

CLAIMS

1. A method for processing credit payment, the method comprising:
sending, by a mobile terminal, an application authorization request to a predetermined server by using a credit authorization system application on the mobile terminal (S110);
in response to sending the application authorization request to the predetermined server, receiving, by the mobile terminal, an application public key certificate and an application private key that are sent by the predetermined server (S120);
in response to receiving the application public key certificate and the application private key, storing, by the mobile terminal, the application public key certificate and the application private key in a credit payment application on the mobile terminal (S130);
sending, by the mobile terminal, a credit payment data acquisition request to the predetermined server (S140); and
in response to sending the credit payment data acquisition request to the predetermined server, receiving, by the mobile terminal, credit payment data sent by the predetermined server, and enabling a credit payment function of the mobile terminal based on the credit payment data (S150).
2. The method according to claim 1, wherein a pair of an application public key and the application private key are generated by the predetermined server based on the application authorization request.
3. The method according to claim 2, wherein the application public key certificate is generated by the predetermined server signing the application public key using an authorized private key.
4. The method according to claim 3, wherein the authorized private key is locally stored on the predetermined server.
5. The method according to claim 1, wherein the method is applied to payment for public

transportation, and the credit payment data comprises at least one of a payment card number, a credit limit, an available limit, or a transaction authentication code (TAC) sub-key.

6. The method according to claim 1, further comprising:
obtaining device parameter information of the mobile terminal (S101); and
sending the device parameter information to the predetermined server (S102).
7. The method according to claim 6, further comprising:
determining whether credit payment enabling information sent by the predetermined server is received (S103); and
in response to determining that the credit payment enabling information sent by the predetermined server is received, determining that the mobile terminal meets a hardware condition for enabling credit payment (S104).
8. The method according to claim 7, further comprising:
obtaining user identity information that corresponds to the mobile terminal (S105); and
sending the user identity information to the predetermined server (S106).
9. The method according to claim 8, further comprising:
determining whether security authentication success information sent by the predetermined server is received (S107); and
in response to determining that the security authentication success information sent by the predetermined server is received, determining that the mobile terminal meets a security authentication condition for enabling credit payment (S108).
10. The method according to claim 8, wherein the user identity information comprises at least one of an ID card number, a name, a bank card number, or an email address.
11. The method according to claim 1, further comprising:
sending a request for obtaining predetermined installation files to the predetermined server

(S160);

obtaining the predetermined installation files sent by the predetermined server (S170); and
installing the predetermined installation files on the mobile terminal (S180).

12. The method according to claim 11, wherein the predetermined installation files includes the credit payment application.

13. An apparatus for processing credit payment, applied to a mobile terminal, the apparatus comprising a plurality of modules configured to perform the method according to any one of claims 1 to 12.