

ABSTRACT

Implementations of the present application disclose an identity verification method and system and an intelligent wearable device. The method includes: obtaining and storing, by an intelligent wearable device configured with an embedded
5 algorithm chip, provisioning data from a provisioning server by using a connected intelligent terminal; invoking, by the intelligent wearable device, the embedded algorithm chip by using a micro operating system and generating and presenting a one-time password based on the provisioning data; obtaining, by a merchant device, the presented one-time password and sending the one-time password to a verification
10 server for verification; and receiving, by the merchant device, a verification success message sent by the verification server to complete identity verification. The implementations of the present application can implement identity verification of the intelligent wearable device.