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(54) Title: OFFLINE PAYMENT AUTHORIZATION METHOD AND APPARATUS, OFFLINE PAYMENT METHOD AND APPARATUS, AND COLLECTION METHOD AND APPARATUS

(54) 发明名称: 一种离线支付的授权、离线支付、收款方法及装置

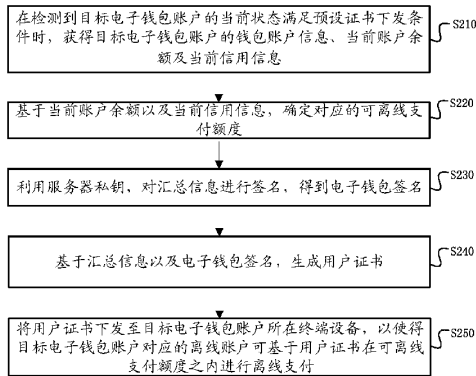


图 2

(57) Abstract: Embodiments of the present application provide an offline payment authorization method and apparatus, an offline payment method and apparatus, and a collection method and apparatus for an offline device. The offline payment authorization method is applied to a server, and comprises: when it is detected that the current state of a target electronic wallet account meets a preset certificate issuing condition, obtaining wallet account information, current account balance and current credit information of the target electronic wallet account; determining a corresponding offline payment amount on the basis of the current account balance and the current credit information; signing summary information by using a private key of the server to obtain an electronic wallet signature, the summary information comprising wallet account information, the offline payment amount, an issuing and issuing time, and an effective duration; generating a user certificate on the basis of the summary information and the electronic wallet signature; and issuing the user certificate to a terminal device where the target electronic wallet account is located, such that an offline account corresponding to the target electronic wallet account can perform offline payment within the offline payment amount on the basis of the user certificate.

S210 When it is detected that the current state of a target electronic wallet account meets a preset certificate issuing condition, obtain wallet account information, current account balance and current credit information of the target electronic wallet account.
S220 Determine a corresponding offline payment amount on the basis of the current account balance and the current credit information.
S230 Sign summary information by using a private key of a server to obtain an electronic wallet signature.
S240 Generate a user certificate on the basis of the summary information and the electronic wallet signature.
S250 Issue the user certificate to a terminal device where the target electronic wallet account is located, such that an offline account corresponding to the target electronic wallet account can perform offline payment within the offline payment amount on the basis of the user certificate.

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本国际公布:

— 包括国际检索报告 (条约第21条(3))。

(57) 摘要: 本申请实施例提供一种离线支付的授权、离线支付、针对离线设备的收款方法及装置, 离线支付的授权方法应用于服务器, 包括: 在检测到目标电子钱包账户的当前状态满足预设证书下发条件时, 获得目标电子钱包账户的钱包账户信息、当前账户余额及当前信用信息; 基于当前账户余额及当前信用信息, 确定对应的可离线支付额度; 利用服务器私钥, 对汇总信息进行签名, 得到电子钱包签名, 汇总信息包括, 钱包账户信息、可离线支付额度、签发时间及有效时长; 基于汇总信息及电子钱包签名, 生成用户证书; 将用户证书下发至目标电子钱包账户所在终端设备, 以使得目标电子钱包账户对应的离线账户可基于用户证书在可离线支付额度之内进行离线支付。