ABSTRACT

The present disclosure relates to a credit payment method and apparatus based on mobile terminal P2P. The method includes: receiving transaction information sent by a transaction terminal; generating transaction response information based on the transaction information, and sending the transaction response information to the transaction terminal; receiving deduction accept request information of the current payment transaction that is sent by the transaction terminal; generating an application-private-key-generated payment license in the mobile terminal based on the deduction accept request information and the transaction response information; and sending the payment license to the transaction terminal. After enabling a payment application, a user can complete offline credit payment with a transaction terminal by using a mobile terminal, so that a payment transaction can be fast and securely completed.