Abstract

The present application relates to an information interaction method, apparatus, and system. The method includes: receiving, by a terminal, an authentication factor issued by a first server terminal, the authentication factor carrying an authentication key and account information of a user, and a dynamic time factor; generating bound authentication information by using the authentication factor and device information of the terminal, and returning the bound authentication information to the first server terminal, such that the first server terminal performs authorization through payment according to the bound authentication information; generating, a graphical identifier for completing a first service operation offline according to the authentication factor, and displaying, by the terminal, the graphical identifier, such that the terminal completes the first service operation in an offline state by using the graphical identifier. The information interaction method, apparatus, and system provided in the present application can still achieve safe and convenient payment when a device is in an offline state.