ABSTRACT

The present application relates to the field of data interaction technologies, and in particular, to a data interaction method and device, and an offline credit payment method and device. The method includes: collecting credit authorization data for a current transaction obtained by an intelligent terminal from a remote server, and recording the credit authorization data and data of the current transaction. The method can be implemented by a corresponding system. When a user does not use a bank card for payment, a fee deduction terminal can quickly complete a payment transaction without accessing a network. Credit authorization data is temporarily generated during each transaction and therefore cannot be reused. As such, financial losses incurred by an information leak can be avoided for users who use magnetic stripe bank cards in the existing technology.