

PAYMENT METHOD, APPARATUS, AND DEVICE**ABSTRACT**

Embodiments of this specification are applied to smart wearable devices. Disclosed are a
5 payment method, apparatus, and device. The solution includes: generating a payer code through
a client of a payment application running in a main control chip, where the payment application
is a predetermined official application or official partner application of a smart wearable device;
writing, through direct interaction between the main control chip and an NFC chip, the payer
code into the NFC chip, to make it convenient for a cash register to read the payer code in the
10 NFC chip after the smart wearable device approaches the cash register and initiate payment to
a server of the payment application according to the payer code; receiving a payment result
written into the NFC chip by the cash register after processing of the payment is completed;
and reading the payment result to the main control chip through direct interaction between the
main control chip and the NFC chip, to make it convenient for the smart wearable device to
15 obtain the payment result.

Fig. 1