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(54) Title: PAYMENT PROCESSING METHOD, APPARATUS, DEVICE AND SYSTEM

(54) 发明名称: 支付处理方法、装置、设备及系统

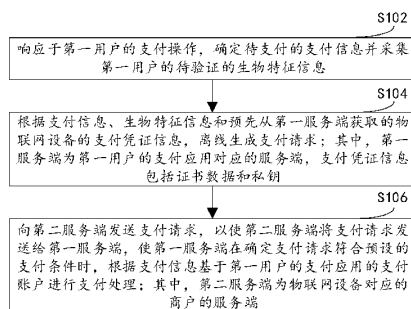


图 2

- S102 In response to a payment operation of a first user, determine payment information to be paid, and collect biological feature information to be verified of the first user
- S104 Generate a payment request offline according to the payment information, the biological feature information and payment voucher information of the Internet of Things device obtained from a first server in advance, wherein the first server is a server corresponding to a payment application of the first user, and the payment voucher information comprise certificate data and a private key
- S106 Send a payment request to a second server so that the second server sends the payment request to the first server, and the first server performs payment processing on the basis of a payment account of the first user according to the payment information when determining that the payment request satisfies a preset payment condition, wherein the second server is a server of a merchant corresponding to the Internet of Things device

(57) Abstract: Embodiments in the description provide a payment processing method, apparatus, device and system. The method comprises: in response to a payment operation of a first user, an Internet of Things device determining payment information to be paid, and collecting biological feature information to be verified of the first user; generating a payment request offline according to the payment information, the biological feature information and payment voucher information of the Internet of Things device obtained from a first server in advance; sending a payment request to a second server so that the second server sends the payment request to

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the first server, and the first server performs payment processing on the basis of a payment account of the first user according to the payment information when determining that the payment request satisfies a preset payment condition, wherein the first server is a server corresponding to a payment application of the first user, and the second server is a server of a merchant corresponding to the Internet of Things device.

(57) 摘要: 本说明书实施例提供了一种支付处理方法、装置、设备及系统, 其中方法包括: 物联网设备响应于第一用户的支付操作, 确定待支付的支付信息并采集第一用户的待验证的生物特征信息; 根据支付信息、生物特征信息和预先从第一服务端获取的物联网设备的支付凭证信息, 离线生成支付请求; 向第二服务端发送支付请求, 以使第二服务端将支付请求发送给第一服务端, 使第一服务端在确定支付请求符合预设的支付条件时, 根据支付信息基于第一用户的支付账户进行支付处理; 其中, 第一服务端为第一用户的支付应用对应的服务端, 第二服务端为物联网设备对应的商户的服务端。