving a predetermined installation file to the predetermined server, wherein the predetermined installation file comprises a credit payment installation file (S160);

retrieving the predetermined installation file sent by the predetermined server (S170); and

installing the predetermined installation file on the mobile terminal, and executing the step of sending an application authorization request to the predetermined server (S180).

5. The method according to any one of claims 1 to 4, wherein the credit payment data comprises at least one of a payment card number, a credit limit, an available credit, and a transaction authentication code (TAC) sub-key.

6. The method according to any one of claims 1 to 5, wherein:

the credit payment enablement information is determined, based on the device parameter information, whether the mobile terminal meets a hardware condition for enabling credit payment.

7. The method according to any one of claims 1 to 6, wherein the mobile terminal comprises a card emulation to communicate with the predetermined server.

8. The method according to claim 7, wherein the card emulation enables a near field communication.

9. The method according to claim 7, wherein the card emulation is powered by a radio frequency domain of a non-contact card reader.

10. The method according to claim 7, wherein the card emulation is configured to communicate with the predetermined server when the mobile terminal is powered off.

11. An apparatus for processing credit payment, the apparatus comprising a plurality of modules configured to perform the method according to any one of claims 1 to 10.