CLAIMS

What is claimed is:

1. A method for authentication of a service using a service initiating terminal and a service authorization terminal, the method comprising:

sending, by the service initiating terminal, service information to the service authorization terminal;

receiving, by the service initiating terminal, a service authorization code corresponding to the service information sent by the service authorization terminal, wherein the service authorization code is computed by the service authorization terminal based on the service information; and

generating, by the service initiating terminal, service authentication information according to the service information and the service authorization code, and uploading the service authentication information to a server for the server to authenticate the service authorization code and to process the service after the server authenticating the service authorization code.

2. The method according to Claim 1, wherein the service authorization code is computed by the service authorization terminal based on user information.

3. The method according to Claim 2, wherein the service authorization code is computed by the service authorization terminal based on the user information and the service information.

4. The method according to Claim 1, wherein the sending the service information to the service authorization terminal is via a near field communication (NFC) module.

5. The method according to Claim 1, further comprising:

digitally signing, by the service initiating terminal, the service authentication information before uploading the service authentication information to the server, where the server authenticates the service authentication information after authenticating the signature.

6. The method according to Claim 1, further comprising:

receiving a notification message that the service has been processed by the server, the message being sent by the server after finishing processing the service.

7. The method according to Claim 1,

wherein the service includes an offline payment service,

wherein the service information includes order information corresponding to the offline payment service, and

wherein the service authentication information includes transaction information corresponding to the offline payment service.

8. A method for authentication of a service using a service initiating terminal and a service authorization terminal, the method comprising:

receiving, by the service authorization terminal, service information sent by the service initiating terminal;

generating, by the service authorization terminal, a corresponding service authorization code based on the service information; and

sending, by the service authorization terminal, the service authorization code to the service initiating terminal,

wherein the service authentication code allows the service initiating terminal to generate service authentication information according to the service information and the service authorization code, and upload the service authentication information to a server for the server to authenticate the service authorization code and to process the service after the server authenticating the service authorization code.

9. The method according to Claim 8, wherein the service authorization code is computed by the service authorization terminal based on user information.

10. The method according to Claim 9, wherein the service authorization code is computed by the service authorization terminal based on the user information and the service information.

11. The method according to Claim 8, wherein the receiving the service information sent by the service initiating terminal comprises is via a near field communication (NFC) module.

12. The method according to Claim 8, further comprising:

conducting, by the service authorization terminal, a service authorization on the service information before generating a corresponding service authorization code using the service information and user information according to a preset algorithm, the conducting the service authorization including acquiring a password or a fingerprint;

comparing, by the service authorization terminal, the acquired service authorization information with locally stored service authorization information; and

determining, by the service authorization terminal, the authorization of the service information to be completed when the acquired service authorization information matches the locally stored service authorization information.

13. The method according to Claim 8, further comprising:

receiving a notification message that the service has been processed by the server, the message being sent by the server after finishing processing the service.

14. The method according to Claim 8, wherein the service authorization code is valid within a preset time length.

15. The method according to Claim 8,

wherein the service includes an offline payment service,

wherein the service information includes order information corresponding to the offline payment service, and

wherein the service authentication information includes transaction information corresponding to the offline payment service.

16. An apparatus for authentication of a service using a service authorization terminal, the apparatus comprising:

a processor; and

a non-transitory memory storing computer-executable instructions that, when executed by the processor, cause the apparatus to:

send generated service information to the service authorization terminal;

receive a service authorization code corresponding to the service information sent by the service authorization terminal, wherein the service authorization code is computed by the service authorization terminal based on the service information; and

generate service authentication information according to the service information and the service authorization code, and upload the service authentication information to a server for the server to authenticate the service authorization code and to process the service after the server authenticating the service authorization code.

17. The apparatus according to Claim 16, wherein the service authorization code is computed by the service authorization terminal based on user information.

18. The apparatus according to Claim 17, wherein the service authorization code is computed by the service authorization terminal based on the user information and the service information.

19. The apparatus according to Claim 16, wherein the instruction to send generated service information further causes the apparatus to send the generated service information to the service authorization terminal via a near field communication (NFC) module.

20. The apparatus according to Claim 16, wherein the instructions further cause the apparatus to

digitally sign, before the instruction to generate and upload the service authentication information to the server, the service authentication information, where the server authenticates the service authentication information after authenticating the signature.

21. The apparatus according to Claim 16, wherein the instruction to receive a service authorization code further causes the apparatus to:

receive a notification message that the service has been processed by the server, the message being sent by the server after finishing processing the service.

22. The apparatus according to Claim 16,

wherein the service includes an offline payment service,

wherein the service information includes order information corresponding to the offline payment service, and

wherein the service authentication information includes transaction information corresponding to the offline payment service.

23. An apparatus for authentication of a service using a service initiating terminal, the apparatus comprising:

a processor; and

a non-transitory memory storing computer-executable instructions that, when executed by the processor, cause the apparatus to:

receive service information sent by the service initiating terminal;

generate a corresponding service authorization code based on the service information; and

send the service authorization code to the service initiating terminal via a near field communication (NFC) module, the service authorization code allowing the service initiating terminal to generate service authentication information according to the service information and the service authorization code, and upload the service authentication information to a server for the server to authenticate the service authorization code and to process the service after the server authenticating the service authorization code.

24. The apparatus according to Claim 23, wherein the service authorization code is computed by the service authorization terminal based on user information.

25. The apparatus according to Claim 24, wherein the service authorization code is computed by the service authorization terminal based on the user information and the service information.

26. The apparatus according to Claim 23, wherein the instruction to receive service information further causes the apparatus to:

receive the service information sent by the service initiating terminal via the NFC module.

27. The apparatus according to Claim 23, wherein the instructions further cause the apparatus to

authorize the service information before the instruction to generate a corresponding service authorization code,

wherein the instruction to authorize further causes the apparatus to:

acquire service authorization information for conducting a service authorization, the service authorization information including a password or a fingerprint;

compare the acquired service authorization information with locally stored service authorization information; and

determine authorization of the service information to be completed when the acquired service authorization information matches with the locally stored service authorization information.

28. The apparatus according to Claim 23, wherein the instruction to receive service information further causes the apparatus to:

receive a notification message that the service has been processed by the server, the message being sent by the server after finishing processing the service.

29. The apparatus according to Claim 23, wherein the service authorization code is valid within a preset time length.

30. The apparatus according to Claim 23,

wherein the service includes an offline payment service,

wherein the service information includes order information corresponding to the offline payment service, and

wherein the service authentication information includes transaction information corresponding to the offline payment service.