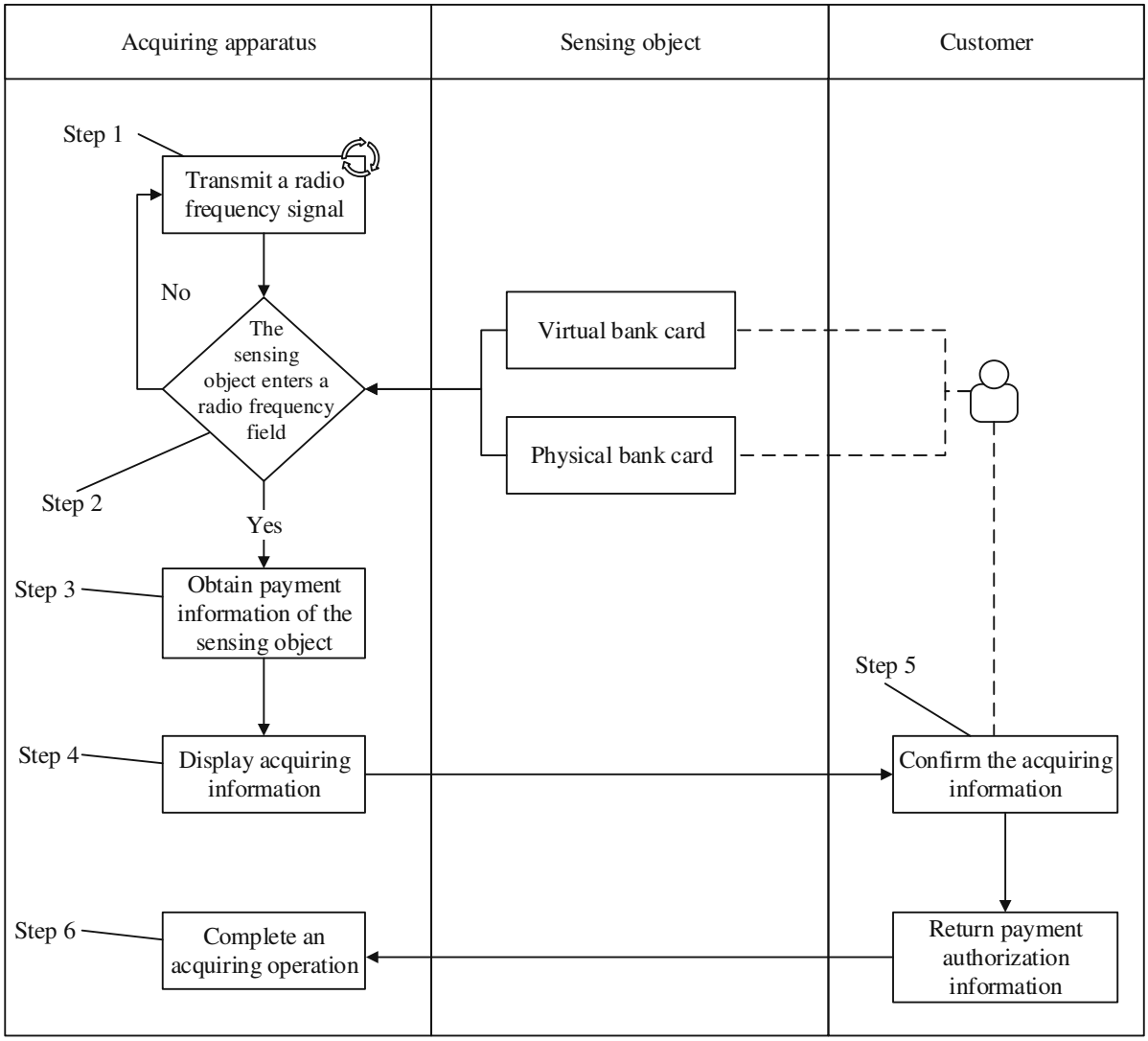

Acquiring apparatus
Sensing object
Customer
Step 1
Transmit a radio frequency signal
No
The sensing object enters a radio frequency field
Step 2
Yes
Virtual bank card
Physical bank card
Step 3
Obtain payment information of the sensing object
Step 5
Step 4
Display acquiring information
Confirm the acquiring information
Step 6
Complete an acquiring operation
Return payment authorization information

FIG. 3B

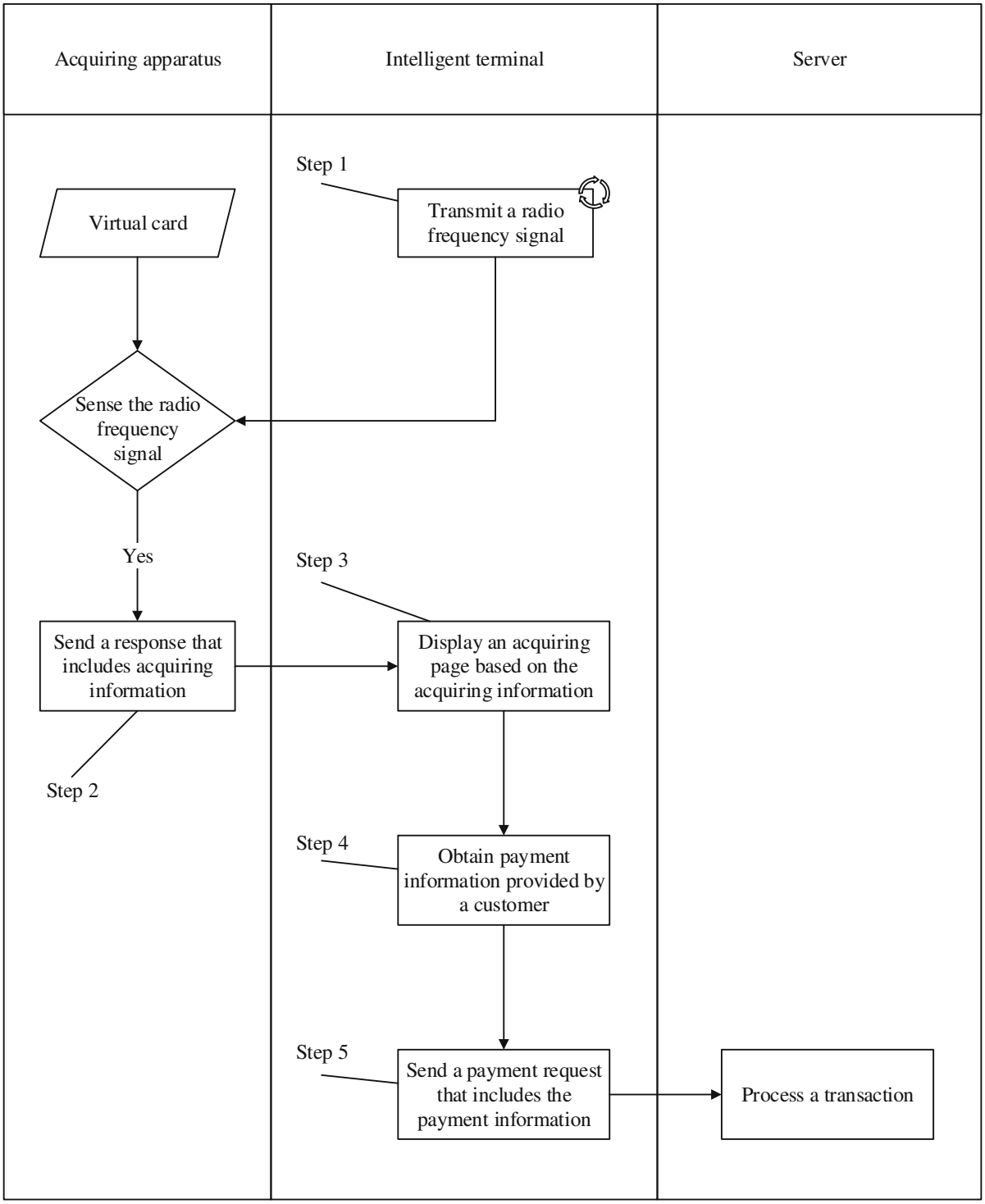

Acquiring apparatus
Intelligent terminal
Server
Step 1
Transmit a radio frequency signal
Virtual card
Sense the radio frequency signal
Yes
Step 3
Send a response that includes acquiring information
Display an acquiring page based on the acquiring information
Step 2
Step 4
Obtain payment information provided by a customer
Step 5
Send a payment request that includes the payment information
Process a transaction

FIG. 3D

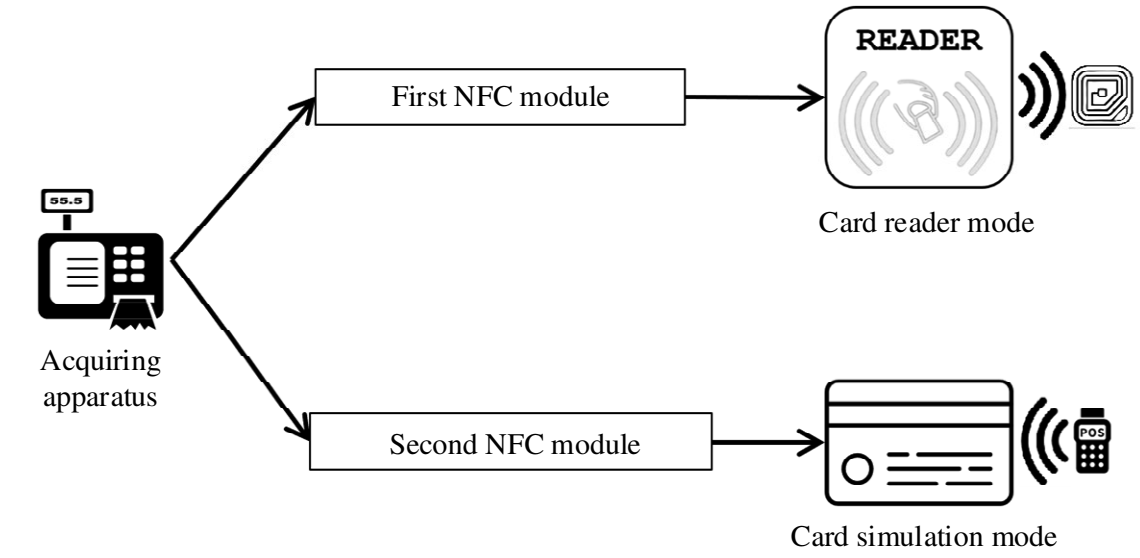

READER
First NFC module
Card reader mode
Acquiring apparatus
Second NFC module
POS
Card simulation mode

FIG. 4A

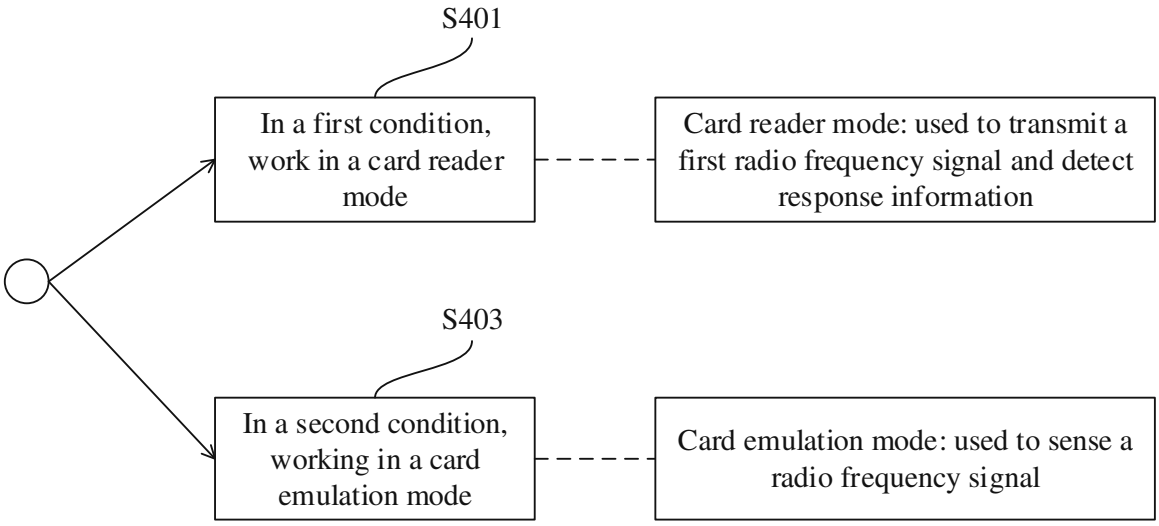

S401
In a first condition, work in a card reader mode
Card reader mode: used to transmit a first radio frequency signal and detect response information
S403
In a second condition, working in a card emulation mode
Card emulation mode: used to sense a radio frequency signal

FIG. 4B

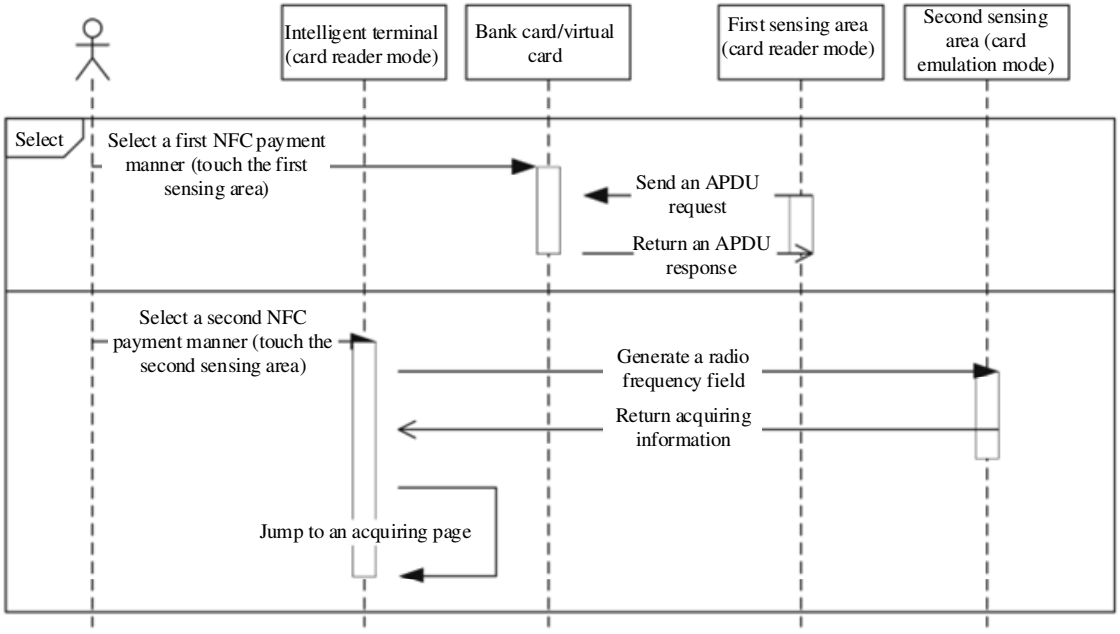

Intelligent terminal (card reader mode)
Bank card/virtual card
First sensing area (card reader mode)
Second sensing area (card emulation mode)
Select
Select a first NFC payment manner (touch the first sensing area)
Send an APDU request
Return an APDU response
Select a second NFC payment manner (touch the second sensing area)
Generate a radio frequency field
Return acquiring information
Jump to an acquiring page

FIG. 5D

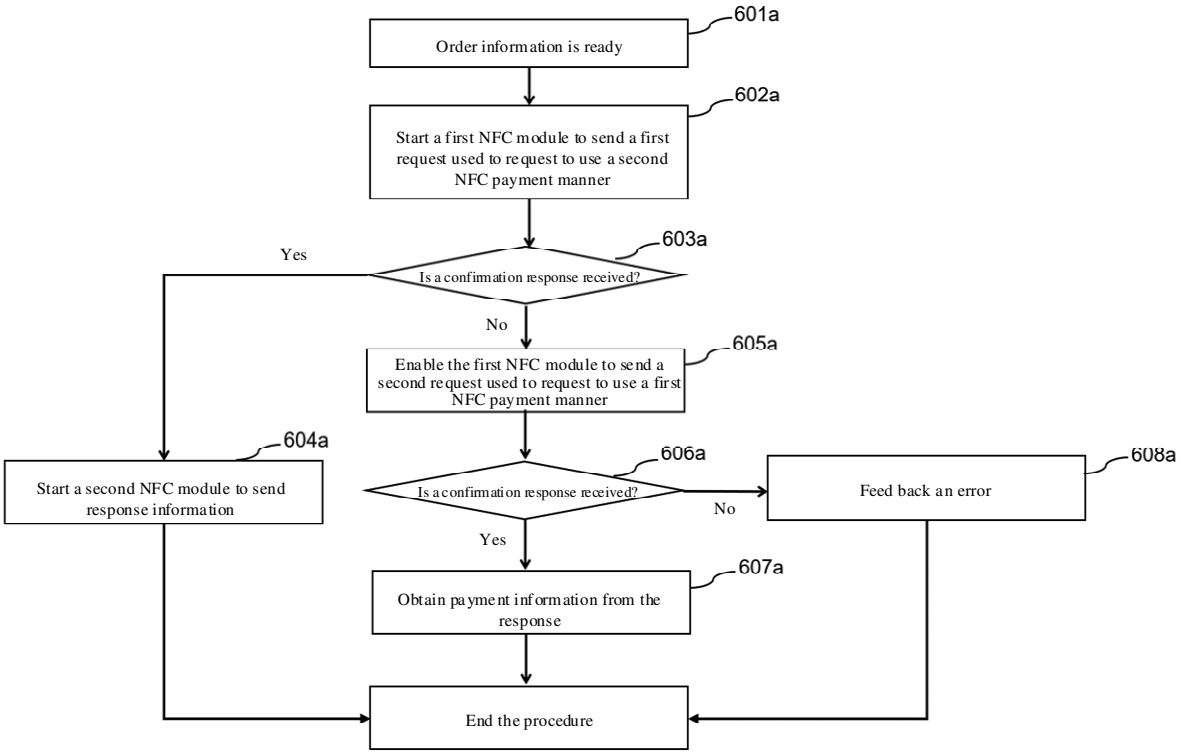

601a
Order information is ready
602a
Start a first NFC module to send a first request used to request to use a second NFC payment manner
603a
Is a confirmation response received?
Yes
No
605a
Enable the first NFC module to send a second request used to request to use a first NFC payment manner
604a
Start a second NFC module to send response information
606a
Is a confirmation response received?
No
608a
Feed back an error
Yes
607a
Obtain payment information from the response
End the procedure

FIG. 6A

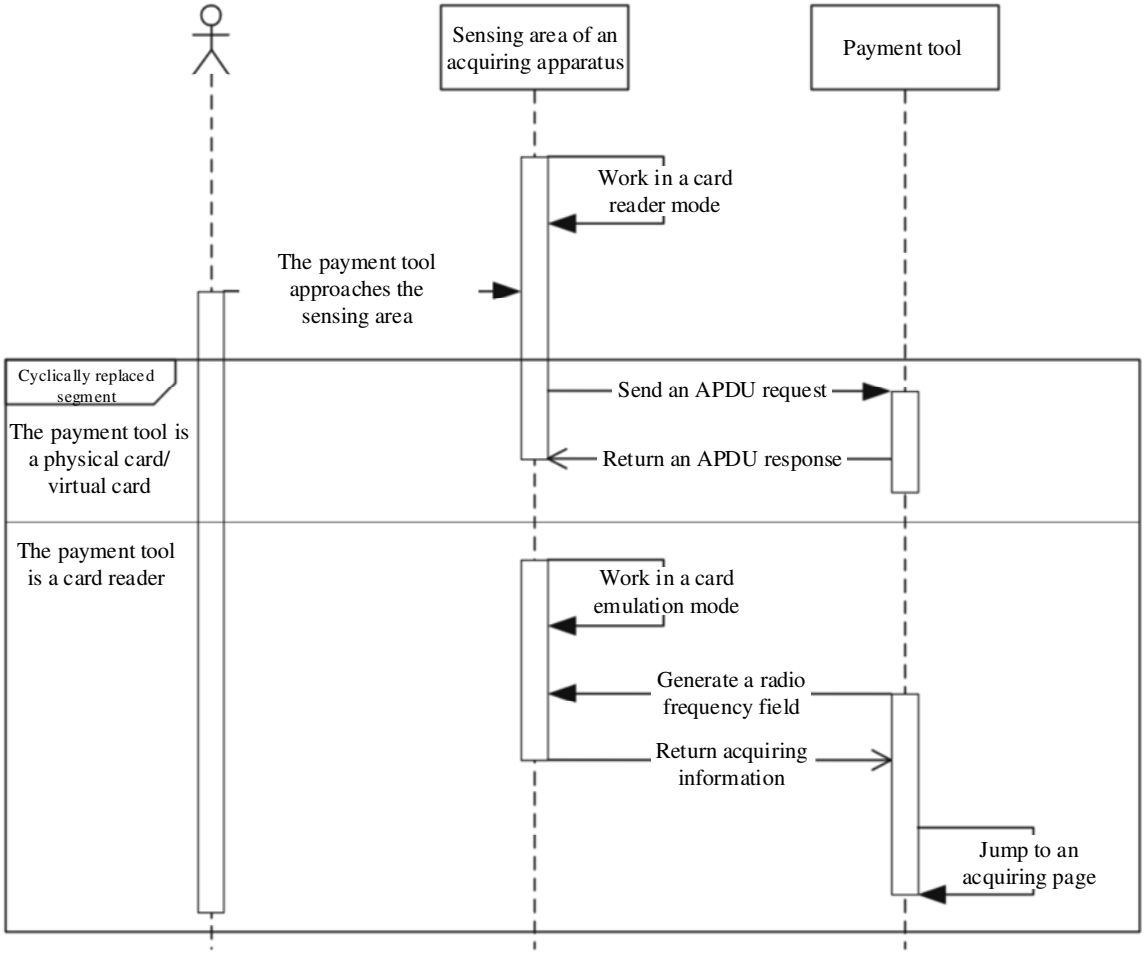

Sensing area of an acquiring apparatus
Payment tool
Work in a card reader mode
The payment tool approaches the sensing area
Cyclically replaced segment
Send an APDU request
The payment tool is a physical card/ virtual card
Return an APDU response
The payment tool is a card reader
Work in a card emulation mode
Generate a radio frequency field
Return acquiring information
Jump to an acquiring page

FIG. 8B

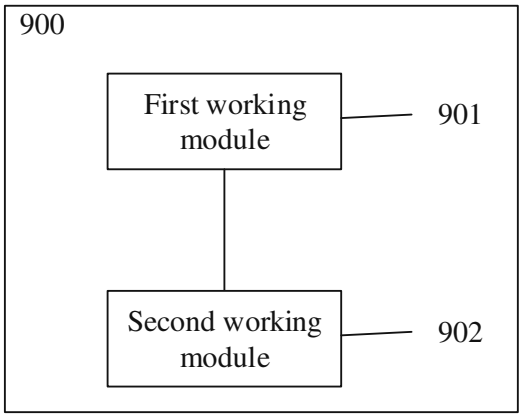

900
First working module
901
Second working module
902

FIG. 9