ABSTRACT

The present disclosure relates to a credit payment method and apparatus based on card emulation of a mobile terminal. The method includes: sending an application authorization request to a predetermined server; receiving an application public key certificate and an application private key sent by the predetermined server; storing the application public key certificate and the application private key in a credit payment application of the mobile terminal; sending a credit payment data acquisition request to the predetermined server; and receiving credit payment data sent by the predetermined server, and enabling a credit payment function of the mobile terminal based on the credit payment data. After enabling a payment application, a user can complete offline credit payment on a transaction terminal by using the mobile terminal, to quickly and securely complete a payment transaction. Online payment is not needed. As such, unlike the existing technologies, the user can complete the payment transaction without using cash or a public transportation card when taking a public transportation vehicle.