CLAIMS

1. A payment method, applied to a client of a payment application, wherein the method comprises:

receiving a wake-up instruction, wherein a manner of initiating the wake-up instruction comprises: reading, by a mobile device in which the client is located, a short-range wireless communication tag of a payee to obtain a corresponding code value, sending the wake-up instruction to the client, and providing the code value;

obtaining related information of the payee based on the code value in response to the wake-up instruction;

in a case in which current payment belongs to large payment, triggering, based on the related information, a server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee,

wherein the triggering, based on the related information, the server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee comprises:

initiating payment to the server of the payment application based on the related information, so the server generates or applies for a dynamic code from another service provider as the dynamic code of the payee, and gives a prompt to the client, wherein the prompt contains a product personalized extension field corresponding to current large payment; and

receiving corresponding confirmation of a payer on the client, and triggering, based on a result of the corresponding confirmation, the server to continue to perform corresponding large payment processing based on the dynamic code of the payee; and

receiving a payment result returned by the server,

wherein the receiving corresponding confirmation of the payer on the client comprises:

receiving a value assignment operation performed by the payer on the client for the product personalized extension field; and

confirming with the server based on the value-assigned product personalized extension field, so the server performs corresponding large payment processing based on the product personalized extension field.

2. The method according to claim 1, wherein the short-range wireless communication tag comprises: the dynamic code of the payee generated or applied for by the payee and dynamically updated and written into the short-range wireless communication tag; and

triggering, based on the related information, the server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee specifically comprises:

determining the dynamic code of the payee based on a result of reading the short-range wireless communication tag; and

interacting with the server of the payment application based on the related information and the dynamic code of the payee, so the server obtains the dynamic code of the payee and performs corresponding large payment processing based on the dynamic code of the payee.

3. The method according to claim 1, wherein before triggering, based on the related information, the server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee, the method further comprises:

displaying a payment amount input page; and

receiving a large payment amount, not less than a specified amount threshold, inputted by a payer through the payment amount input page to establish that the current payment belongs to large payment.

4. The method according to claim 3, wherein reading, by the mobile device in which the client is located, a short-range wireless communication tag of a payee specifically comprises:

reading, by the mobile device in which the client is located, an amount to be paid written by the payee into the short-range wireless communication tag; and

triggering the server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee specifically comprises:

obtaining the amount to be paid determined by the mobile device by reading;

determining whether the received payment amount inputted by the payer is not less than the amount to be paid; and

if yes, initiating payment, limited by the amount to be paid, to the server of the payment application, so an actual payment amount of the payer for one or more times is equal to the amount

to be paid.

5. The method according to claim 1, wherein a proximity location of the short-range wireless communication tag further displays a collection code of the payee generated based on the code value.

6. The method according to claim 1, wherein the mobile device is a wearable device.

7. The method according to claim 6, wherein the wearable device comprises a smart watch that does not have a camera supporting code scanning.

8. The method according to claim 1, wherein the short-range wireless communication tag is an NFC tag.

9. A payment device, applied to a client of a payment application, wherein the device comprises:

at least one processor; and

a memory communicatively connected to the at least one processor; wherein

the memory stores instructions executable by the at least one processor, and the instructions are executed by the at least one processor, to enable the at least one processor to:

receive a wake-up instruction, wherein a manner of initiating the wake-up instruction comprises: reading, by a mobile device in which the client is located, a short-range wireless communication tag of a payee to obtain a corresponding code value, sending the wake-up instruction to the client, and providing the code value;

obtain related information of the payee based on the code value in response to the wake-up instruction;

in a case in which current payment belongs to large payment, trigger, based on the related information, a server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee,

wherein the payment device being caused to trigger, based on the related information, the server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee comprises being caused to:

initiate payment to the server of the payment application based on the related information, so the server generates or applies for a dynamic code from another service provider as the dynamic code of the payee, and gives a prompt to the client, wherein the prompt contains a product

personalized extension field corresponding to current large payment; and

receive corresponding confirmation of a payer on the client, and trigger, based on a result of the corresponding confirmation, the server to continue to perform corresponding large payment processing based on the dynamic code of the payee; and

receive a payment result returned by the server,

wherein the payment device being caused to receive corresponding confirmation of the payer on the client comprises being caused to:

receive a value assignment operation performed by the payer on the client for the product personalized extension field; and

confirm with the server based on the value-assigned product personalized extension field, so the server performs corresponding large payment processing based on the product personalized extension field;

wherein the extension relates to product reservation and/or product customization.

10. The payment device according to claim 9, wherein the short-range wireless communication tag comprises: the dynamic code of the payee generated or applied for by the payee and dynamically updated and written into the short-range wireless communication tag; and

the payment device being caused to trigger, based on the related information, the server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee specifically comprises being caused to:

determine the dynamic code of the payee based on a result of reading the short-range wireless communication tag; and

interact with the server of the payment application based on the related information and the dynamic code of the payee, so the server obtains the dynamic code of the payee and performs corresponding large payment processing based on the dynamic code of the payee.

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11. The payment device according to claim 9, wherein before triggering, based on the related information, the server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee, the

payment device is further caused to:

display a payment amount input page; and

receive a large payment amount, not less than a specified amount threshold, inputted by a payer through the payment amount input page to establish that the current payment belongs to large payment.

12. The payment device according to claim 11, wherein the payment device being caused to read, by the mobile device in which the client is located, a short-range wireless communication tag of a payee specifically comprises being caused to:

read, by the mobile device in which the client is located, an amount to be paid written by the payee into the short-range wireless communication tag; and

trigger the server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee specifically comprises being caused to:

obtain the amount to be paid determined by the mobile device by reading;

determine whether the received payment amount inputted by the payer is not less than the amount to be paid; and

if yes, initiate payment, limited by the amount to be paid, to the server of the payment application, so an actual payment amount of the payer for one or more times is equal to the amount to be paid.

13. The payment device according to claim 9, wherein a proximity location of the short-range wireless communication tag further displays a collection code of the payee generated based on the code value.

14. The payment device according to claim 9, wherein the mobile device is a wearable device.

15. The payment device according to claim 14, wherein the wearable device comprises a smart watch that does not have a camera supporting code scanning.

16. A non-transitory computer-readable storage medium, wherein the non-transitory computer-readable storage medium stores a computer program, which when executed by a processor causes the processor to:

receive a wake-up instruction, wherein a manner of initiating the wake-up instruction causes the processor to: read, by a mobile device in which the client is located, a short-range wireless communication tag of a payee to obtain a corresponding code value, send the wake-up instruction

to the client, and provide the code value;

obtain related information of the payee based on the code value in response to the wake-up instruction;

in a case in which current payment belongs to large payment, trigger, based on the related information, a server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee,

wherein the triggering, based on the related information, the server of the payment application to obtain a dynamic code of the payee and perform corresponding large payment processing based on the dynamic code of the payee comprises:

initiating payment to the server of the payment application based on the related information, so the server generates or applies for a dynamic code from another service provider as the dynamic code of the payee, and gives a prompt to the client, wherein the prompt contains a product personalized extension field corresponding to current large payment; and

receiving corresponding confirmation of a payer on the client, and triggering, based on a result of the corresponding confirmation, the server to continue to perform corresponding large payment processing based on the dynamic code of the payee; and

receive a payment result returned by the server,

wherein the receiving corresponding confirmation of the payer on the client comprises:

receiving a value assignment operation performed by the payer on the client for the product personalized extension field; and

confirming with the server based on the value-assigned product personalized extension field, so the server performs corresponding large payment processing based on the product personalized extension field.