## ABSTRACT

The present application discloses a scan-and-pay method and related devices utilized in a mobile device. The scan-and-pay method comprises: receiving a payment request of an operator of the mobile device; and generating a payment code based on the payment request, wherein the payment code at least comprises the following information: first information associated with a payment account and second information associated with a behavioral biometric signature of the operator and a historical records of behavioral biometric signature in the mobile device. The payment method in the present application can be utilized to improve risk identification capability, reduce risk control and analysis cost, and reduce resource consumption caused by risk control and identification, thereby provides an enhanced user experience.