## Claims

1. A service providing method based on a coding medium, comprising:

parsing code information corresponding to the coding medium;

obtaining service information from the parsing, wherein the service information includes one or more of the following parameters: an amount of stored fund, a designated account of stored fund, and a number of times of consumption;

wherein a service providing device participates in parsing, storing, or outbound providing the coding medium or its corresponding code information, and uses the parameters stored in or parsed by the service providing device in an online state or an offline state; and the service providing device is connected with a mobile terminal via an interface provided for the mobile device;

generating or replicating a second coding medium based on a first coding medium issued to a first user; providing the second coding medium for use by a second user, and allowing the first user to use the first coding medium.

2. The method according to claim 1, further comprising:

obtaining the parameters in the service information to execute a payment operation; wherein

the payment operation further comprises: deducting the amount from the stored fund; or,

deducting the amount from the stored fund of the designated account; or writing off from the number of times of consumptions.

3. The method according to claim 2, further comprising:

updating one or more of the parameters in the service information upon or after executing the payment operation.

4. The method according to claim 2, wherein:

the service providing device or the mobile terminal records a to-be-paid amount under

the designated account obtained from the parsing or stored, and provides the designated account and the to-be-paid amount till a background server is connected, such that the background server performs settlement by deducting the amount in the stored fund of the designated account or creating a bill under the designated account.

5. The method according to claim 2, wherein:

the mobile terminal or the service providing device obtains order information and payee account by identifying a third-party coding medium.

6. The method according to claim 2, wherein:

the code information corresponding to the coding medium is parsed by the mobile terminal or the service providing device or a background server connected to the service providing device so as to obtain the corresponding parameters in the service information so as to execute the payment operation.

7. The method according to claim 2, wherein:

the service providing device deducts the amount from the stored fund obtained from the parsing or stored thereby in a network connected state or in an offline state;

or, the payment is separated from the settlement, wherein: in a network connected state or in an offline state, the service providing device records the to-be-paid amount under the designated account obtained from the parsing or as stored; and then in the network connected state, the service providing device and/or the mobile terminal is connected to a background server to perform payment settlement.

8. The method according to claim 2, wherein:

the coding medium corresponding to the parameters in the service information is displayed, or transmitted, or released by the mobile terminal or the service providing device for an external coding medium identifying device to identify, and the code information corresponding to the coding medium is parsed based on the code parsing rule matched with a preset rule so as to obtain the corresponding service information, the corresponding

service information being used in executing the payment operation.

9. The method according to claim 8, wherein:

an external coding medium identification device refers to a merchant's coding medium identification device.

10. The method according to claim 1, wherein:

the coding medium corresponding to the parameter or its medium carrier is released, wherein the service providing device or the mobile terminal may obtain and store the released coding medium;

or, the coding medium corresponding to the parameter or its medium carrier is transmitted to the service providing device or the mobile terminal to store.

11. The method according to claim 1, wherein:

the stored fund refers to digital currency.

12. The method according to claim 11, wherein:

the coding medium corresponding to the parameters in the service information is generated by the mobile terminal or the service providing device or respective coding medium generating device designed by the mobile terminal or the service providing device based on the parameter in the corresponding service information.

13. The method according to claim 12, wherein:

the generated coding medium is used in assets transaction; and

the assets transaction includes exchange or transfer.

14. The method according to claim 3, wherein:

one or more of the corresponding parameters are updated by an operator or releaser of the service providing device.

15. The method according to claim 3, wherein:

one or more of the parameters are updated by the service providing device or the mobile terminal or a background server connected to the mobile terminal or the service providing device upon or after executing the payment operation.

16. The method according to claim 3, wherein:

the user originally has a first coding medium corresponding to a first parameter;

a second parameter is obtained by adjusting and updating the first parameter, and the mobile terminal or the service providing device or the respective coding medium generating device designated thereby generates a corresponding second coding medium based on the preset coding rule; wherein the second coding medium can be stored, or displayed, or transmitted, or released; and

the code information corresponding to the second coding medium may be parsed by any party with a matched code parsing rule to obtain the second parameter, the second parameter being used in the payment operation.

17. The method according to claim 16, wherein:

the second coding medium is provided to a second user; and

the information obtained from the parsing the code information corresponding to the second coding medium further includes identification information of the first user, and/or identification information of the second user.

18. The method according to any one of claims 2~17, wherein:

the payment operation further comprises:

adjusting, by the service providing device, the amount involved in the payment independently or through interaction with the mobile terminal and/or a background server based on the attribute information corresponding to the service providing device, or the mobile terminal, or the user of the mobile terminal; or,

adjusting, by the service providing device, the amount involved in the payment independently or through interaction with the mobile terminal and/or the background server

based on the location information corresponding to the service providing device, or the mobile terminal; or,

processing, by the service providing device, a service providing request initiated by the user or a default service providing request independently or through interaction with the mobile terminal and/or the background server.

19. The method according to claim 4, wherein:

the service information obtained from the parsing the code information corresponding to the coding medium further comprises any one of the following:

first identification information, which refers to identification of any one or more of the background server, the user of the mobile terminal, the mobile terminal, and the service providing device;

second identification information, which refers to identification information of a third-party user, a third-party mobile terminal, or a third-party server specified by the mobile terminal, the service providing device, or the background server; and

information correspondingly bound to the first identification information and/or second identification information.

20. The method according to claim 1, wherein:

the mobile terminal or the service providing device obtains a dynamically generated coding medium including a payment token;

wherein the payment token refers to a numerical value redisplaying the designated account, wherein the numerical value is unique within a specific range.

21. The method according to claim 20, wherein:

the designated account is bound to one or more of: the mobile terminal, or the user of the mobile terminal, or the service providing device.

22. The method according to claim 20, wherein:

a domain-control attribute is configured for the payment token, wherein the

domain-control attribute includes a number of times of transactions with the payment token, transaction amount, valid period, and payment channel.

23. The method according to claim 20, wherein:

the payment token is applied in various procedures of a transaction based on the designated account.

24. The method according to claim 20, wherein:

payment tokenization is completed by formulating a coding rule, wherein the payment tokenization refers to using the numerical value to replace the designated account for transaction verification.

25. The method according to claim 20, wherein:

the payment token is embedded in the service providing device.

26. The method according to claim 20, wherein:

the identification information which may uniquely identify the mobile terminal, or the user, or the service providing device, and/or the association information among the mobile terminal, or the user, or the service providing device, may serve as the payment token.

27. The method according to claim 26, wherein:

the coding rule is stored at the service providing device or the mobile terminal;

corresponding code information may be generated from the service information according to the coding rule; the service information is superimposed with identification information which serves as payment token and may uniquely identify the mobile terminal, or the user, or the service providing device, and/or associated information of the mobile terminal, or the user, or the service providing device;

wherein payment tokenization may be implemented according to the coding rule so as to replace sensitive information with the payment token.

28. The method according to claim 2, wherein:

the service providing device performs parsing or payment operations by running an application configured therein;

or, the service providing device collaborates with the mobile terminal to run the application such that the service providing device and the mobile terminal collaborate to perform parsing or payment operations; the application configured for the mobile terminal is associated with the application configured for the service providing device;

or, the mobile terminal and the service providing device independently run their own configured applications, such that the service providing device and the mobile terminal collaborate to perform parsing or payment operations; the application configured by the mobile terminal is a general payment application, or an application an application configured for the mobile terminal or the service providing device are associated.

29. The method according to claim 2, wherein:

the service providing device feeds back a deduction or payment result to the corresponding mobile terminal and displays the deduction or payment result to the user of the mobile terminal.

30. The method according to claim 2, wherein:

when the network connection state is online, the service providing device or the mobile terminal receives, in real time, the deduction or payment result fed back from a background server and displays the deduction or payment result to the corresponding user.

31. The method according to claim 29 or 30, wherein:

the deduction or payment result fed back includes deduction success or deduction failure.

32. The method according to any one of claims 2~17, and 19~30, wherein:

verification is performed by one of the service providing device, the mobile terminal, and the server, or performed collaboratively by more of the parties; after the verification

passes, the parsing or payment operation is performed.

33. The method according to claim 32, wherein:

the verification includes:

determining whether password information provided by the user agrees with a preset password;

or, determining whether biometric information acquired from the user agrees with preset biometric information;

or, verifying through identity questions;

or, verifying through short messages;

or, determining whether the service providing device has a digital certificate, further confirming user identity through the digital certificate and verifying association between the mobile terminal and the digital certificate.

34. The method according to claim 1, wherein:

the coding medium is a stored-value card barcode image, the barcode image including one or more of the following: one-dimensional code, two-dimensional code, or multi-dimensional code; an optical lattice diagram generated in a form of light-shadow ray or refurbishing frequency variation or in a form of visible light or UV or infrared light or polarized light.

35. The method according to any one of claims 1~17,19~30, and 33~34, wherein:

the service providing device includes one or more of the following: a memory card, a SIM card, a USB device, and an eSIM card.

36. The method according to claim 35, wherein:

in cases of being a memory card, the service providing device is connected to a first mobile terminal with a corresponding memory card slot or memory card interface;

in cases of being a SIM card, the service providing device is connected to a first mobile terminal with a corresponding SIM card slot or SIM interface;

in cases of being a USB device, the service providing device is connected to a mobile terminal with a corresponding USB interface;

in cases of being an eSIM card, the service providing device is connected to the mobile terminal with a corresponding eSIM card integration interface;

37. The method according to any one of claims 1~17,19~30, and 33~34, wherein:

the service providing device is connected with the mobile terminal via a Bluethooth interface or an infrared interface or WiFi.

38. The method according to claim 35, wherein:

the coding medium is prestored in the memory card or the SIM card in the form of image, wherein the memory card or the SIM card is distributed by the operator.

39. The method according to claim 8 or 9, wherein:

the mobile terminal or the service providing device pre-stores a code parsing rule matched with the preset rule.

40. The method according to claim 39, wherein:

the service providing device at least stores the coding medium and/or code parsing rule of the corresponding parameter is released by a set institution.

41. The method according to claim 40, wherein:

the set institution includes a bank, or an insurance company, or a telecommunication operator, or a merchant.

42. The method according to any one of claims 1~17, and 19~28, wherein:

the service providing device is connected with an interface of a mobile terminal;

wherein the service providing device is always connected with the interface of the mobile terminal; or, the service providing device is connected with the interface of the mobile terminal when performing the parsing or payment operation.

43. The method according to any one of claims 1~17, and 19~28, wherein:

the service providing device refers to a wearable device, or the service providing device is one of the devices embedded in the wearable device;

and/or, the mobile device is a wearable device, or the wearable device is connected with the mobile terminal.

44. The method according to claim 43, wherein:

the wearable device includes one or more of:

accessories, eyeglass, eyeglass clips, headwear, hats, tie clips, brooches, bow ties, bracelets, watches, earphones, clothing, and shoes.

45. A service providing device, wherein:

the service providing device is connected with a mobile terminal via an interface configured for the mobile terminal;

wherein the service providing device comprises:

a code parsing unit configured for parsing code information corresponding to a coding medium as stored or obtained so as to obtain service information, wherein the service information includes one or more of the following parameters: an amount of stored fund, a designated account of stored fund, and a number of times of consumption;

a transmitting unit configured for interacting with the mobile terminal and/or a background server, and at least transmitting the coding medium or its corresponding code information or the service information extracted from the parsing;

a memory unit configured for storing the coding medium or its corresponding code information or the service information extracted from the parsing;

wherein the service providing device participates in parsing, storing, or outbound providing the coding medium or its corresponding code information, and uses the parameters stored in or parsed by the service providing device in an online state or an offline state;

wherein a second coding medium is generated or replicated based on a first coding medium issued to a first user; the second coding medium is provided to a second user for

use; and the first user is allowed to use the first coding medium.

46. The service providing device according to claim 45, wherein:

the parameters in the information obtained by the service providing device are used in executing a payment operation;

the payment operation further comprises: deducting an amount from the stored fund; or, deducting the amount from the stored fund of the designated account; or writing off from the number of times of consumptions.

47. The service providing device according to claim 46, wherein:

the service providing device records a to-be-paid amount under the designated account obtained from the parsing or stored, and provides the designated account and the to-be-paid amount till the background server is connected, such that the background server performs settlement by deducting the amount in the stored fund of the designated account or creating a bill under the designated account.

48. The service providing device according to claim 45, wherein:

a code parsing unit of the service providing device obtains order information and payee account by identifying a third-party coding medium.

49. The service providing device according to claim 46, wherein:

the service providing device deducts the amount from the fund obtained from the parsing or stored thereby in a network connected state or in an offline state;

or, the payment is separated from the settlement, wherein: in the network connected state or in an offline state, the service providing device records the to-be-paid amount; then, in the network connected state the service providing device and/or the mobile terminal is further connected to the background server to perform settlement;.

50. The service providing device according to any one of claims 46~49, wherein:

the mobile terminal displays the coding medium stored thereby corresponding to the

parameters in the service information, or the mobile terminal displays the received coding medium corresponding to the parameters in the service information as transmitted by the transmitting unit of the service providing device, or, the service providing device transmits or releases, via its transmitting unit, the coding medium corresponding to the parameters in the service information, for an external coding medium identifying device to identify, parses the code information corresponding to the coding medium based on the code parsing rule matched with a preset rule so as to obtain the corresponding service information, the service information being used in executing the payment operation.

51. The service providing device according to claim 46, wherein:

upon or after executing the payment operation, one or more of the corresponding parameters are updated by an operator or releaser of the service providing device;

or, upon or after executing the payment operation, one or more of the parameters are updated by the service providing device or the mobile terminal or the background server connected to the mobile terminal or the service providing device.

52. The service providing device according to claim 51, wherein:

the user originally has a first coding medium corresponding to a first parameter;

a second parameter is obtained by adjusting and updating the first parameter; and the coding medium generating unit of the service providing device or the coding medium generating unit of the mobile terminal, or a coding medium generating device respectively designated thereby, generates a corresponding second coding medium based on the preset coding rule;

the second coding medium may be stored by the service providing device or the memory unit of the mobile terminal; or the second coding medium may be displayed by a displaying unit of the mobile terminal; or the second coding medium may be transmitted for released by the service providing device or the transmitting unit of the mobile terminal; and

the code information corresponding to the second coding medium may be parsed by any party with a matched code parsing rule to obtain the second parameter, the second

parameter being used in the payment operation.

53. The service providing device according to claim 52, wherein:

the second coding medium is provided to a second user;

the information obtained from the parsing the code information corresponding to the second coding medium further includes identification information of the first user, and/or identification information of the second user.

54. The service providing device according to claim 46, wherein:

the payment operation further comprises:

adjusting, by the service providing device, the amount involved in the payment independently or through interaction with the mobile terminal and/or the background server based on the attribute information corresponding to the service providing device, or the mobile terminal, or the user of the mobile terminal; or,

adjusting, by the service providing device, the amount involved in the payment independently or through interaction with the mobile terminal and/or the background server based on the location information corresponding to the service providing device, or the mobile terminal; or,

processing, by the service providing device, a service providing request initiated by the user or a default service providing request independently or through interaction with the mobile terminal and/or the background server.

55. The service providing device according to claim 46, wherein:

the stored fund refers to digital currency.

56. The service providing device according to claim 55, wherein:

the coding medium generating unit of the service providing device or the coding medium generating unit of the mobile terminal or the coding medium generating device respectively designated thereby generates the coding medium corresponding to the parameters in the service information.

57. The service providing device according to claim 56, wherein:

the generated coding medium is used in assets transaction;

the assets transaction includes exchange or transfer.

58. The service providing device according to claim 45, wherein:

the service information obtained from the parsing the code information corresponding to the coding medium further comprises any one of the following:

first identification information, which refers to identification of any one or more of the background server, the user of the mobile terminal, the mobile terminal, and the service providing device;

second identification information, which refers to identification information of a third party user, a third party mobile terminal, or a third party server specified by the mobile terminal, the service providing device, or the background server; and

information correspondingly bound to the first identification information and/or second identification information.

59. The service providing device according to claim 46, wherein:

the designated account is bound to one or more of: the mobile terminal, or the user of the mobile terminal, or the service providing device.

60. The service providing device according to any one of claims 46~ 49 or 54, wherein:

the service providing device feeds back a payment result to the mobile terminal via the transmitting unit and displays it to the user of the mobile terminal.

61. The service providing device according to any one of claims 46~ 49 or 54, wherein:

the service providing device comprises a verifying unit configured for the service providing device to perform verification independently or in cooperation with the mobile terminal and/or the background server, and after the verification passes, performs a parsing or payment operation.

62. The service providing device according to claim 61, wherein:

the verification includes:

determining whether password information provided by the user agrees with a preset password;

or, determining whether biometric information acquired from the user agrees with preset biometric information;

or, verifying through identity questions;

or, verifying through short messages;

or, determining whether the service providing device has a digital certificate, and further confirming user identity through the digital certificate and verifying association between the mobile terminal and the digital certificate.

63. The service providing device according to claim 45, wherein:

the coding medium is a stored-value card barcode image, the barcode image including one or more of the following: one-dimensional code, two-dimensional code, or multi-dimensional code; an optical lattice diagram generated in a form of light-shadow ray or refurbishing frequency variation or in a form of visible light or UV or infrared light or polarized light.

64. The service providing device according to any one of claims 45~49, and 51~59, wherein:

the service providing device includes one or more of the following: a memory card, a SIM card, a USB device, and an eSIM card.

65. The service providing device according to claim 64, wherein:

in cases of being a memory card, the service providing device is connected to a first mobile terminal with a corresponding memory card slot or memory card interface;

in cases of being a SIM card, the service providing device is connected to a first mobile terminal with a corresponding SIM card slot or SIM interface;

in cases of being a USB device, the service providing device is connected to a mobile terminal with a corresponding USB interface;

in cases of being an eSIM card, the service providing device is connected to the mobile terminal with a corresponding eSIM card integration interface;

66. The service providing device according to claim 64, wherein:

the coding medium is prestored in the memory card or the SIM card in the form of image, wherein the memory card or the SIM card is distributed by the operator.

67. The service providing device according to claim 45, wherein:

the service providing device pre-stores a code parsing rule matched with the preset rule.

68. The service providing device according to claim 67, wherein:

the service providing device at least storing the coding medium and/or code parsing rule of the corresponding parameter is released by a set institution.

69. The service providing device according to claim 68, wherein:

the set institution includes a bank, or an insurance company, or a telecommunication operator, or a merchant.

70. The service providing device according to claim 45, wherein:

the identification information which may uniquely identify the mobile terminal, or the user, or the service providing device, and/or the association information among the mobile terminal, or the user, or the service providing device, may serve as the payment token.

71. The service providing device according to any one of claims 45~49,51~59, wherein:

the service providing device refers to a wearable device, or the service providing device is one of the devices embedded in the wearable device;

wherein the transmitting unit, the code parsing unit, the memory unit, the verification unit, and the coding medium generating unit are provided in one wearable device or separately provided in a plurality of wearable devices or separately provided in the

wearable device and the service providing device.

72. The service providing device according to claim 71, wherein:

the wearable device refers to one of the following parts or a portion thereof:

accessories, eyeglass, eyeglass clips, headwear, hats, tie clips, brooches, bow ties, bracelets, watches, earphones, clothing, and shoes.

73. A mobile terminal, wherein

the mobile terminal implements connection with a service providing device via an interface provided therefor, wherein the service providing device participates in parsing, or storing, or outbound providing a coding medium or its corresponding code information; the service providing device parses the code information corresponding to the obtained coding medium to obtain corresponding service information, wherein the service information includes one or more of the following parameters: an amount of stored fund, a designated account of stored fund, and a number of times of consumption; and the service providing device further uses the parameters stored therein or obtained through parsing, in an online or offline state;

the mobile terminal comprising:

a transmitting unit configured for interacting with the service providing device and/or a background server to at least transmit the coding medium or its corresponding code information or the service information extracted from the parsing; and

an input unit for inputting information when interacting with the service providing device and/or the background server;

wherein a second coding medium is generated or replicated based on a first coding medium issued to a first user; the second coding medium is provided to a second user for use; and the first user is allowed to use the first coding medium.

74. The mobile terminal according to claim 73, wherein:

the mobile terminal comprises a memory unit which stores the coding medium or its corresponding code information, or stores released or transmitted coding medium or its

corresponding code information received via the transmitting unit.

75. The mobile terminal according to claim 74, wherein:

the parameters in the information obtained by the service providing device interacting with the mobile terminal are used in executing a payment operation;

the payment operation further comprises: deducting the amount from the stored fund; or, deducting the amount from the stored fund of the designated account; or writing off from the number of times of consumptions.

76. The mobile terminal according to claim 75, wherein:

the service providing device or the mobile terminal records a to-be-paid amount under the designated account obtained from the parsing or stored, and provides the designated account and the to-be-paid amount till the background server is connected, such that the background server performs settlement by deducting the amount in the stored fund of the designated account or creating a bill under the designated account.

77. The mobile terminal according to claim 75, wherein:

The mobile terminal comprises a display unit for displaying input information or output information upon interaction, and displaying the service information extracted from the parsing or the payment result fed back from the service providing device;

the mobile terminal further displays, via the display unit, the coding medium stored thereby corresponding to the parameters in the service information, or the transmitting unit of the mobile terminal displays the received coding medium corresponding to the parameters in the service information as transmitted from the service providing device, for an external coding medium identification device to identify, such that the external coding medium identification device parses the code information corresponding to the coding medium based on the code parsing rule matched with a preset rule so as to obtain the corresponding service information, the service information being used in the payment operation.

78. The mobile terminal according to claim 74, wherein:

upon or after executing the payment operation, one or more of the corresponding parameters are updated by an operator or releaser of the service providing device;

or, upon or after executing the payment operation, one or more of the parameters are updated by the service providing device or the mobile terminal or the background server connected to the mobile terminal or the service providing device.

79. The mobile terminal according to claim 74, wherein:

the user originally has a first coding medium corresponding to a first parameter;

a second parameter is obtained by adjusting and updating the first parameter, and the coding medium generating unit of the service providing device or the coding medium generating unit of the mobile terminal, or a coding medium generating device respectively designated thereby generates a corresponding second coding medium based on the preset coding rule;

the second coding medium may be stored by the service providing device or the memory unit of the mobile terminal, or the second coding medium may be displayed by a displaying unit of the mobile terminal, or the second coding medium may be transmitted for released by the service providing device or the transmitting unit of the mobile terminal; and

the code information corresponding to the second coding medium may be parsed by any party with a matched code parsing rule to obtain the second parameter, the second parameter being used in the payment operation.

80. The mobile terminal according to claim 79, wherein:

the second coding medium is provided to a second user;

the information obtained from the parsing the code information corresponding to the second coding medium further includes identification information of the first user, and/or identification information of the second user.

81. The mobile terminal according to claim 75, wherein:

the payment operation further comprises:

adjusting, by the service providing device, the amount involved in the payment independently or through interaction with the mobile terminal and/or the background server based on the attribute information corresponding to the service providing device, or the mobile terminal, or the user of the mobile terminal; or,

adjusting, by the service providing device, the amount involved in the payment independently or through interaction with the mobile terminal and/or the background server based on the location information corresponding to the service providing device, or the mobile terminal; or,

processing, by the service providing device, a service providing request initiated by the user or a default service providing request independently or through interaction with the mobile terminal and/or the background server.

82. The mobile terminal according to claim 81, wherein:

the stored fund refers to digital currency.

83. The mobile terminal according to claim 82, wherein:

the coding medium generating unit of the service providing device or the coding medium generating unit of the mobile terminal or the coding medium generating device respectively designated thereby, generates the coding medium corresponding to the parameters in the service information.

84. The mobile terminal according to claim 83, wherein:

the generated coding medium is used in assets transaction;

the assets transaction includes exchange or transfer.

85. The mobile terminal according to claim 73, wherein:

the service information obtained from the parsing the code information corresponding to the coding medium further comprises any one of the following:

first identification information, which refers to identification of any one or more of

the background server, the user of the mobile terminal, the mobile terminal, and the service providing device;

second identification information, which refers to identification information of a third-party user, a third-party mobile terminal, or a third-party server specified by the mobile terminal, the service providing device, or the background server; and

information correspondingly bound to the first identification information and/or second identification information.

86. The mobile terminal according to claim 74, wherein:

the designated account is bound to one or more of: the mobile terminal, or the user of the mobile terminal, or the service providing device.

87. The mobile terminal according to any one of claims 73~86, wherein:

the service providing device is a USB device with a USB connector, which is connected to a mobile terminal with a corresponding USB interface;

or, the service providing device is a memory card, which is connected to the mobile terminal with a corresponding memory card slot or memory card interface;

or, the service providing device is a SIM card, which is connected to the mobile terminal with a corresponding SIM card slot or SIM card interface;

or, the service providing device is an eSIM card, which is connected to the mobile terminal with a corresponding eSIM card integration interface or is integrated in the mobile terminal;

or, the service providing device is a device having a wired or wireless communication interface, which is in signal connection with the mobile terminal having a corresponding wired or wireless communication interface, wherein the signal connection allows the service providing device to communicate with the mobile terminal when offline or online.

88. The mobile terminal according to claim 73, wherein:

the service providing device, which interacts with the mobile terminal, stores a digital certificate through which to verify user identity and the association between the mobile

terminal and the digital certificate.

89. The mobile terminal according to claim 73, wherein:

the identification information which may uniquely identify the mobile terminal, or the user, or the service providing device, and/or the association information among the mobile terminal, or the user, or the service providing device may serve as the payment token.

90. The mobile terminal according to any one of claims 73~86, wherein:

a wearable device serves as the mobile terminal, or the wearable device is connected with the mobile terminal;

wherein the transmitting unit, the input unit, the memory unit, the display unit, and the coding medium generating unit are provided in one wearable device or separately provided in a plurality of wearable devices or separately provided in the wearable device and the mobile terminal.

91. The mobile terminal according to claim 90, wherein:

the wearable device refers to one of the following parts or a portion thereof:

accessories, eyeglass, eyeglass clips, headwear, hats, tie clips, brooches, bow ties, bracelets, watches, earphones, clothing, and shoes.