

PAYMENT PROCESSING METHOD, APPARATUS, DEVICE, AND SYSTEM

ABSTRACT

Embodiments of the present specification provide a payment processing method,
5 apparatus, device, and system. The method includes: an Internet of Things (IoT)
device determining payment information of a payment to be paid in response to a
payment operation of a first user, and collecting to-be-verified biometric feature
information of the first user; generating a payment request offline based on the
10 payment information, the biometric feature information, and payment certificate
information of the IoT device obtained in advance from a first service terminal; and
sending the payment request to a second service terminal, for the second service
terminal to send the payment request to the first service terminal, and for the first
service terminal to perform payment processing based on the payment information
15 and a payment account of the first user in response to the first service terminal
determining that the payment request satisfies a predetermined payment condition.
The first service terminal is a service terminal corresponding to a payment application
of the first user, and the second service terminal is a service terminal of a merchant
corresponding to the IoT device.

20 FIG. 2