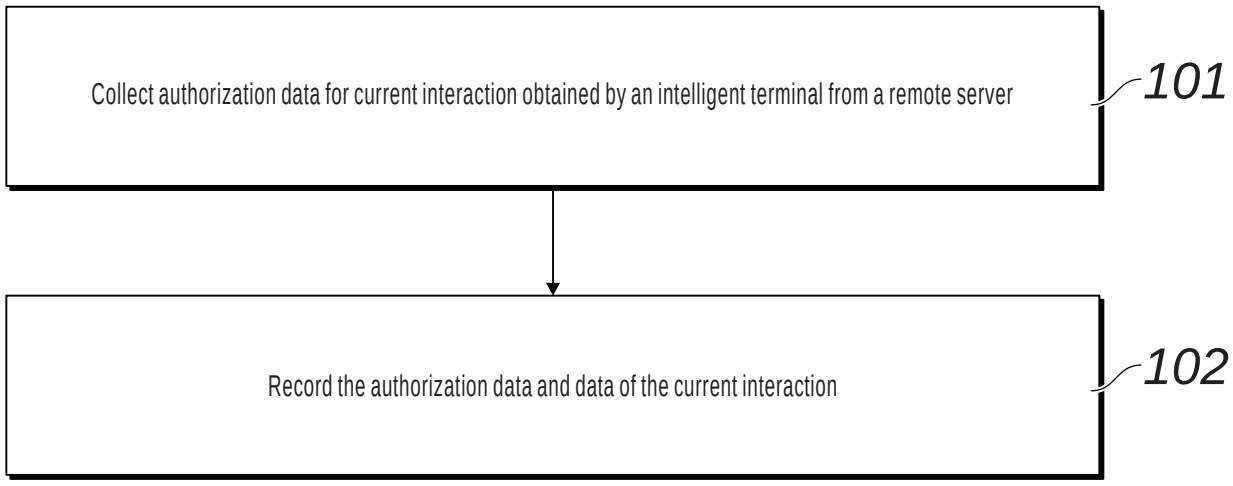

Collect authorization data for current interaction obtained by an intelligent terminal from a remote server
101
Record the authorization data and data of the current interaction
102

FIG. 1

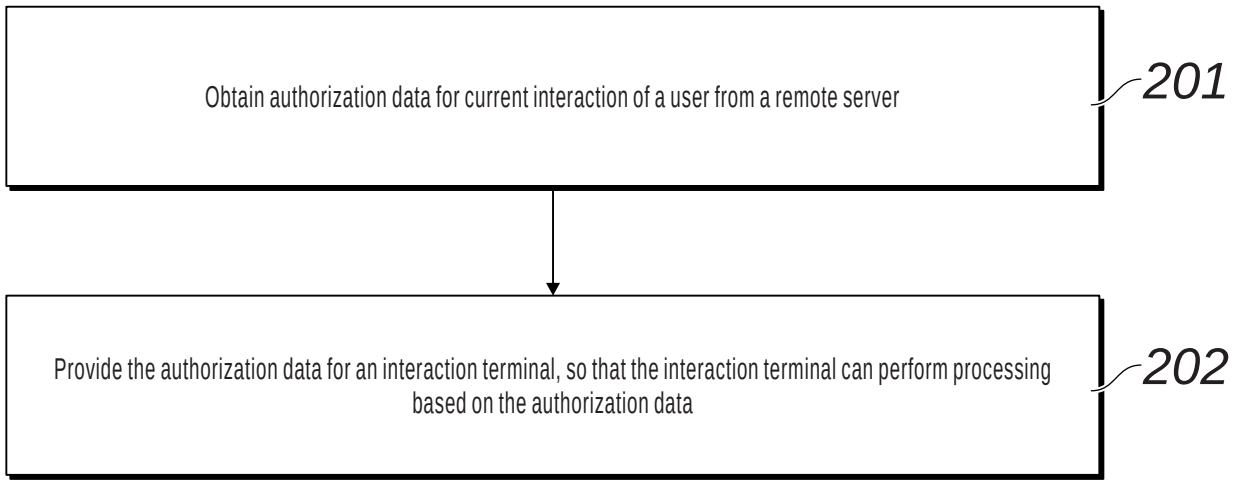

Obtain authorization data for current interaction of a user from a remote server
201
Provide the authorization data for an interaction terminal, so that the interaction terminal can perform processing based on the authorization data
202

FIG. 2

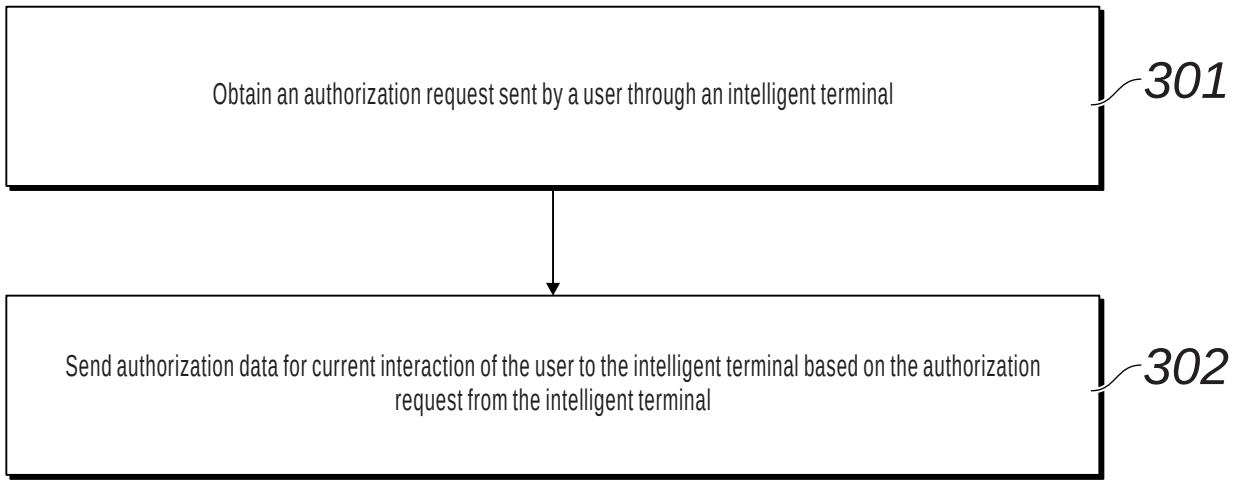

Obtain an authorization request sent by a user through an intelligent terminal
301
Send authorization data for current interaction of the user to the intelligent terminal based on the authorization request from the intelligent terminal
302

FIG. 3

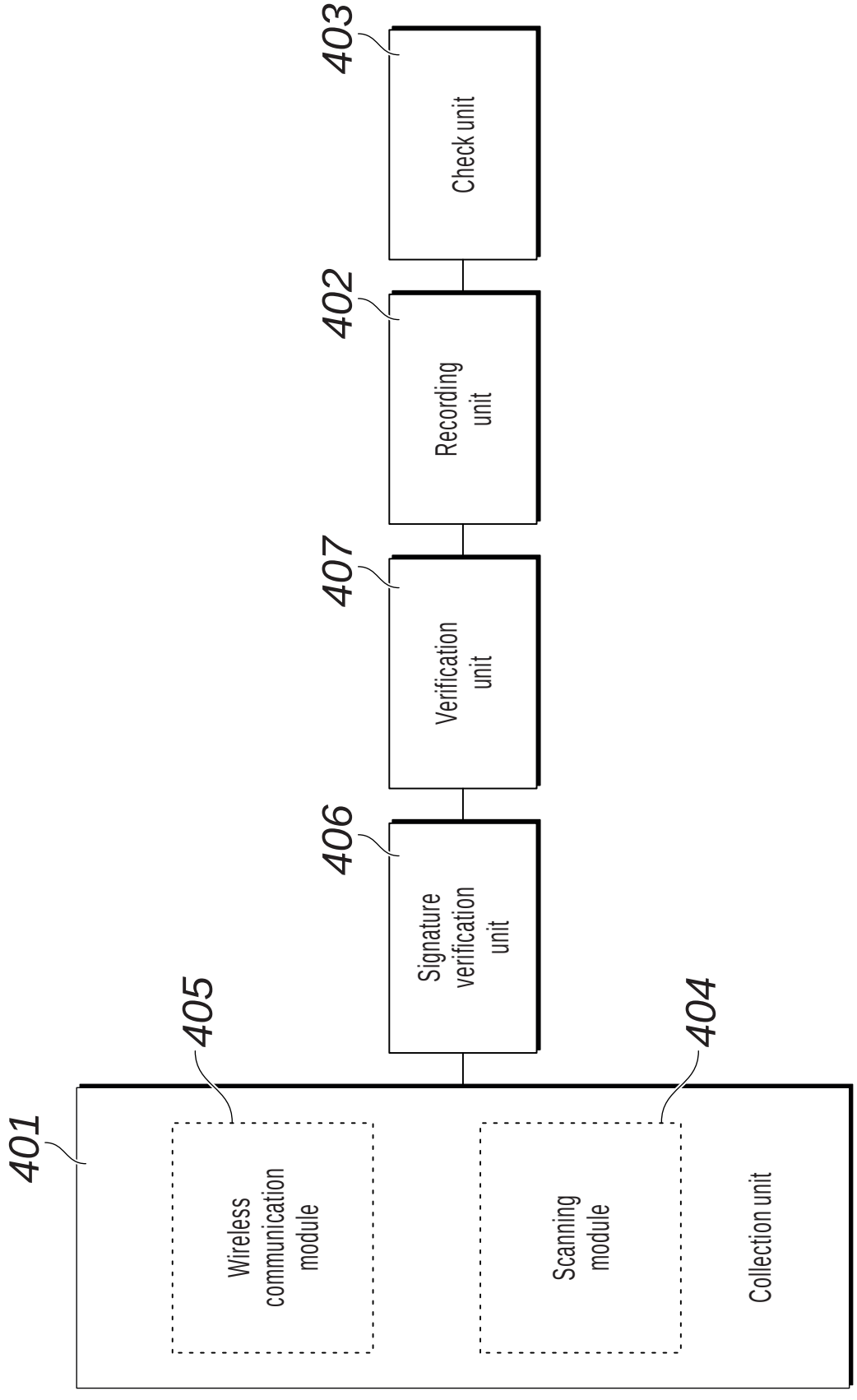

401
405
404
406
407
402
403
Wireless communication module
Scanning module
Collection unit
Signature verification unit
Verification unit
Recording unit
Check unit

FIG. 4

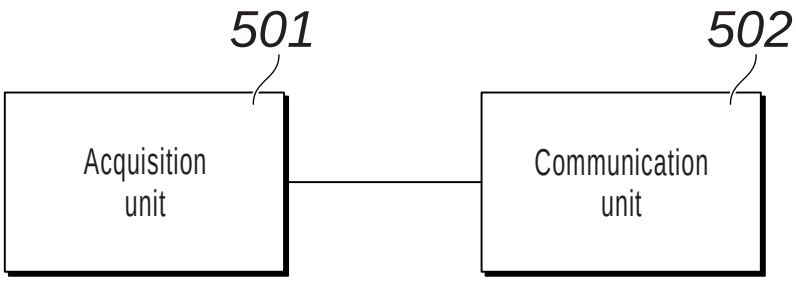


FIG. 5

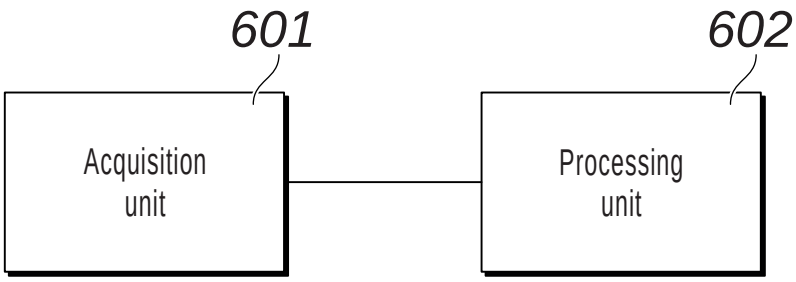


FIG. 6

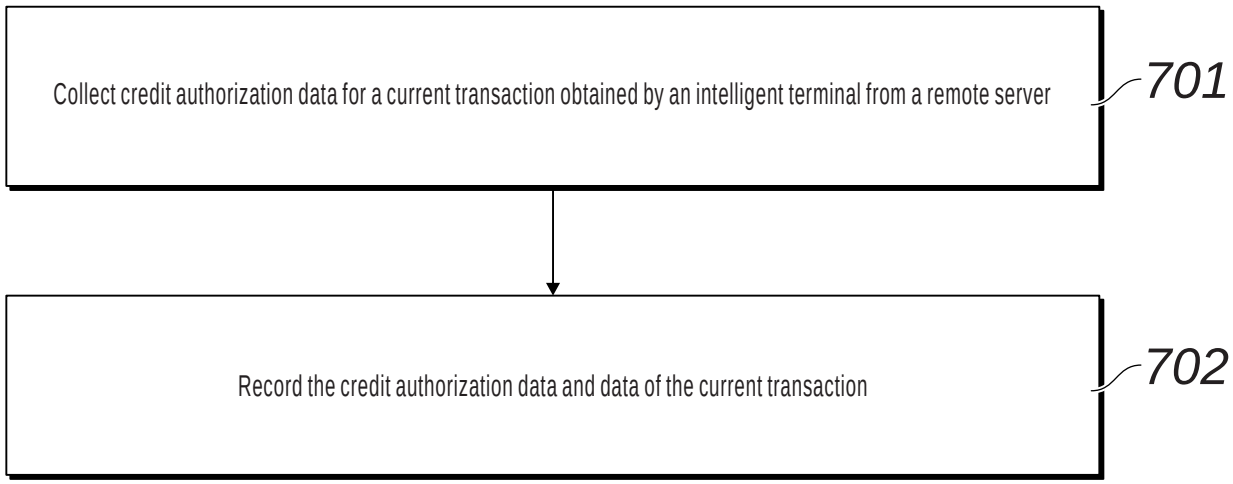

Collect credit authorization data for a current transaction obtained by an intelligent terminal from a remote server
701
Record the credit authorization data and data of the current transaction
702

FIG. 7

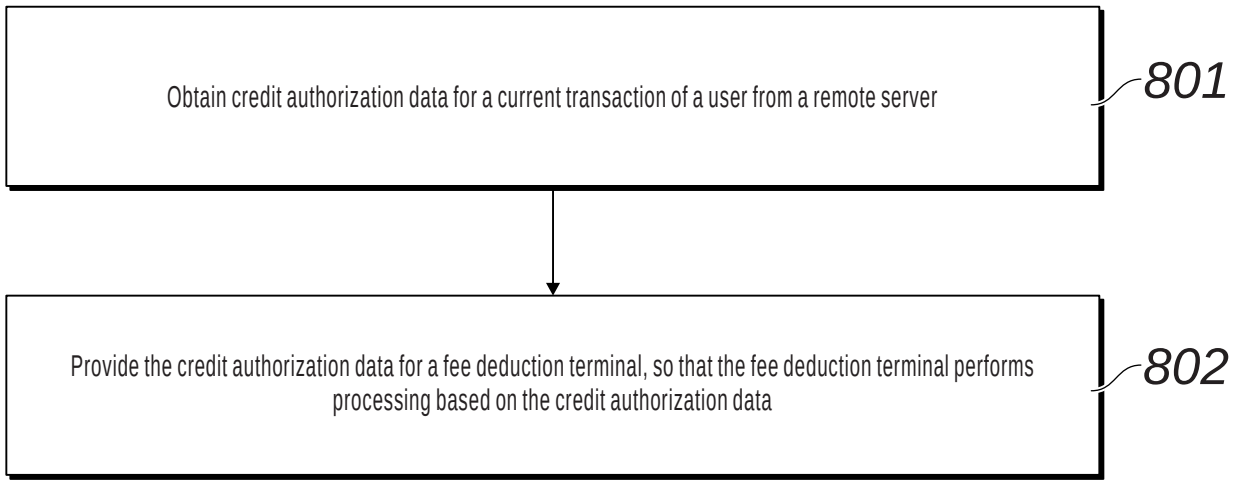

Obtain credit authorization data for a current transaction of a user from a remote server
801
Provide the credit authorization data for a fee deduction terminal, so that the fee deduction terminal performs processing based on the credit authorization data
802

FIG. 8

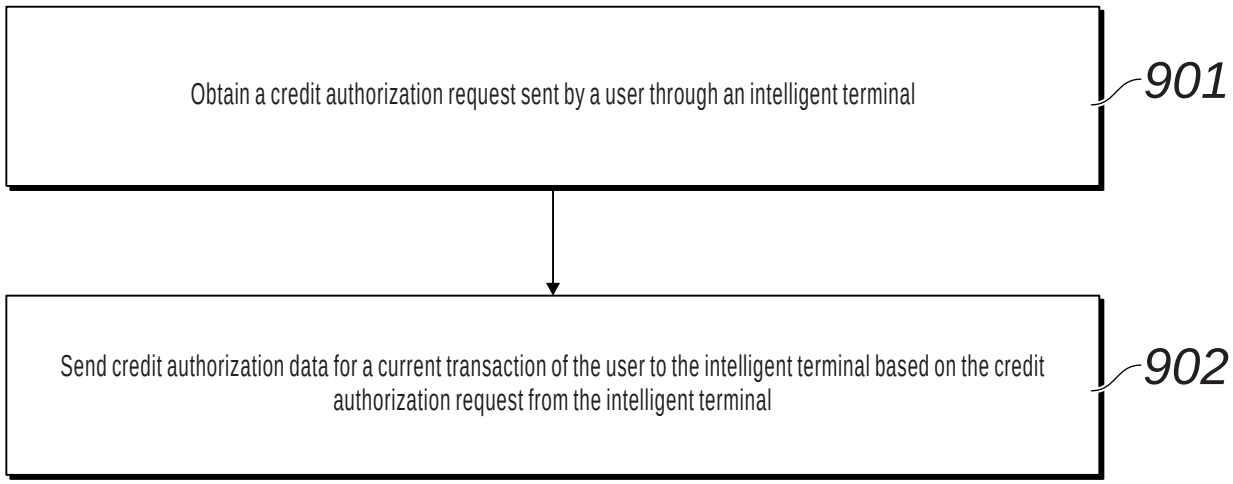

Obtain a credit authorization request sent by a user through an intelligent terminal
901
Send credit authorization data for a current transaction of the user to the intelligent terminal based on the credit authorization request from the intelligent terminal
902

FIG. 9

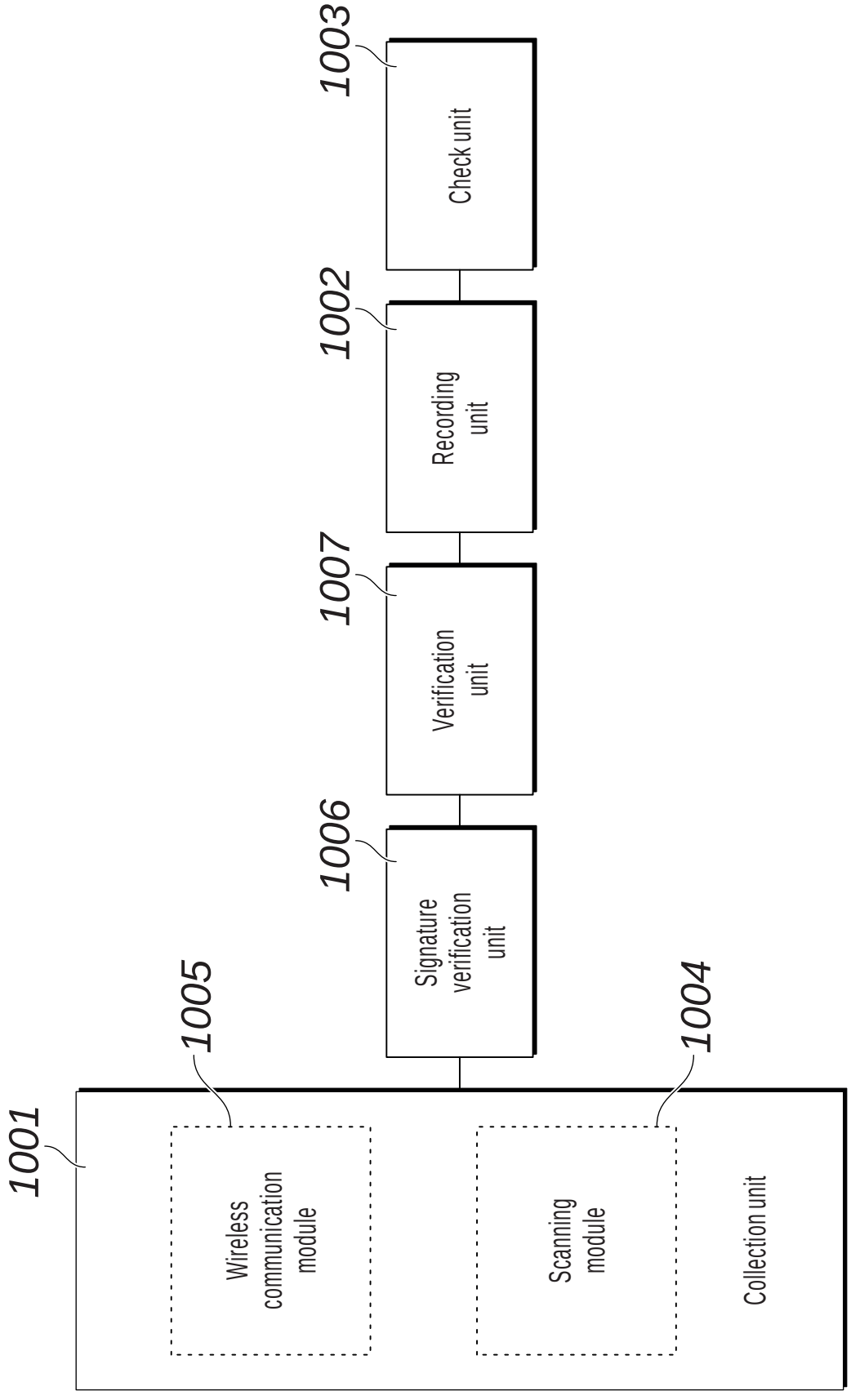

1001
1005
1004
1006
1007
1002
1003
Wireless communication module
Scanning module
Collection unit
Signature verification unit
Verification unit
Recording unit
Check unit

FIG. 10

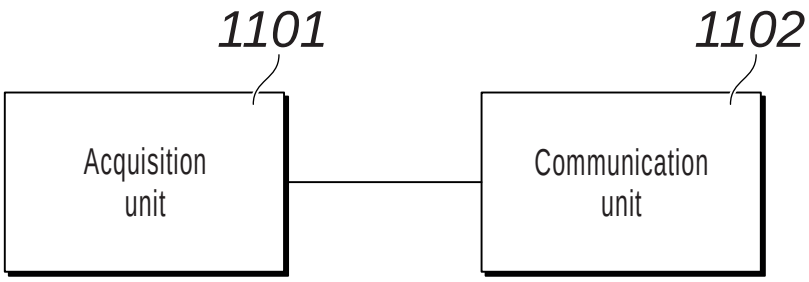


FIG. 11

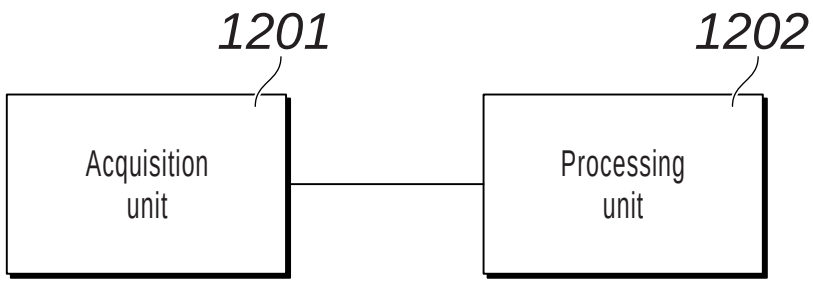


FIG. 12

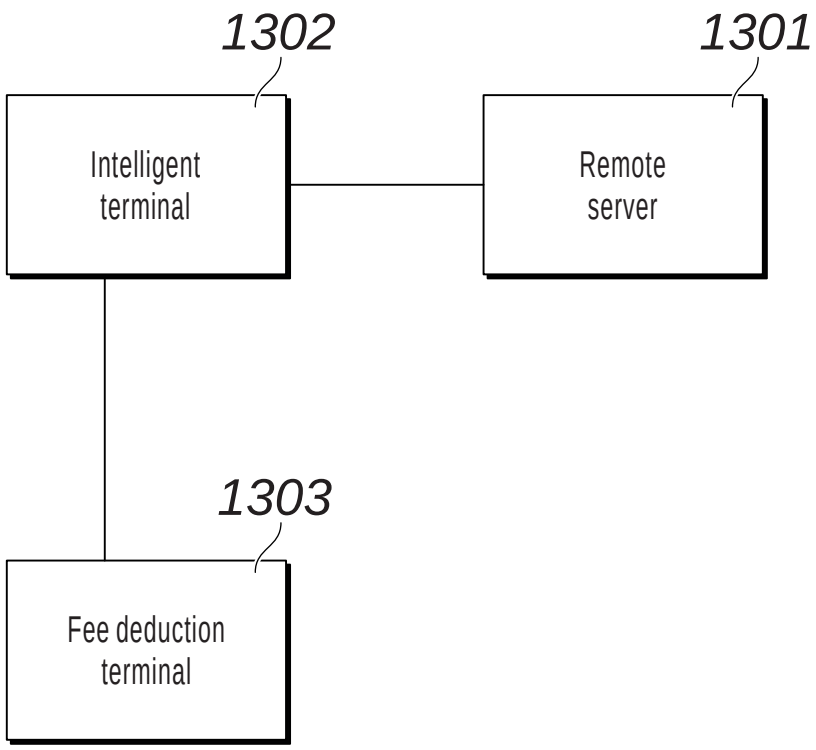

1302
1301
Intelligent terminal
Remote server
1303
Fee deduction terminal

FIG. 13

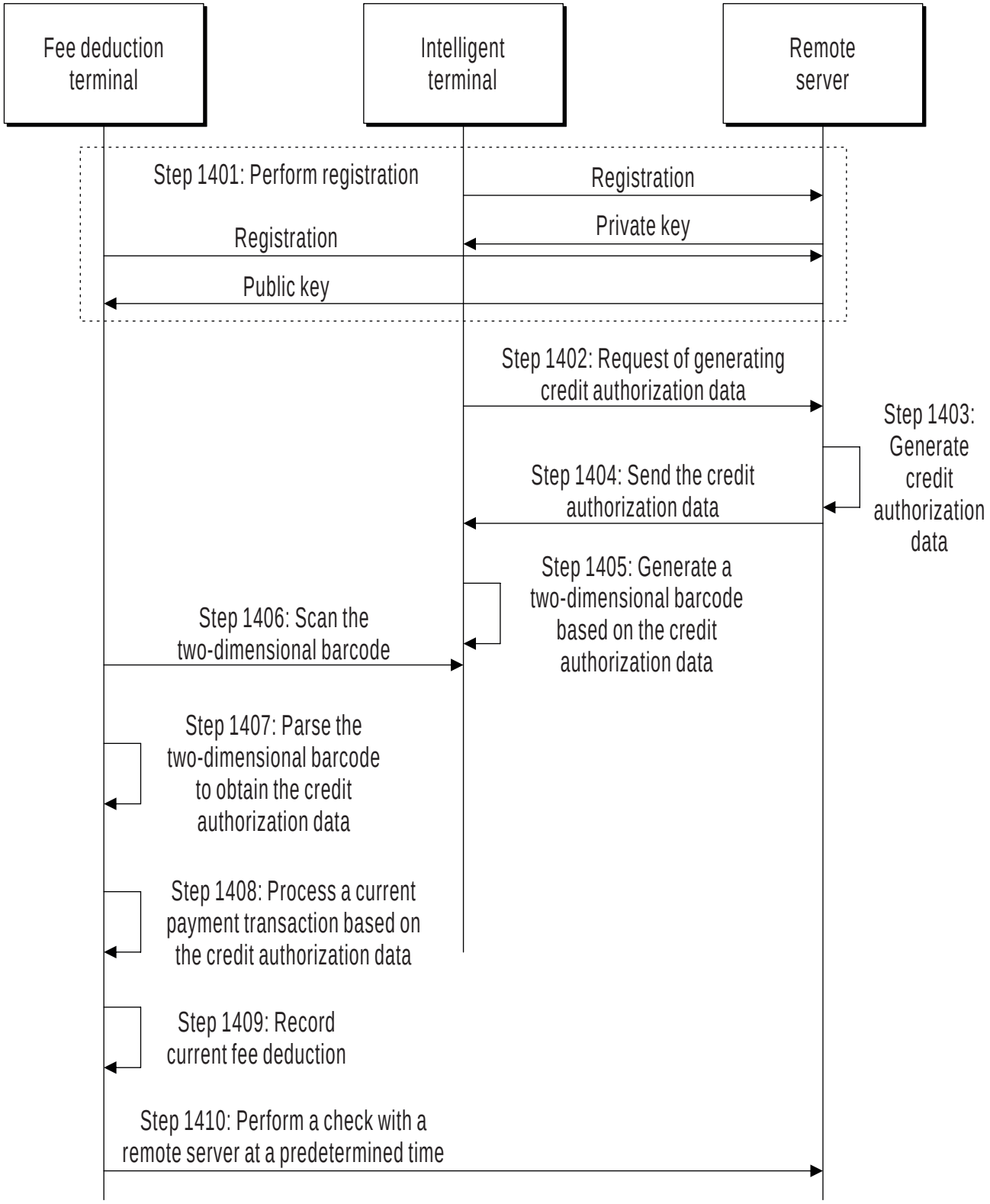

Fee deduction terminal
Intelligent terminal
Remote server
Step 1401: Perform registration
Registration
Private key
Registration
Public key
Step 1402: Request of generating credit authorization data
Step 1403: Generate credit authorization data
Step 1404: Send the credit authorization data
Step 1405: Generate a two-dimensional barcode based on the credit authorization data
Step 1406: Scan the two-dimensional barcode
Step 1407: Parse the two-dimensional barcode to obtain the credit authorization data
Step 1408: Process a current payment transaction based on the credit authorization data
Step 1409: Record current fee deduction
Step 1410: Perform a check with a remote server at a predetermined time

FIG. 14

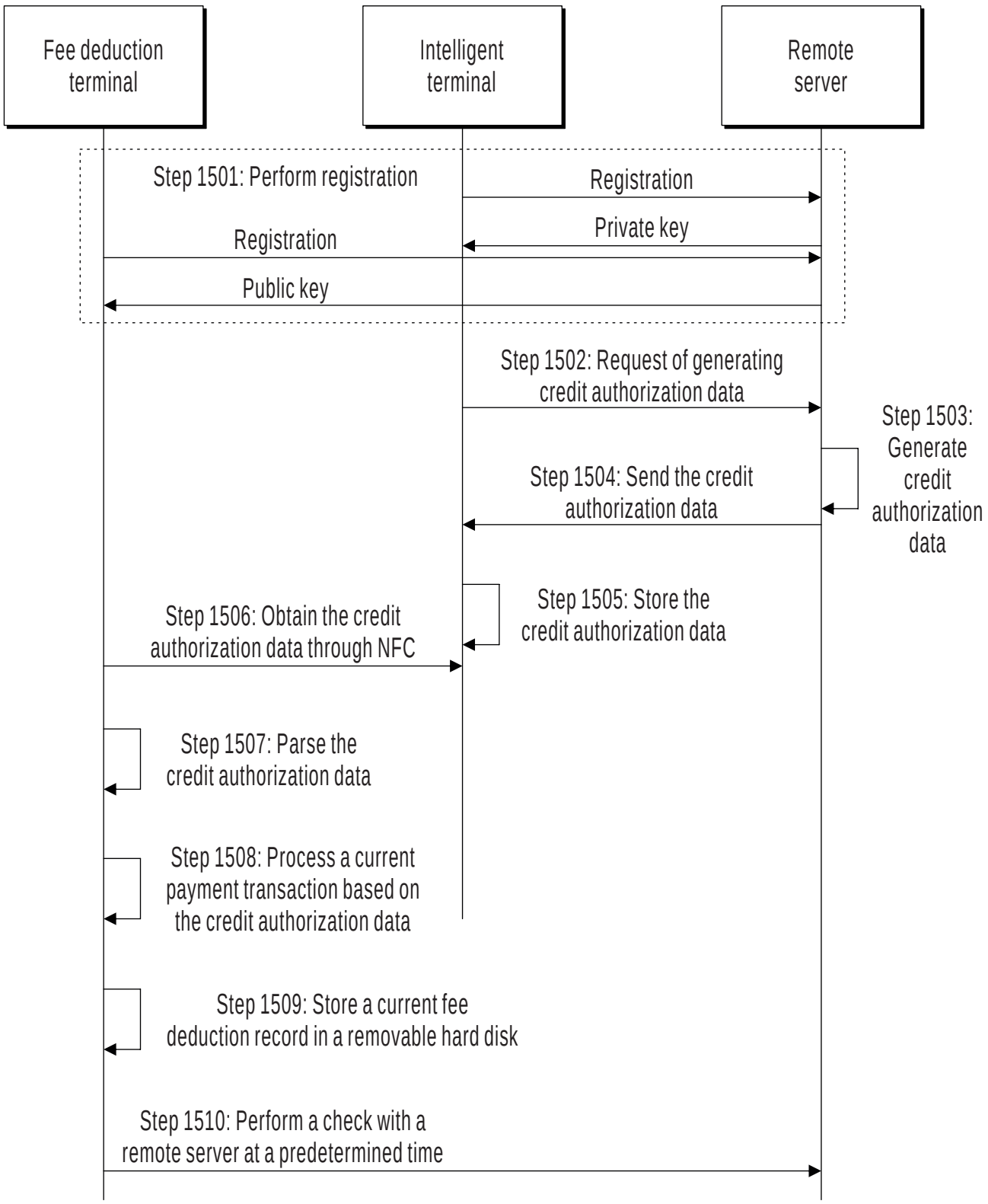

Fee deduction terminal
Intelligent terminal
Remote server
Step 1501: Perform registration
Registration
Private key
Registration
Public key
Step 1502: Request of generating credit authorization data
Step 1503: Generate credit authorization data
Step 1504: Send the credit authorization data
Step 1505: Store the credit authorization data
Step 1506: Obtain the credit authorization data through NFC
Step 1507: Parse the credit authorization data
Step 1508: Process a current payment transaction based on the credit authorization data
Step 1509: Store a current fee deduction record in a removable hard disk
Step 1510: Perform a check with a remote server at a predetermined time

FIG. 15