

(12) 按照专利合作条约所公布的国际申请

(19) 世界知识产权组织
国际局



(10) 国际公布号
WO 2025/077861 A1

(43) 国际公布日
2025 年 4 月 17 日 (17.04.2025)

(51) 国际专利分类号:
G06Q 20/32 (2012.01)

(21) 国际申请号: PCT/CN2024/124342

(22) 国际申请日: 2024 年 10 月 12 日 (12.10.2024)

(25) 申请语言: 中文

(26) 公布语言: 中文

(30) 优先权:
202311323494.2 2023 年 10 月 12 日 (12.10.2023) CN

(71) 申请人: 支付宝(中国)网络技术有限公司
(ALIPAY.COM CO., LTD.) [CN/CN]; 中国上海市浦东新区中国(上海)自由贸易试验区南泉北路447号15层 200120 (CN)。

(72) 发明人: 李军汲(LI, Junji); 中国浙江省杭州市西湖区西溪路556号8层B段801-11 310000 (CN)。

(74) 代理人: 北京博思佳知识产权代理有限公司 (BEIJING BESTIPR INTELLECTUAL PROPERTY LAW CORPORATION); 中国北京市海淀区上地三街9号嘉华大厦B座409 100085 (CN)。

(81) 指定国(除另有指明, 要求每一种可提供的国家保护): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CV, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IQ, IR, IS, IT, JM, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, MG, MK, MN, MU, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS, ZA, ZM, ZW。

(84) 指定国(除另有指明, 要求每一种可提供的地区保护): ARIPO (BW, CV, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SC, SD, SL, ST, SZ, TZ, UG, ZM, ZW), 欧亚 (AM, AZ, BY, KG, KZ, RU, TJ, TM), 欧洲 (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, ME, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG)。

(54) Title: PAYMENT METHOD, APPARATUS, AND DEVICE

(54) 发明名称: 支付方法、装置以及设备

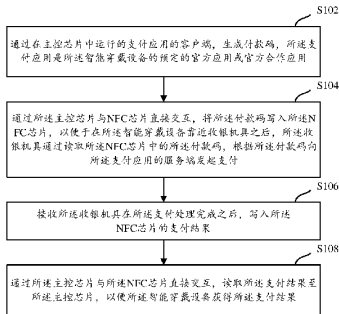


图 1

S102 Generate a payment code by means of a client of a payment application running in a main control chip, wherein the payment application is a predetermined official application or an officially partnered application of a smart wearable device

S104 Write the payment code into an NFC chip by means of direct interaction between the master control chip and the NFC chip, so that when the smart wearable device is close to a POS machine, the POS machine reads the payment code in the NFC chip and initiates payment to a server of the payment application on the basis of the payment code

S106 Receive a payment result written into the NFC chip by the POS machine after payment processing is completed

S108 Read the payment result to the main control chip by means of direct interaction between the master control chip and the NFC chip, so that the smart wearable device obtains the payment result

(57) Abstract: Embodiments of the present description are applied to smart wearable devices. Disclosed are a payment method, apparatus, and device. The solution comprises: generating a payment code by means of a client of a payment application running in a main control chip, wherein the payment application is a predetermined official application or an officially partnered application of a smart wearable device; writing the payment code into an NFC chip by means of direct interaction between the master control chip and the NFC chip, so that when the smart wearable device is close to a POS machine, the POS machine reads the payment code in the NFC chip and initiates payment to a server of the payment application on the basis of the payment code; receiving a payment result written into the NFC chip by the POS machine after payment processing is completed; and reading the payment result to the main control chip by means of direct interaction between the master control chip and the NFC chip, so that the smart wearable device obtains the payment result.

[见续页]

本国际公布:

— 包括国际检索报告(条约第21条(3))。

(57) 摘要: 本说明书实施例公开了一种支付方法、装置以及设备, 应用于智能穿戴设备。方案包括: 通过在主控芯片中运行的支付应用的客户端, 生成付款码, 所述支付应用是所述智能穿戴设备的预定的官方应用或官方合作应用; 通过所述主控芯片与NFC芯片直接交互, 将所述付款码写入所述NFC芯片, 以便于在所述智能穿戴设备靠近收银机具之后, 所述收银机具通过读取所述NFC芯片中的所述付款码, 根据所述付款码向所述支付应用的服务端发起支付; 接收所述收银机具在所述支付处理完成之后, 写入所述NFC芯片的支付结果; 通过所述主控芯片与所述NFC芯片直接交互, 读取所述支付结果至所述主控芯片, 以便所述智能穿戴设备获得所述支付结果。