ABSTRACT

The present disclosure relates to a credit payment method and apparatus based on a mobile terminal eSE, and the method includes: sending transaction information to a transaction terminal; receiving current payment transaction deduction information that is sent by the transaction terminal based on the transaction information; generating a payment authorization license based on the deduction information and the transaction information by using an embedded secure element (eSE) of the mobile terminal; and sending the payment authorization license to the transaction terminal, so that the transaction terminal completes the current payment transaction based on the received payment authorization license. As such, the payment transaction can be made quickly and securely, and online payment is not required, so that a problem in related technologies that a user needs to use cash, a metro card, etc. to implement a payment transaction function when taking a public transportation vehicle can be effectively resolved.