CLAIMS

1. A payment method, applied to a client of a payment application, wherein the method comprises:

receiving a wakeup instruction, wherein an initiation manner of the wakeup instruction comprises: a mobile device in which the client is located reads a short-range wireless communication tag of a payee, to obtain a corresponding code value, sends the wakeup instruction to the client, and provides the code value;

obtaining related information of the payee based on the code value in response to the wakeup instruction;

simulating, based on the related information, a predetermined process of code scanning payment performed when the payee serves as a code scanning party; and

initiating, by the client, a payment request to a corresponding server instead of the payee by executing the simulated predetermined process, to obtain a payment result returned by the server, wherein the payment request is transmitted directly from the client to the corresponding server without being transmitted to or relayed through any merchant terminal of the payee, and wherein the corresponding server is configured to perform a payment transaction based on the payment request without sending any payment information message to the merchant terminal of the payee.

2. The method according to claim 1, wherein executing the simulated predetermined process specifically comprises:

obtaining credential information that can be obtained when a corresponding payment code presented by a payer is scanned when the payee serves as the code scanning party; and

initiating the payment request to the corresponding server instead of the payee based on the credential information and the related information.

3. The method according to claim 2, wherein obtaining credential information that can be obtained when a corresponding payment code presented by a payer is scanned when the payee serves as the code scanning party specifically comprises:

generating the payment code of the payer or information comprised in the payment code, and using the payment code or the information as the credential information that can be obtained when the corresponding payment code presented by the payer is scanned when the payee serves as the code scanning party.

4. The method according to claim 2, wherein initiating the payment request to the corresponding server instead of the payee based on the credential information and the related information specifically comprises:

receiving a value assignment operation performed by the payer on a product-related extension field; and

initiating, to the corresponding server instead of the payee based on the product-related extension field obtained after a value assignment, the credential information, and the related information, a payment request that carries an extension request corresponding to the value assignment, wherein

the extension request relates to product reservation and/or product customization.

5. The method according to claim 1, wherein initiating a payment request to a corresponding server specifically comprises:

displaying a payment amount input page, to receive a payment amount entered by a payer; and

initiating, to the corresponding server based on the received payment amount, a payment request limited by the payment amount.

6. The method according to claim 1, wherein a collection code generated by the payee based on the code value is further presented at a proximity location of the short-range wireless communication tag.

7. The method according to any one of claims 1 to 6, wherein the mobile device is a wearable device.

8. The method according to claim 7, wherein the wearable device comprises a smart watch without a camera supporting code scanning.

9. The method according to claim 7, wherein that the mobile device in which the client is located reads the short-range wireless communication tag of the payee specifically comprises:

reading, by the mobile device in which the client is located, a to-be-paid amount written by the payee to the short-range wireless communication tag; and

initiating a payment request to a corresponding server specifically comprises:

displaying a payment amount related page, to receive the payment amount entered or confirmed by the payer on the payment amount related page;

obtaining the to-be-paid amount read by the mobile device;

determining whether the received payment amount is not less than the to-be-paid amount; and

upon determining that the received payment amount is not less than the to-be-paid amount, initiating a payment request limited by the to-be-paid amount to the corresponding server, so that one or more actual payment amounts of the payer are equal to the to-be-paid amount.

10. The method according to claim 1, wherein the short-range wireless communication tag is an NFC tag.

11. A payment apparatus, applied to a client of a payment application, wherein the apparatus comprises:

an instruction receiving module, configured to receive a wakeup instruction, wherein an initiation manner of the wakeup instruction comprises: a mobile device in which the client is located reads a short-range wireless communication tag of a payee, to obtain a corresponding code value, sends the wakeup instruction to the client, and provides the code value;

a code value parsing module, configured to obtain related information of the payee based on the code value in response to the wakeup instruction;

a payee code scanning simulation module, configured to simulate, based on the related information, a predetermined process of code scanning payment performed when the payee serves as a code scanning party; and

a payment request module, configured to initiate a payment request to a corresponding server instead of the payee by executing the simulated predetermined process, to obtain a payment result returned by the server, wherein the payment request is transmitted directly from the client to the corresponding server without being transmitted to or relayed through any merchant terminal of the payee, and wherein the corresponding server is configured to perform a payment transaction based on the payment request without sending any payment information message to the merchant terminal of the payee.

12. The apparatus according to claim 11, wherein the payment request module is configured to: obtain credential information that can be obtained when a corresponding payment code presented by a payer is scanned when the payee serves as the code scanning party; and

initiate the payment request to the corresponding server instead of the payee based on the credential information and the related information.

13. The apparatus according to claim 12, wherein the payment request module is configured to: generate the payment code of the payer or information comprised in the payment code, and use the payment code or the information as the credential information that can be obtained when the corresponding payment code presented by the payer is scanned when the payee serves as the code scanning party.

14. The apparatus according to claim 12, wherein the payment request module is configured to: receive a value assignment operation performed by the payer on a product-related extension field; and

initiate, to the corresponding server instead of the payee based on the product-related extension field obtained after a value assignment, the credential information, and the related information, a payment request that carries an extension request corresponding to the value assignment, wherein

the extension request relates to product reservation and/or product customization.

15. The apparatus according to claim 11, wherein the payment request module is configured to:

display a payment amount input page, to receive a payment amount entered by a payer; and

initiate, to the corresponding server based on the received payment amount, a payment request limited by the payment amount.

16. The apparatus according to claim 11, wherein a collection code generated by the payee based on the code value is further presented at a proximity location of the short-range wireless communication tag.

17. The apparatus according to any one of claims 11 to 16, wherein the mobile device is a wearable device.

18. The apparatus according to claim 17, wherein the wearable device comprises a smart watch without a camera supporting code scanning.

19. The apparatus according to claim 17, wherein that the mobile device in which the client is located reads the short-range wireless communication tag of the payee specifically comprises:

reading, by the mobile device in which the client is located, a to-be-paid amount written by the payee to the short-range wireless communication tag; and

the payment request module is configured to: display a payment amount related page, to receive the payment amount entered or confirmed by the payer on the payment amount related page;

obtain the to-be-paid amount read by the mobile device;

determine whether the received payment amount is not less than the to-be-paid amount; and

upon determining that the received payment amount is not less than the to-be-paid amount, initiate a payment request limited by the to-be-paid amount to the corresponding server, so that one or more actual payment amounts of the payer are equal to the to-be-paid amount.

20. The apparatus according to claim 11, wherein the short-range wireless communication tag is an NFC tag.

21. A payment device, applied to a client of a payment application, wherein the device comprises:

at least one processor; and

a memory communicatively connected to the at least one processor, wherein

the memory stores instructions that can be executed by the at least one processor, and the instructions are executed by the at least one processor, to enable the at least one processor to perform the following operations:

receiving a wakeup instruction, wherein an initiation manner of the wakeup instruction comprises: a mobile device in which the client is located reads a short-range wireless communication tag of a payee, to obtain a corresponding code value, sends the wakeup instruction to the client, and provides the code value;

obtaining related information of the payee based on the code value in response to the wakeup

instruction;

simulating, based on the related information, a predetermined process of code scanning payment performed when the payee serves as a code scanning party; and

initiating, by the client, a payment request to a corresponding server instead of the payee by executing the simulated predetermined process, to obtain a payment result returned by the server, wherein the payment request is transmitted directly from the client to the corresponding server without being transmitted to or relayed through any merchant terminal of the payee, and wherein the corresponding server is configured to perform a payment transaction based on the payment request without sending any payment information message to the merchant terminal of the payee.