ABSTRACT

The present application discloses a method, a system, and an apparatus for payment authorization and payment using a wearable device. The method includes receiving a payment token of a wearable device sent by the wearable device; sending the payment token to a payment server for verification; and receiving service content returned by the payment server and providing the service content for a user after the verification succeeds, where the payment server performs payment processing after the payment token is verified. In the method, the wearable device is associated with the payment server, so that a real-time offline payment function can be implemented on the wearable device, and user experience can be enhanced.