CLAIMS

1. A method for payment, the method comprising:

sending, by a third-party payment application, a payment activation request to a target payment application, wherein the payment activation request comprises a user identifier (ID) of a user and a terminal device identifier (ID) of a terminal device (206), wherein the user is a registered user of the target payment application;

receiving, by the third-party payment application, a payment certificate that corresponds to the user ID and is returned by the target payment application, wherein the payment certificate is encrypted by the target payment application by using a terminal device public key that corresponds to the terminal device ID (210);

decrypting, by the third-party payment application, the payment certificate by using a terminal device private key that corresponds to the terminal device ID, to generate the payment certificate (211 and 212);

storing, by the third-party payment application, the payment certificate in the terminal device (213);

receiving, by the third-party payment application, a payment request that corresponds to the target payment application;

receiving, by the third-party payment application, an identity authentication identifier of the user(201-203 and 301-306);

determining, by the third-party payment application, that the obtained identity authentication identifier is verified based on an identity authentication identifier stored at the time the user enables payment of the target payment application (207);

retrieving, by the third-party payment application, the payment certificate issued by the target payment application to the user and stored in the terminal device (208-210 and 308); and

providing, by the third-party payment application, the payment certificate for a payment service party, so that the payment service party requests the target payment application to process the payment of the user based on the payment certificate (309-310).

2. The method according to claim 1, wherein storing, by the third-party payment application, the payment certificate in the terminal device comprises:

sending, by the third-party payment application, the identity authentication identifier of the

user to a local storage device of the terminal device, the local storage device being configured to generate an associated key that corresponds to the identity authentication identifier, and uses the associated key to encrypt the payment certificate for storage (223).

3. The method according to claim 1, wherein receiving the payment certificate comprises: receiving, by the third-party payment application, the payment certificate decrypted by using the associated key that corresponds to the identity authentication identifier when the local storage device verifies the identity authentication identifier (224-226).

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

sending, by the third-party payment application, a payment deactivation request to the target payment application, wherein the payment deactivation request comprises the payment certificate issued to the user, so that the target payment application deletes the payment certificate.

5. The method according to any one of claims 1 to 4, wherein the payment certificate is generated from a payment string based on a predetermined rule.

6. The method according to claim 5, wherein the payment string is provided by the third-party payment application.

7. The method according to claim 5, wherein the payment string comprises a two-dimensional code.

8. A device for a payment, the device comprising a plurality of modules configured to perform the method of any one of claims 1 to 7.