CLAIMS

What is claimed is:

1. A method for barcode-based mobile payment executed by a server, the method comprising:

receiving, by a first mobile device, a barcode used for a payment, wherein the barcode is generated based on a unique ID of the first mobile device and account information of an account bound with the first mobile device and is scanned by a barcode reader;

parsing the barcode;

performing identity authentication based on the account information and the unique ID of the first mobile device obtained through parsing; and

in response to a successful authentication, querying a payment limit based on the unique ID of the first mobile device, wherein the payment limit is the maximum amount of funds the first mobile device is authorized to utilize from the account in a given time period; and

performing the payment based on the queried payment limit.

2. The method according to claim 1, wherein the method further comprises: updating the payment limit after the payment is completed, wherein the payment limit is the difference between a control limit and a billing limit, the control limit is the total payment limit in a given time period and preconfigured for the first mobile device by the account bound with the first mobile device, and the billing limit is a used limit of the first mobile device in a given time period.

3. The method according to any one of claims 1 to 2, wherein the method further comprises: saving payment information after the payment is completed, wherein the payment information comprises a payment time and a used limit.

4. The method according to any one of claims 1 to 3, wherein parsing the barcode and performing identity authentication based on the account information and the unique ID of the first mobile device obtained through parsing comprises:

parsing the barcode to obtain the account information and the unique ID of the first mobile device; and querying, based on the account information and the unique ID of the first mobile device,

a payment status preconfigured for the first mobile device by the account; and

in response to the payment status being enabled, performing identity authentication based on the account information and the unique ID of the first mobile device.

5. The method according to any one of claims 1 to 4, wherein the account is bound with the first mobile device by using a second mobile device.

6. The method according to any one of claims 1 to 5, wherein the first mobile device is a wearable smart device.

7. The method according to any one of claims 1 to 6, wherein the account is bound with at least two first mobile devices.

8. The method according to any one of claims 1 to 7, wherein the barcode comprises a QR code.

9. The method according to any one of claims 1 to 8, wherein the first mobile device comprises a smartwatch.

10. The method according to claim 9, further comprising obtaining a smartwatch ID, an account name, and a time stamp, and authenticating whether the time stamp is valid, to perform a second authentication.

11. The method according to claim 10, further comprising, in response to the payment status being enabled, authenticating whether the binding relationship is correct based on the smartwatch ID and the account name, to perform a third authentication.

12. An apparatus for barcode-based mobile payment, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 11.