

CLAIMS

What is claimed is:

1. A mobile payment method, comprising:
 - monitoring (S200), by a terminal device, body movements of a user when the
 - 5 terminal device is in a lock screen mode;
 - displaying (S202) a first mobile payment interface when it is determined that a first monitored body movement satisfies first specified criteria, the first mobile payment interface selected from predetermined available mobile payment interfaces comprising a mobile payment interface used to obtain collection information and a
 - 10 mobile payment interface used to display mobile payment information, wherein the mobile payment interface used to obtain collection information specifically comprises an interface used to scan a collection identifier and the mobile payment interface used to display mobile payment information specifically comprises an interface used to display a mobile payment identifier;
 - 15 continuing to monitor body movements of the user;
 - if it is determined that a second monitored body movement satisfies second specified criteria, selecting a second mobile payment interface other than the first mobile payment interface from the predetermined available mobile payment interfaces, and displaying the second mobile payment interface, wherein the second
 - 20 specified criteria are the same as the first specified criteria; and
 - executing (S204) a mobile payment service based on inputs received through the displayed first or second mobile payment interface.
2. The method according to claim 1, wherein the monitoring body movements of
- 25 a user specifically comprises:
 - monitoring, by the terminal device, the body movements of the user by using a built-in acceleration sensor; and
 - that it is determined that the first monitored body movement satisfies first specified criteria specifically comprises:
 - 30 when it is determined, by using the acceleration sensor, that an acceleration of the terminal device is greater than a specified threshold, it is determined that the first monitored body movement satisfies the first specified criteria.

3. The method according to claim 1, wherein displaying the first mobile payment interface or the second mobile payment interface specifically comprises:

obtaining rendering data from a specified application by using an operating system, and displaying the first mobile payment interface or the second mobile payment based on the obtained rendering data; and

the executing a mobile payment service based on inputs received through the displayed first or second mobile payment interface specifically comprises:

scanning a collection identifier by using the mobile payment interface used to obtain collection information, parsing the scanned collection identifier to obtain payee information, and sending the payee information to the specified application for mobile payment by using the operating system; or

performing mobile payment by using a mobile payment identifier displayed in the mobile payment interface used to display mobile payment information, wherein the mobile payment identifier is obtained from the specified application by using the operating system.

4. The method according to any one of claims 1 to 3, wherein before the executing a mobile payment service based on inputs received through the displayed first or second mobile payment interface, the method further comprises:

performing identity verification on the user, and determining that the identity verification on the user succeeds.

5. A terminal device, comprising one or more processors and memories, wherein the memories store programs, and the programs are configured to be executed by the one or more processors to perform a method according to any one of the preceding claims.

6. A computer program product comprising instructions which, when executed by a terminal device, cause the terminal device to perform the method of any of claims 1 – 4.