

PAYMENT ASSISTANCE METHODS, APPARATUSES, AND DEVICES

ABSTRACT

5 Implementations of the present specification disclose payment assistance
methods, apparatuses, and devices. The solutions include the following content: When
a user needs to perform real-world payment after consuming at a merchant, the user
does not need to determine a payment receiving object through code scanning. A
merchant end can obtain a merchant account identifier allocated by a server, and send
10 the merchant account identifier through short-range wireless communication such as a
Bluetooth Low Energy (BLE) broadcast. A user end can receive the merchant account
identifier and generate verification information, and send the merchant account
identifier and the verification information to the server. The server delivers the
verification information to the corresponding merchant end based on the merchant
15 account identifier. Then, the merchant end sends the verification information through
short-range wireless communication. The user end receives the verification
information, and verifies the verification information to determine whether the
verification information is pre-generated by the user end. If the verification
information is pre-generated by the user end, the user end can determine that a
20 merchant account corresponding to the merchant account identifier is a payment
receiving object, so as to perform a payment.

FIG. 1