CLAIMS

1. A computer-implemented method for processing transactions, comprising:

reading, by a client application installed on an electronic device of an integrated circuit (IC) card holder, IC card-related information stored in the IC card using a near field communication technology (NFC) or radio frequency identification (RFID) transceiver of the electronic device;

transmitting, by the client application, the IC card-related information to a server device corresponding to an IC card issuer associated with the IC card;

generating, by the server device corresponding to the IC card issuer, a script comprising a credit payment mark;

receiving, by the client application and from the server device corresponding to the IC card issuer, the script;

writing, by the client application and based on the script, the credit payment mark into the IC card using the NFC or RFID transceiver of the electronic device;

identifying, by a card reading terminal device associated with the IC card issuer, the IC card associated with a current transaction, wherein the IC card supports debit payment;

determining, by the card reading terminal device based on a predetermined data exchange protocol, that the credit payment mark is stored in a specified storage area in the IC card;

in response to determining that the credit payment mark is stored in a specified storage area in the IC card, determining, by the card reading terminal device, that the IC card supports credit payment, wherein the credit payment is supported by a credit authorizer entity that is different from the IC card issuer;

in response to determining that the IC card supports credit payment, completing, by the card reading terminal device, the current transaction associated with the IC card;

generating, by the card reading terminal device, transaction information associated with the current transaction;

generating, by the server device corresponding to the IC card issuer, a deduction request that includes the transaction information associated with the current transaction;

sending, by the server device corresponding to the IC card issuer, the deduction request to a server device corresponding to the credit authorizer entity, wherein the credit authorizer entity registers a payment account of the IC card holder in advance; and

transmitting, by the server device corresponding to the IC card issuer to the server device corresponding to the credit authorizer entity, a request to perform settlement with the credit authorizer entity for the current transaction.

2. The computer-implemented method of claim 1, further comprising:

before transmitting, by the server device corresponding to the IC card issuer to the server device corresponding to the credit authorizer entity, the request to perform settlement with the credit authorizer entity for the current transaction,

performing, by the server device corresponding to the credit authorizer entity, a deduction operation on the payment account of the IC card holder based on the transaction information associated with the current transaction that is comprised in the deduction request.

3. The computer-implemented method of claim 1, further comprising:

before completing, by the card reading terminal device, the current transaction associated with the IC card, determining that the IC card is a valid card.

4. The computer-implemented method of claim 3, wherein determining that the IC card is a valid card comprises:

sending, by the card reading terminal device and to the IC card, a verification instruction, wherein the verification instruction comprises deducting an amount of balance from the IC card;

receiving, by the card reading terminal device and from the IC card, a verification success response, wherein the verification success response indicates that the amount of balance is successfully deducted from the IC card; and

in response to determining that the verification success response returned by the IC card is received, determining that the IC card is a valid card.

5. The computer-implemented method of claim 4, wherein the verification instruction comprises a zero-consumption deduction instruction.

6. The computer-implemented method of claim 4, wherein the verification instruction is processed based on at least one of a predetermined data format and an encryption protocol.

7. The computer-implemented method of claim 1, further comprising, before identifying, by a card reading terminal device associated with the IC card issuer, the IC card associated with the IC card issuer and associated with the current transaction:

transmitting, by the server device corresponding to the IC card issuer, a credit payment authorization request to the server device corresponding to the credit authorizer entity, wherein the credit payment authorization request comprises user information of the IC card holder;

receiving, at the server device corresponding to the IC card issuer, an authorization response from the server device corresponding to the credit authorizer entity; and

establishing, by the IC card issuer, a binding relationship between the user information of the IC card holder and the IC card-related information.

8. The computer-implemented method of claim 7, further comprising:

before receiving, at the server device corresponding to the IC card issuer, an authorization response from the server device corresponding to the credit authorizer entity:

receiving, at the server device corresponding to the credit authorizer entity, the credit payment authorization request; and

registering, by the server device corresponding to the credit authorizer entity, the payment account of the IC card holder based on the user information of the IC card holder.

9. The computer-implemented method of claim 7, wherein transmitting, by the server device corresponding to the IC card issuer, a credit payment authorization request to the server device corresponding to the credit authorizer entity comprises:

obtaining, by using the client application, the user information of the IC card holder;

sending, by the client application, the IC card-related information and the user information to the server device corresponding to the IC card issuer; and

transmitting, by the server device corresponding to the IC card issuer, the credit payment authorization request to the server device corresponding to the credit authorizer entity, wherein

the credit payment authorization request comprises the user information.

10. The computer-implemented method of claim 9, further comprising, after establishing, by the IC card issuer, the binding relationship between the user information of the IC card holder and the IC card-related information:

instructing, by the server device corresponding to the IC card issuer, the electronic device to enable credit payment for the IC card.

11. The computer-implemented method of claim 9, wherein the electronic device communicates with the IC card by using the NFC transceiver of the electronic device.

12. A system for processing transactions, the system comprising a plurality of modules configured to perform the computer-implemented method of any one of claims 1 to 11.