ABSTRACT

The present application provides an offline payment method and device. The method includes the following: obtaining, by a third-party payment application, an identity authentication identifier of a user that sends an offline payment request when the third-party payment application receives the request that corresponds to a target payment application; obtaining, by the third-party payment application, an offline payment certificate issued by the target payment application to the user and stored in the terminal device, when it is determined that the obtained identity authentication identifier is verified; and providing, by the third-party payment application, the offline payment certificate for an offline payment service party, so that the offline payment service party requests the target payment application to process offline payment of the user based on the offline payment certificate. The present application makes user's payment quicker and more secure when a payment application is selected from a third-party payment application integrated into a consumer terminal device to make offline payment.