

# **IDENTITY VERIFICATION METHOD AND SYSTEM, AND INTELLIGENT WEARABLE DEVICE**

## **TECHNICAL FIELD**

[0001] The present application relates to the field of intelligent wearable device  
5 technologies, and in particular, to an identity verification method and system, and an  
intelligent wearable device.

## **BACKGROUND**

[0002] With the continuous development of offline payment scenarios, the  
payment method has changed from the traditional cash payment to the current QR  
10 scanning payment, sound wave payment, NFC payment, Bluetooth payment, etc.  
Using intelligent devices instead of cash is bound to become the main payment  
method in the future. The current offline payment scenarios mainly depend on users'  
smartphones, and payments are mainly made by using the payment apps on the  
mobile phones.

15 [0003] As intelligent wearable devices develop, the application of intelligent  
devices has gradually transformed from only the mobile phone to the Internet of  
Everything, and everything is becoming intelligent. Using more convenient and  
friendlier intelligent wearable devices for payments can achieve better payment  
experience. Identity verification is an important step in the payment process. Using  
20 the intelligent wearable devices to implement identity verification in the payment  
process has bright prospects.

## **SUMMARY**

[0004] Implementations of the present application provide an identity verification  
method and system and an intelligent wearable device, to implement identity  
25 verification.

[0005] To resolve the previous technical problem, the implementations of the

present application are implemented as follows.

**[0006]** An identity verification method, including: obtaining and storing, by an intelligent wearable device configured with an embedded algorithm chip, provisioning data from a provisioning server by using a connected intelligent terminal; invoking, by the intelligent wearable device, the embedded algorithm chip by using a micro operating system, generating and presenting a one-time password based on the provisioning data; obtaining, by a merchant device, the presented one-time password and sending the one-time password to a verification server for verification; and receiving, by the merchant device, a verification success message sent by the verification server to complete identity verification.

**[0007]** An identity verification method, including: obtaining and storing, by an intelligent wearable device configured with an embedded algorithm chip, provisioning data from a provisioning server by using a connected intelligent terminal; and invoking, by the intelligent wearable device, the embedded algorithm chip by using a micro operating system, generating and presenting a one-time password based on the provisioning data.

**[0008]** An identity verification system, including: a provisioning server, configured to store provisioning data; an intelligent wearable device, configured with an embedded algorithm chip, where the intelligent wearable device obtains and stores the provisioning data from the provisioning server by using a connected intelligent terminal; the embedded algorithm chip has a predetermined one-time password generation algorithm, and the intelligent wearable device invokes the embedded algorithm chip and generates and presents a one-time password based on the provisioning data. The identity verification system also includes a merchant device, configured to obtain the presented one-time password and send the one-time password to a verification server for verification, and further configured to complete identity verification when receiving a verification success message sent by the verification server; and the verification server, configured to verify the one-time password sent by the merchant device.

**[0009]** An intelligent wearable device for identity verification, including: a provisioning data acquisition unit, configured to obtain provisioning data from a provisioning server by using a connected intelligent terminal; a storage unit, configured to store the obtained provisioning data; an embedded algorithm chip, which has a predetermined one-time password generation algorithm and generates a

one-time password based on the provisioning data; and a presentation unit, configured to present the generated one-time password.

[0010] The implementations of the present application can implement identity verification of the intelligent wearable device.

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## **BRIEF DESCRIPTION OF DRAWINGS**

[0011] To describe the technical solutions in the implementations of the present application or in the existing technologies more clearly, the following briefly describes the accompanying drawings needed for describing the implementations or the existing technologies. Apparently, the accompanying drawings in the following description merely show some implementations of the present application, and a person of ordinary skill in the art can still derive other drawings from these accompanying drawings without creative efforts.

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[0012] FIG. 1 is a flowchart illustrating an implementation of an identity verification method, according to the present application;

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[0013] FIG. 2 is a flowchart illustrating an implementation of an identity verification method, according to the present application;

[0014] FIG. 3 is a block diagram illustrating an implementation of an identity verification system, according to the present application; and

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[0015] FIG. 4 is a block diagram illustrating an implementation of an intelligent wearable device, according to the present application.

## **DESCRIPTION OF IMPLEMENTATIONS**

[0016] Implementations of the present application provide an identity verification method and system, and an intelligent wearable device.

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[0017] To make a person skilled in the art understand the technical solutions in the present application better, the following clearly and completely describes the technical solutions in the implementations of the present application with reference to the accompanying drawings in the implementations of the present application. Apparently, the described implementations are merely some but not all of the implementations of the present application. All other implementations obtained by a person of ordinary skill in the art based on the implementations of the present application without

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creative efforts shall fall within the protection scope of the present application.

**[0018]** Implementations of the present application provide an identity verification method. The method relates to an intelligent wearable device, a merchant device, and a server. The server can be responsible for provisioning an identity verification service of the intelligent wearable device and identity verification of the intelligent wearable device. Therefore, a provisioning server and a verification server can be disposed. Certainly, the provisioning server and the verification server can be located on the same physical server, which is not limited here. The provisioning server and the verification server can save seed files needed for provisioning and verification.

10 The intelligent wearable device can be installed with an embedded algorithm chip. The embedded algorithm chip can be a small chip, such as an embedded security element (eSE). The embedded algorithm chip can have a predetermined one-time password generation algorithm. The embedded algorithm chip can provide an interface through hardware connection, so the intelligent wearable device can invoke

15 it. The intelligent wearable device can communicate with the embedded algorithm chip, by using a micro operating system, to complete data transmission etc. The intelligent wearable device can provide a presentation unit, configured to present a one-time password to the merchant device. Usually the presentation unit can be, for example, a display screen, so a generated one-time password can be presented on the

20 display screen. The intelligent wearable device can be installed with a short-range wireless communications unit, and the short-range wireless communications unit can perform wireless communication with an intelligent terminal (such as a smartphone or a tablet computer). The short-range wireless communication can include communications technologies such as Bluetooth, infrared (IrDA), wireless local area network (Wi-Fi or WLAN, mostly 802.11 series protocols), Wi-Fi Direct, ultra wide band, ZigBee, and near field communication (NFC). The merchant device, for example, is a scanning device (including a scanning gun, a vertical scanner, or an embedded scanning module), and can obtain through scanning a one-time password presented on the presentation unit of the intelligent wearable device.

30 **[0019]** As shown in FIG. 1, an implementation of the present application provides an identity verification method, including:

**[0020]** S110. An intelligent wearable device configured with an embedded algorithm chip, obtains and stores provisioning data from a provisioning server by using a connected intelligent terminal.

**[0021]** The provisioning data can include a seed and a server timestamp.

**[0022]** The intelligent wearable device configured with the embedded algorithm chip can obtain and store the provisioning data directly from the provisioning server by using the intelligent terminal, or the provisioning data can be encrypted and then transmitted to ensure transmission security. The latter can be that the intelligent wearable device configured with the embedded algorithm chip, stores the encrypted provisioning data after receiving it. The encryption mode can use a symmetric encryption technology or an asymmetric encryption technology.

**[0023]** The asymmetric encryption technology is also referred to as public-key cryptography, for example, the classic RSA algorithm. The asymmetric key encryption technology uses a pair of matched keys for encryption and decryption. There are two keys, one is a public key, and the other is a private key. Each key performs unidirectional processing on data, and the function of one key is contrary to that of the other key. When one key is used for encryption, the other one is used for decryption. A file encrypted by the public key can be decrypted only by using the private key, and a file encrypted by the private key can be decrypted only by using the public key. The public key is usually disclosed by its owner, and the private key must be kept secret. To send a confidential packet, a sender can encrypt the data by using a public key of a receiver. Once the data is encrypted, the data can be decrypted by the receiver only by using its private key. On the contrary, a user can also process the data with its own private key. If the sender encrypts the data by using its own private key, the receiver can decrypt the data by using a public key provided by the sender. In addition to the RSA algorithm, the typical asymmetric encryption algorithm includes Elgamal, knapsack algorithm, Rabin, D-H, and Elliptic Curve Cryptography (ECC). Details are not described here.

**[0024]** The solution of S110 using the asymmetric encryption technology is implemented in S111 to S115.

**[0025]** S111. The intelligent terminal sends a request for enabling a one-time password function to the intelligent wearable device.

**[0026]** The intelligent wearable device configured with the embedded algorithm chip has a wireless or wired connection to the intelligent terminal. The wireless connection can be established by using a short-range wireless communications technology. The short-range wireless communication can include communications technologies such as Bluetooth, infrared (IrDA), wireless local area network (Wi-Fi or

WLAN, mostly 802.11 series protocols), Wi-Fi Direct, ultra wide band, ZigBee, and near field communication (NFC).

5     **[0027]**     The intelligent terminal can send a request for enabling a one-time password function to the intelligent wearable device by using the established wireless or wired connection.

**[0028]**     S112. The intelligent wearable device communicates with the embedded algorithm chip by using a micro operating system, to obtain a public key in a pair of public key and private key generated by the embedded algorithm chip by using an asymmetric encryption algorithm.

10   **[0029]**     The intelligent wearable device can communicate with the embedded algorithm chip by using the micro operating system and a hardware interface. The embedded algorithm chip can generate a pair of public key and private key in advance by using an asymmetric encryption algorithm, or can generate a pair of public key and private key when the intelligent terminal in S111 sends a request for enabling a  
15   one-time password function.

**[0030]**     The intelligent wearable device communicates with the embedded algorithm chip by using the micro operating system, and the intelligent wearable device can obtain a public key in a pair of public key and private key from the embedded algorithm chip by using the micro operating system.

20   **[0031]**     S113. The intelligent wearable device sends the public key to the provisioning server by using the intelligent terminal.

**[0032]**     The intelligent wearable device can send the obtained public key to the intelligent terminal.

**[0033]**     S114. The provisioning server encrypts the provisioning data by using the  
25   public key and returns the encrypted provisioning data to the intelligent wearable device by using the intelligent terminal.

**[0034]**     After obtaining the public key, the provisioning server can use the public key to encrypt the provisioning data. Further, the provisioning server can return the encrypted provisioning data to the intelligent wearable device by using the intelligent  
30   terminal.

**[0035]**     S115. The intelligent wearable device stores the encrypted provisioning data.

**[0036]**     After receiving the provisioning data encrypted by using the public key, the intelligent wearable device can store it. Because the intelligent wearable device

does not have the private key paired with the public key, the intelligent wearable device cannot decrypt the provisioning data. Therefore, subsequent identity verification can be performed only after the paired private key in the embedded algorithm chip is used to decrypt the encrypted provisioning data.

5    **[0037]**     After S114 and before S115, the embedded algorithm chip can further decrypt the encrypted provisioning data by using the paired private key to obtain decrypted provisioning data, and the embedded algorithm chip verifies the provisioning data. The embedded algorithm chip can verify the provisioning data obtained by the intelligent wearable device in the following way: The embedded  
10   algorithm chip calculates, by using a predetermined one-time password generation algorithm, a one-time password based on the provisioning data, and checks whether the length of the generated one-time password meets a predetermined value. If the length of the generated one-time password meets the predetermined value, it indicates that verification succeeds, namely, the provisioning data is correct and can be stored.

15   **[0038]**     Similarly, in S110, after the intelligent wearable device configured with the embedded algorithm chip obtains the provisioning data from the provisioning server by using the connected intelligent terminal, before the intelligent wearable device stores the provisioning data, the method can further include the following: the embedded algorithm chip verifies the provisioning data obtained by the intelligent  
20   wearable device; and the intelligent wearable device stores the provisioning data obtained from the provisioning server if verification succeeds. Similarly, the embedded algorithm chip can verify the provisioning data obtained by the intelligent wearable device in the following way: the embedded algorithm chip calculates, by using a predetermined one-time password generation algorithm, a one-time password  
25   based on the provisioning data, and checks whether the length of the generated one-time password meets a predetermined value. If the length of the generated one-time password meets the predetermined value, it indicates that verification succeeds, namely, the provisioning data is correct and can be stored.

**[0039]**     S120. The intelligent wearable device invokes the embedded algorithm  
30   chip by using the micro operating system and generates and presents a one-time password based on the provisioning data.

**[0040]**     When identity verification is needed, for example, in a transaction process, the provisioning data stored in S110 can be used for verification.

**[0041]**     For the unencrypted provisioning data stored in the intelligent wearable

device, the embedded algorithm chip can be invoked to generate a one-time password based on the provisioning data. As described above, the provisioning data can include a seed and a server timestamp. The seed includes data. According to the data in the seed and with reference to the server timestamp, a one-time password algorithm can be used to generate a one-time password.

**[0042]** The embedded algorithm chip can have a predetermined one-time password generation algorithm, such as a time-based one-time password algorithm (TOTP), and an HMAC-based one-time password algorithm (HOTP). Using the HOTP as an example, the embedded algorithm chip can obtain the provisioning data stored in the intelligent wearable device, invoke the predetermined HOTP algorithm, and use the provisioning data as an input parameter of the algorithm to generate a one-time password. The embedded algorithm chip can obtain the seed and the server timestamp in the provisioning data stored in the intelligent wearable device, and invoke the predetermined HOTP algorithm. The algorithm calculates the time of the intelligent wearable device when the intelligent wearable device receives the provisioning data for the first time and time of the intelligent wearable device during current verification, which are referred to as first time and second time. It is known that usually the first time is fixed (because the time of the intelligent wearable device is fixed when the provisioning data is received for the first time). Starting from the server timestamp and in consideration of the difference between the second time and the first time, the intelligent wearable device can calculate current server time. That is, the intelligent wearable device can maintain time synchronization with the server, and can further generate a one-time password by executing the algorithm.

**[0043]** In this way, the server time is consistent with the time of the intelligent wearable device by using the server timestamp, and a seed in the server is consistent with the seed stored on the intelligent wearable device. Therefore, the one-time password generated by the intelligent wearable device by invoking the embedded algorithm chip by using the micro operating system is the same as a one-time password generated by using the same one-time password generation algorithm on the server. In addition, one-time passwords generated at different moments are inconsistent (possibly accurate to several seconds to minutes according to a service requirement and a network transmission delay). As such, subsequently, the server can use this principle to verify whether a one-time password generated by the intelligent wearable device is correct, to determine whether identity verification succeeds.

**[0044]** After generating the one-time password, the intelligent wearable device can present it. The intelligent wearable device can have a screen, and the generated one-time password can be displayed on the screen.

5 **[0045]** S130. A merchant device obtains the presented one-time password and sends the one-time password to a verification server for verification.

**[0046]** An acquisition device can be installed at a merchant shop, such as a scanning gun, a vertical scanner, and an embedded scanning module. These merchant devices can scan a one-time password that can be displayed on the screen of the intelligent wearable device, to obtain the one-time password.

10 **[0047]** After obtaining the one-time password, the merchant device can send it to the verification server for verification.

**[0048]** The verification server and the provisioning server store the same seed, and the two servers remain time synchronization. As such, after receiving a verification request sent by the merchant device, the verification server can obtain a  
15 local one-time password corresponding to a current moment, that is, a one-time password generated by the verification server itself based on the seed and the server time. The one-time password sent by the merchant device can be referred to as a first one-time password, and the one-time password generated by the verification server can be referred to as a second one-time password. As described above, the time of the  
20 intelligent wearable device is consistent with the server time by using the server timestamp. Therefore, it can be ensured that the first one-time password generated by the intelligent wearable device by invoking the embedded algorithm chip by using the micro operating system is the same as the second one-time password generated by using the same one-time password generation algorithm on the verification server. In  
25 addition, one-time passwords generated at different moments are inconsistent (possibly accurate to several seconds to minutes according to a service requirement and a network transmission delay).

**[0049]** As such, the verification server can determine whether identity verification succeeds by determining whether the first one-time password is consistent with the  
30 second one-time password, and if yes, verification succeeds; if not, verification fails.

**[0050]** S140. The merchant device receives a verification success message sent by the verification server to complete identity verification.

**[0051]** After verification succeeds, the verification server can return a verification success message to the merchant device. The merchant device receives the

verification success message sent by the verification server to complete identity verification.

5     **[0052]**     The intelligent wearable device is, for example, a smartwatch or a smart band. The smartwatch has high costs and a short standby time and is inconvenient to use. The smart band has low costs and a long standby time and is easy to use. Using the smart band as a wearable device in a payment process to implement identity verification is more promising. Certainly, the present application does not exclude an intelligent wearable device such as a smartwatch.

10    **[0053]**     The following describes the method implementation shown in FIG. 1 from the perspective of the intelligent wearable device. As shown in FIG. 2, the method includes the following steps.

**[0054]**     S210. An intelligent wearable device, configured with an embedded algorithm chip, obtains and stores provisioning data from a provisioning server by using a connected intelligent terminal.

15    **[0055]**     S220. The intelligent wearable device invokes the embedded algorithm chip by using a micro operating system and generates and presents a one-time password based on the provisioning data.

**[0056]**     The provisioning data includes a seed and a server timestamp.

20    **[0057]**     That the intelligent wearable device, configured with the embedded algorithm chip, obtains and stores the provisioning data from the provisioning server by using the connected intelligent terminal can include the following:

**[0058]**     S211. The intelligent wearable device receives a request sent by the intelligent terminal for enabling a one-time password function.

25    **[0059]**     S212. The intelligent wearable device communicates with the embedded algorithm chip by using the micro operating system, to obtain a public key in a pair of public key and private key generated by the embedded algorithm chip by using an asymmetric encryption algorithm.

**[0060]**     S213. The intelligent wearable device sends the public key to the provisioning server by using the intelligent terminal.

30    **[0061]**     S214. The intelligent wearable device receives and stores, by using the intelligent terminal, provisioning data encrypted by using the public key and returned by the provisioning server.

**[0062]**     After the intelligent wearable device obtains the provisioning data from the provisioning server by using the connected intelligent terminal, and before the

intelligent wearable device stores the provisioning data, the method can further include the following:

**[0063]** S215. The intelligent wearable device sends the obtained provisioning data to the embedded algorithm chip for verification.

5 **[0064]** S216. The intelligent wearable device stores the provisioning data obtained from the server if verification succeeds.

**[0065]** If the provisioning data returned by the provisioning server is encrypted by using the public key, after the intelligent wearable device obtains the provisioning data encrypted using the public key from the provisioning server by using the  
10 connected intelligent terminal, and before the intelligent wearable device stores the encrypted provisioning data, the method can further include the following:

**[0066]** S217. The embedded algorithm chip decrypts the encrypted provisioning data by using the paired private key to obtain decrypted provisioning data.

**[0067]** S218. The embedded algorithm chip verifies the provisioning data.

15 **[0068]** That the embedded algorithm chip verifies the provisioning data can include the following:

**[0069]** The embedded algorithm chip calculates, by using a predetermined one-time password generation algorithm, a one-time password based on the provisioning data, and checks whether the length of the generated one-time password  
20 meets a predetermined value; and determines that verification succeeds if the length of the generated one-time password meets the predetermined value.

**[0070]** The intelligent wearable device is connected to the intelligent terminal in a wired or wireless way, and the wireless way includes a short-range wireless communications method.

25 **[0071]** The short-range wireless communications mode includes any one of the following: Bluetooth, infrared, wireless local area network, Wi-Fi Direct, ultra wide band, ZigBee, and near field communication.

**[0072]** The one-time password can be generated by a one-time password generation algorithm, and the one-time password generation algorithm includes a  
30 TOTP algorithm and an HOTP algorithm.

**[0073]** The intelligent wearable device can present the generated one-time password by using a screen.

**[0074]** As shown in FIG. 3, the present application further provides an identity verification system implementation, including: a provisioning server 31, configured to

store provisioning data; an intelligent wearable device 32, configured with an embedded algorithm chip 33, where the intelligent wearable device 32 obtains and stores the provisioning data from the provisioning server 31 by using a connected intelligent terminal 34; the embedded algorithm chip 33 has a predetermined one-time password generation algorithm; and the intelligent wearable device 32 invokes the embedded algorithm chip 33 and generates and presents a one-time password based on the provisioning data; and a merchant device 35, configured to obtain the presented one-time password and send the one-time password to a verification server 36 for verification; and further configured to complete identity verification when receiving a verification success message sent by the verification server 36.

**[0075]** Preferably, the provisioning server 31 and the verification server 36 are integrated into the same server.

**[0076]** Preferably, the provisioning data includes a seed and a server timestamp.

**[0077]** Preferably, the intelligent wearable device 32 includes the following: a request unit, configured to send a request for enabling a one-time password function to the intelligent wearable device; a public key acquisition unit, configured to communicate with the embedded algorithm chip, to obtain a public key in a pair of public key and private key generated by the embedded algorithm chip by using an asymmetric encryption algorithm; a public key sending unit, configured to send the public key to the provisioning server by using the intelligent terminal; a provisioning data receiving unit, configured to receive, by using the intelligent terminal, provisioning data encrypted by using the public key and returned by the provisioning server; and a storage unit, configured to store the encrypted provisioning data.

**[0078]** Preferably, the embedded algorithm chip 33 further includes a verification unit, configured to verify whether the provisioning data obtained by the intelligent wearable device is correct.

**[0079]** Preferably, the embedded algorithm chip 33 further includes a decryption unit, configured to decrypt the encrypted provisioning data by using the paired private key to obtain decrypted provisioning data.

**[0080]** The verification unit is configured to verify whether the decrypted provisioning data is correct.

**[0081]** Preferably, the verification unit calculates, by using the predetermined one-time password generation algorithm, a one-time password based on the provisioning data, and checks whether the length of the generated one-time password

meets a predetermined value; and determines that verification succeeds if the length of the generated one-time password meets the predetermined value.

**[0082]** Preferably, the intelligent wearable device 32 is connected to the intelligent terminal 34 in a wired or wireless way, and the wireless way includes a short-range wireless communications mode.

**[0083]** Preferably, the short-range wireless communications mode includes any one of the following: Bluetooth, infrared, wireless local area network, Wi-Fi Direct, ultra wide band, ZigBee, and near field communication.

**[0084]** Preferably, the one-time password is generated by a one-time password generation algorithm, and the one-time password generation algorithm includes a TOTP algorithm and an HOTP algorithm.

**[0085]** Preferably, the intelligent wearable device includes a screen, configured to present the generated one-time password.

**[0086]** Preferably, the merchant device 35 includes any one of a scanning gun, a vertical scanner, and an embedded scanning module.

**[0087]** As shown in FIG. 4, the present application further provides an intelligent wearable device implementation for identity verification, including: a provisioning data acquisition unit 41, configured to obtain provisioning data from a provisioning server by using a connected intelligent terminal; a storage unit 42, configured to store the obtained provisioning data; an embedded algorithm chip 43, which has a predetermined one-time password generation algorithm and generates a one-time password based on the provisioning data; and a presentation unit 44, configured to present the generated one-time password.

**[0088]** Preferably, the provisioning data includes a seed and a server timestamp.

**[0089]** Preferably, the intelligent wearable device includes: a request receiving unit, configured to receive a request sent by the intelligent terminal for enabling a one-time password function; a public key acquisition unit, configured to communicate with the embedded algorithm chip, to obtain a public key in a pair of public key and private key generated by the embedded algorithm chip by using an asymmetric encryption algorithm; a public key sending unit, configured to send the public key to the provisioning server by using the intelligent terminal; a provisioning data receiving unit, configured to receive, by using the intelligent terminal, provisioning data encrypted by using the public key and returned by the provisioning server; and a storage unit, configured to store the encrypted provisioning data.

**[0090]** Preferably, the embedded algorithm chip further verifies the obtained provisioning data; and the storage unit stores the provisioning data obtained from the server if verification succeeds.

5 **[0091]** Preferably, the intelligent wearable device further includes: a decryption unit, configured to decrypt the encrypted provisioning data by using the paired private key to obtain decrypted provisioning data; and the embedded algorithm chip further verifies the obtained provisioning data.

**[0092]** Preferably, that the embedded algorithm chip verifies the obtained provisioning data includes the following:

10 **[0093]** The embedded algorithm chip calculates, by using the predetermined one-time password generation algorithm, a one-time password based on the provisioning data, and checks whether the length of the generated one-time password meets a predetermined value; and determines that verification succeeds if the length of the generated one-time password meets the predetermined value.

15 **[0094]** Preferably, the intelligent wearable device is connected to the intelligent terminal in a wired or wireless way, and the wireless way includes a short-range wireless communications method.

**[0095]** Preferably, the short-range wireless communications mode includes any one of the following: Bluetooth, infrared, wireless local area network, Wi-Fi Direct,  
20 ultra wide band, ZigBee, and near field communication.

**[0096]** Preferably, the one-time password is generated by a one-time password generation algorithm, and the one-time password generation algorithm includes a TOTP algorithm and an HOTP algorithm.

**[097]** Preferably, the presentation unit includes a screen.

25 **[098]** In the 1990s, it can be apparently identified whether a technology is improved in terms of hardware (for example, an improvement of circuit structure, such as a diode, a transistor, or a switch) or is improved in terms of software (an improvement of a procedure). However, as technologies develop, improvements in many current method processes can be considered as a direct improvement in a  
30 hardware circuit structure. Almost all designers obtain corresponding hardware circuit structures by programming improved method processes to hardware circuits. Therefore, it cannot be said that the improvement in a method process cannot be implemented by using a hardware entity module. For example, a programmable logic device (PLD), such as a field programmable gate array (FPGA), is such an integrated

circuit whose logic function is determined by programming a device by a user. Designers "integrate" a digital system into a single PLD by means of programming without requiring a chip manufacturer to design and produce a dedicated integrated circuit chip. In addition, currently, instead of manually producing integrated circuit chips, the programming is mostly implemented by "logic compiler" software, which is similar to a software compiler used for program development and writing. Original code that exists before compiling also can be written in a specific programming language, which is referred to as a hardware description language (HDL). There are many HDLs, such as the Advanced Boolean Expression Language (ABEL), the Altera Hardware Description Language (AHDL), Confluence, the Cornell University Programming Language (CUPL), HDCal, the Java Hardware Description Language (JHDL), Lava, Lola, MyHDL, PALASM, and the Ruby Hardware Description Language (RHDL). The Very-High-Speed Integrated Circuit Hardware Description Language (VHDL) and Verilog are most commonly used currently. It should also be clear to a person skilled in the art that a hardware circuit of a logic method process can be easily obtained, by performing logic programming on the method process through several earlier described hardware description languages and programming the method process to an integrated circuit.

**[099]** A controller can be implemented in any appropriate way. For example, the controller can be a microprocessor or a processor and a computer readable medium storing computer readable program code (such as software or firmware) that can be executed by the microprocessor or the processor, a logic gate, a switch, an application specific integrated circuit (ASIC), a programmable logic controller, and an embedded microcontroller. Examples of the controller include but are not limited to the following microcontrollers: ARC 625D, Atmel AT91SAM, Microchip PIC18F26K20, and Silicone Labs C8051F320. A memory controller can also be implemented as a part of the control logic of a memory. A person skilled in the art also know that, in addition to implementing the controller by using the computer readable program code, logic programming of the method steps can allow the controller to implement the same function in forms of the logic gate, the switch, the application-specific integrated circuit, the programmable logic controller, and the embedded microcontroller. Therefore, such a controller can be considered as a hardware component. A device included in the controller and configured to implement various functions can be considered as a structure in the hardware component. Or, the device

configured to implement various functions can even be considered as both a software module implementing the method and a structure in the hardware component.

5     **[0100]**     The system, device, module or unit illustrated in the earlier described implementations can be implemented by a computer chip or an entity, or can be implemented by a product having a certain function.

**[0101]**     For ease of description, the device is described by dividing the functions into various units. Certainly, when the present application is implemented, the functions of all units can be implemented in one or more pieces of software and/or hardware.

10    **[0102]**     A person skilled in the art should understand that the implementations of the present disclosure can be provided as a method, a system, or a computer program product. Therefore, the present disclosure can use a form of hardware only implementations, software only implementations, or implementations with a combination of software and hardware. Moreover, the present disclosure can use a  
15    form of a computer program product implemented on one or more computer-usable storage media (including but not limited to a magnetic disk storage, a CD-ROM, an optical memory, etc.) that include computer-usable program code.

**[0103]**     The present disclosure is described with reference to the flowcharts and/or block diagrams of the method, the device (system), and the computer program product,  
20    according to the implementations of the present disclosure. It should be understood that computer program instructions can be used to implement each process and/or each block in the flowcharts and/or the block diagrams and a combination of a process and/or a block in the flowcharts and/or the block diagrams. These computer program instructions can be provided for a general-purpose computer, a dedicated computer, an  
25    embedded processor, or a processor of another programmable data processing device to generate a machine, so the instructions executed by the computer or the processor of the other programmable data processing device generate a device for implementing a specific function in one or more processes in the flowcharts and/or in one or more blocks in the block diagrams.

30    **[0104]**     These computer program instructions can be stored in a computer readable memory that can instruct the computer or the other programmable data processing device to work in a specific method, so the instructions stored in the computer readable memory generate an artifact that includes an instruction device. The instruction device implements a specific function in one or more processes in the

flowcharts and/or in one or more blocks in the block diagrams.

**[0105]** These computer program instructions can be loaded onto the computer or another programmable data processing device, so a series of operations and steps are performed on the computer or the another programmable device, thereby generating  
5 computer-implemented processing. Therefore, the instructions executed on the computer or the another programmable device provide steps for implementing a specific function in one or more processes in the flowcharts and/or in one or more blocks in the block diagrams.

**[0106]** In a typical configuration, a computing device includes one or more  
10 processors (CPU), an input/output interface, a network interface, and a memory.

**[0107]** The memory can include a nonpersistent storage, a random access memory (RAM), a nonvolatile memory, and/or another form that are in a computer readable medium, for example, a read-only memory (ROM) or a flash memory (flash RAM). The memory is an example of the computer readable medium.

**[0108]** The computer readable medium includes persistent, nonpersistent, movable, and unmovable media that can implement information storage by using any method or technology. Information can be a computer readable instruction, a data structure, a program module, or other data. An example of a computer storage medium includes but is not limited to a parallel random-access machine (PRAM), a  
15 static random access memory (SRAM), a dynamic random access memory (DRAM), another type of random access memory (RAM), a read-only memory (ROM), an electrically erasable programmable read only memory (EEPROM), a flash memory or another memory technology, a compact disc read-only memory (CD-ROM), a digital versatile disc (DVD) or other optical storage, a cassette magnetic tape, tape and disk  
20 storage or another magnetic storage device or any other non-transmission media that can be configured to store information that can be accessed by the computing device. Based on the definition in the present specification, the computer readable medium does not include a transitory computer-readable media (transitory media), for example, a modulated data signal and carrier.

**[0109]** It is worthwhile to further note that in the present specification, the terms  
30 "include", "comprise", or their any other variant is intended to cover a non-exclusive inclusion, so a process, a method, an article, or a device that includes a list of elements not only includes those elements but also includes other elements which are not expressly listed, or further includes elements inherent to such process, method,

article, or device. An element preceded by "includes a ..." does not, without more constraints, preclude the existence of additional identical elements in the process, method, article, or device that includes the element.

**[0110]** A person skilled in the art should understand that the implementations of the present application can be provided as a method, a system, or a computer program product. Therefore, the present application can use a form of hardware only implementations, software only implementations, or implementations with a combination of software and hardware. Moreover, the present application can use a form of a computer program product implemented on one or more computer-usable storage media (including but not limited to a magnetic disk storage, a CD-ROM, an optical memory, etc.) that include computer-usable program code.

**[0111]** The present application can be described in the general context of an executable computer instruction executed by a computer, for example, a program module. Generally, the program module includes a routine, a program, an object, a component, a data structure, etc. for executing a particular task or implementing a particular abstract data type. The present application can also be practiced in distributed computing environments. In the distributed computing environments, tasks are performed by remote processing devices connected through a communications network. In a distributed computing environment, the program module can be located in both local and remote computer storage media including storage devices.

**[0112]** The implementations in the present specification are described in a progressive way. For same or similar parts in the implementations, reference can be made to each other. Each implementation focuses on a difference from other implementations. Particularly, a system implementation is similar to a method implementation, and therefore, is described briefly. For related parts, refer to descriptions in the method implementation.

**[0113]** The previous descriptions are merely implementations of the present application, and are not intended to limit the present application. For a person skilled in the art, the present application can have various modifications and changes. Any modification, equivalent replacement, or improvement made without departing from the spirit and principle of the present application shall fall within the scope of the claims of the present application.

## CLAIMS

What is claimed is:

1. An identity verification method, comprising:

obtaining and storing, by an intelligent wearable device configured with an  
5 embedded algorithm chip, provisioning data from a provisioning server by using a  
connected intelligent terminal;

invoking, by the intelligent wearable device, the embedded algorithm chip by  
using a micro operating system and generating and presenting a one-time password  
based on the provisioning data;

10 obtaining, by a merchant device, the presented one-time password and sending  
the one-time password to a verification server for verification; and

receiving, by the merchant device, a verification success message sent by the  
verification server to complete identity verification.

2. The method according to claim 1, wherein the provisioning server and the  
15 verification server are integrated into the same server.

3. The method according to claim 1, wherein the provisioning data comprises a  
seed and a server timestamp.

4. The method according to claim 1, wherein the obtaining and storing, by an  
intelligent wearable device configured with an embedded algorithm chip, provisioning  
20 data from a provisioning server by using a connected intelligent terminal comprises:

sending, by the intelligent terminal, a request for enabling a one-time password  
function to the intelligent wearable device;

communicating, by the intelligent wearable device, with the embedded algorithm  
chip by using the micro operating system, to obtain a public key in a pair of public  
25 key and private key generated by the embedded algorithm chip by using an  
asymmetric encryption algorithm;

sending, by the intelligent wearable device, the public key to the provisioning  
server by using the intelligent terminal;

encrypting, by the provisioning server, the provisioning data by using the public  
30 key and returning the encrypted provisioning data to the intelligent wearable device  
by using the intelligent terminal; and

storing, by the intelligent wearable device, the encrypted provisioning data.

5. The method according to claim 1, wherein after the intelligent wearable device configured with the embedded algorithm chip obtains the provisioning data from the provisioning server by using the connected intelligent terminal, and before the intelligent wearable device stores the provisioning data, the method further comprises:

5 verifying, by the embedded algorithm chip, the provisioning data obtained by the intelligent wearable device; and

storing, by the intelligent wearable device, the provisioning data obtained from the server if verification succeeds.

6. The method according to claim 4, wherein after the returning, by the provisioning server, the encrypted provisioning data to the intelligent wearable device by using the intelligent terminal, and before the storing, by the intelligent wearable device, the encrypted provisioning data, the method further comprises:

decrypting, by the embedded algorithm chip, the encrypted provisioning data by using the paired private key to obtain decrypted provisioning data; and

15 verifying, by the embedded algorithm chip, the provisioning data.

7. The method according to claim 5 or 6, wherein the verifying, by the embedded algorithm chip, the provisioning data comprises:

calculating, by the embedded algorithm chip by using a predetermined one-time password generation algorithm, a one-time password based on the provisioning data, and checking whether the length of the generated one-time password meets a predetermined value; and

20 determining that verification succeeds if the length of the generated one-time password meets the predetermined value.

8. The method according to claim 1, wherein the intelligent wearable device and the intelligent terminal are connected in a wired or wireless way, and the wireless way comprises a short-distance wireless communications mode.

9. The method according to claim 8, wherein the short-distance wireless communications mode comprises any one of the following:

Bluetooth, infrared, wireless local area network, Wi-Fi Direct, ultra wide band, ZigBee, and near field communication.

10. The method according to claim 1, wherein the one-time password is generated by a one-time password generation algorithm, and the one-time password generation algorithm comprises a TOTP algorithm and an HOTP algorithm.

11. The method according to claim 1, wherein the intelligent wearable device

presents the generated one-time password by using a screen.

12. The method according to claim 1, wherein the merchant device comprises any one of a scanning gun, a vertical scanner, and an embedded scanning module.

13. An identity verification method, comprising:

5 obtaining and storing, by an intelligent wearable device configured with an embedded algorithm chip, provisioning data from a provisioning server by using a connected intelligent terminal; and

invoking, by the intelligent wearable device, the embedded algorithm chip by using a micro operating system and generating and presenting a one-time password  
10 based on the provisioning data.

14. The method according to claim 13, wherein the provisioning data comprises a seed and a server timestamp.

15. The method according to claim 13, wherein the obtaining and storing, by an intelligent wearable device configured with an embedded algorithm chip, provisioning  
15 data from a provisioning server by using a connected intelligent terminal comprises:

receiving, by the intelligent wearable device, a request sent by the intelligent terminal for enabling a one-time password function;

communicating, by the intelligent wearable device, with the embedded algorithm chip by using the micro operating system, to obtain a public key in a pair of public  
20 key and private key generated by the embedded algorithm chip by using an asymmetric encryption algorithm;

sending, by the intelligent wearable device, the public key to the provisioning server by using the intelligent terminal; and

receiving and storing, by the intelligent wearable device by using the intelligent  
25 terminal, provisioning data encrypted by using the public key and returned by the provisioning server.

16. The method according to claim 13, wherein after the intelligent wearable device obtains the provisioning data from the provisioning server by using the connected intelligent terminal, and before the intelligent wearable device stores the  
30 provisioning data, the method further comprises:

sending, by the intelligent wearable device, the obtained provisioning data to the embedded algorithm chip for verification; and

storing, by the intelligent wearable device, the provisioning data obtained from the server if verification succeeds.

17. The method according to claim 15, wherein after the intelligent wearable device receives, by using the intelligent terminal, the provisioning data encrypted by using the public key and returned by the provisioning server, and before the intelligent wearable device stores the encrypted provisioning data, the method further comprises:

- 5        decrypting, by the embedded algorithm chip, the encrypted provisioning data by using the paired private key to obtain decrypted provisioning data; and  
      verifying, by the embedded algorithm chip, the provisioning data.

18. The method according to claim 16 or 17, wherein the verifying, by the embedded algorithm chip, the provisioning data comprises:

- 10        calculating, by the embedded algorithm chip by using a predetermined one-time password generation algorithm, a one-time password based on the provisioning data, and checking whether the length of the generated one-time password meets a predetermined value; and

- determining that verification succeeds if the length of the generated one-time  
15        password meets the predetermined value.

19. The method according to claim 13, wherein the intelligent wearable device and the intelligent terminal are connected in a wired or wireless way, and the wireless way comprises a short-distance wireless communications mode.

- 20        20. The method according to claim 19, wherein the short-distance wireless communications mode comprises any one of the following:

Bluetooth, infrared, wireless local area network, Wi-Fi Direct, ultra wide band, ZigBee, and near field communication.

21. The method according to claim 13, wherein the one-time password is generated by a one-time password generation algorithm, and the one-time password  
25        generation algorithm comprises a TOTP algorithm and an HOTP algorithm.

22. The method according to claim 13, wherein the intelligent wearable device presents the generated one-time password by using a screen.

23. An identity verification system, comprising:

- a provisioning server, configured to store provisioning data;  
30        an intelligent wearable device, configured with an embedded algorithm chip, wherein the intelligent wearable device obtains and stores the provisioning data from the provisioning server by using a connected intelligent terminal; the embedded algorithm chip has a predetermined one-time password generation algorithm; and the intelligent wearable device invokes the embedded algorithm chip by using a micro

operating system and generates and presents a one-time password based on the provisioning data;

a merchant device, configured to obtain the presented one-time password and send the one-time password to a verification server for verification; and further  
5 configured to complete identity verification when receiving a verification success message sent by the verification server; and

the verification server, configured to verify the one-time password sent by the merchant device.

24. The system according to claim 23, wherein the provisioning server and the  
10 verification server are integrated into the same server.

25. The system according to claim 23, wherein the provisioning data comprises a seed and a server timestamp.

26. The system according to claim 23, wherein the intelligent wearable device comprises:

15 a request unit, configured to send a request for enabling a one-time password function to the intelligent wearable device;

a public key acquisition unit, configured to communicate with the embedded algorithm chip, to obtain a public key in a pair of public key and private key generated by the embedded algorithm chip by using an asymmetric encryption  
20 algorithm;

a public key sending unit, configured to send the public key to the provisioning server by using the intelligent terminal;

a provisioning data receiving unit, configured to receive, by using the intelligent terminal, provisioning data encrypted by using the public key and returned by the  
25 provisioning server; and

a storage unit, configured to store the encrypted provisioning data.

27. The system according to claim 23, wherein the intelligent wearable device further comprises a verification unit, configured to verify whether the provisioning data obtained by the intelligent wearable device is correct.

30 28. The system according to claim 26, wherein the embedded algorithm chip further comprises:

a decryption unit, configured to decrypt the encrypted provisioning data by using the paired private key to obtain decrypted provisioning data; and

a verification unit, configured to verify whether the decrypted provisioning data

is correct.

29. The system according to claim 27 or 28, wherein the verification unit calculates, by using the predetermined one-time password generation algorithm, a one-time password based on the provisioning data, and checks whether the length of the generated one-time password meets a predetermined value; and determines that verification succeeds if the length of the generated one-time password meets the predetermined value.

30. The system according to claim 23, wherein the intelligent wearable device and the intelligent terminal are connected in a wired or wireless way, and the wireless way comprises a short-distance wireless communications mode.

31. The system according to claim 30, wherein the short-distance wireless communications mode comprises any one of the following:

Bluetooth, infrared, wireless local area network, Wi-Fi Direct, ultra wide band, ZigBee, and near field communication.

32. The system according to claim 23, wherein the one-time password is generated by a one-time password generation algorithm, and the one-time password generation algorithm comprises a TOTP algorithm and an HOTP algorithm.

33. The system according to claim 23, wherein the intelligent wearable device comprises a screen, configured to present the generated one-time password.

34. The system according to claim 23, wherein the merchant device comprises any one of a scanning gun, a vertical scanner, and an embedded scanning module.

35. An intelligent wearable device for identity verification, comprising:

a provisioning data acquisition unit, configured to obtain provisioning data from a provisioning server by using a connected intelligent terminal;

a storage unit, configured to store the obtained provisioning data;

an embedded algorithm chip, which has a predetermined one-time password generation algorithm and generates a one-time password based on the provisioning data; and

a presentation unit, configured to present the generated one-time password.

36. The intelligent wearable device according to claim 35, wherein the provisioning data comprises a seed and a server timestamp.

37. The intelligent wearable device according to claim 35, wherein the intelligent wearable device comprises:

a request receiving unit, configured to receive a request sent by the intelligent

terminal for enabling a one-time password function;

a public key acquisition unit, configured to communicate with the embedded algorithm chip, to obtain a public key in a pair of public key and private key generated by the embedded algorithm chip by using an asymmetric encryption algorithm;

a public key sending unit, configured to send the public key to the provisioning server by using the intelligent terminal;

a provisioning data receiving unit, configured to receive, by using the intelligent terminal, provisioning data encrypted by using the public key and returned by the provisioning server; and

a storage unit, configured to store the encrypted provisioning data.

38. The intelligent wearable device according to claim 35, wherein the embedded algorithm chip further verifies the obtained provisioning data; and

the storage unit stores the provisioning data obtained from the server if verification succeeds.

39. The intelligent wearable device according to claim 37, wherein the intelligent wearable device further comprises:

a decryption unit, configured to decrypt the encrypted provisioning data by using the paired private key to obtain decrypted provisioning data; and

the embedded algorithm chip further verifies the obtained provisioning data.

40. The intelligent wearable device according to claim 38 or 39, wherein the embedded algorithm chip verifying the obtained provisioning data comprises:

calculating, by the embedded algorithm chip by using the predetermined one-time password generation algorithm, a one-time password based on the provisioning data, and checking whether the length of the generated one-time password meets a predetermined value; and

determining that verification succeeds if the length of the generated one-time password meets the predetermined value.

41. The intelligent wearable device according to claim 35, wherein the intelligent wearable device and the intelligent terminal are connected in a wired or wireless way, and the wireless way comprises a short-distance wireless communications mode.

42. The intelligent wearable device according to claim 41, wherein the short-distance wireless communications mode comprises any one of the following:

Bluetooth, infrared, wireless local area network, Wi-Fi Direct, ultra wide band,

ZigBee, and near field communication.

43. The intelligent wearable device according to claim 35, wherein the one-time password is generated by a one-time password generation algorithm, and the one-time password generation algorithm comprises a TOTP algorithm and an HOTP algorithm.

5        44. The intelligent wearable device according to claim 35, wherein the presentation unit comprises a screen.