IC CARD-BASED TRANSACTION PROCESSING AND CREDIT PAYMENT AUTHORIZATION METHOD, DEVICE, AND SYSTEM

ABSTRACT

The present application provides an IC card-based transaction processing and credit payment authorization method and device, where the transaction processing method includes: after a card reading terminal device detects an IC card, if it is determined that the IC card satisfies a credit payment condition, determining, by the card reading terminal device, that a current transaction is completed, and recording related information of the current transaction; generating, by a server of an IC card issuer, a deduction request that includes the related information of the current transaction, and sending the deduction request to a credit authorizer, where the credit authorizer registers a payment account of an IC card holder in advance; and performing, by the credit authorizer, a deduction operation on the payment account of the IC card holder based on the deduction request, and performing settlement with the IC card issuer for the current transaction after the deduction succeeds. In implementations, credit payment is used for the IC card during transaction, and the user does not need to recharge the IC card in advance. For the IC card issuer, processing of a service related to recharging can be reduced, and management efficiency of the IC card is significantly improved.

[FIG. 2B]