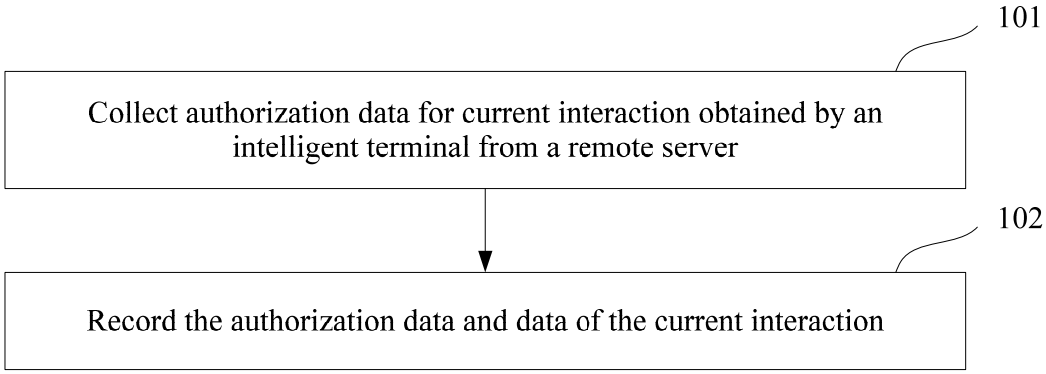


FIG. 1

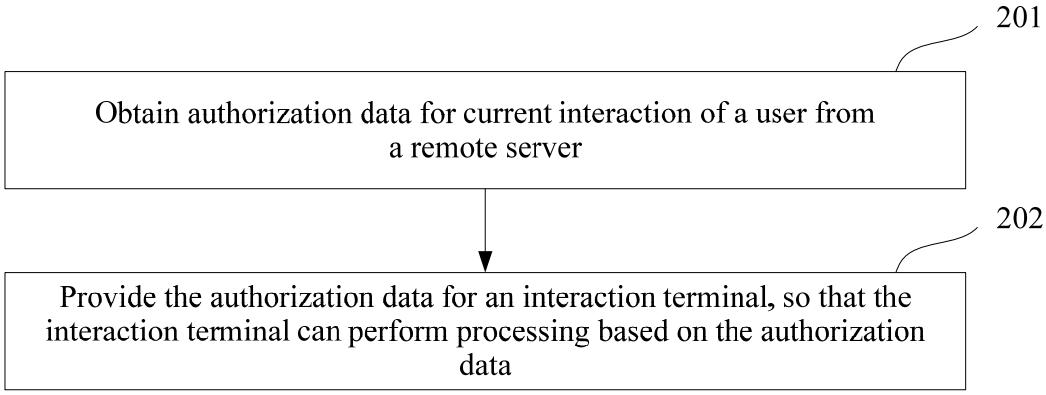


FIG. 2

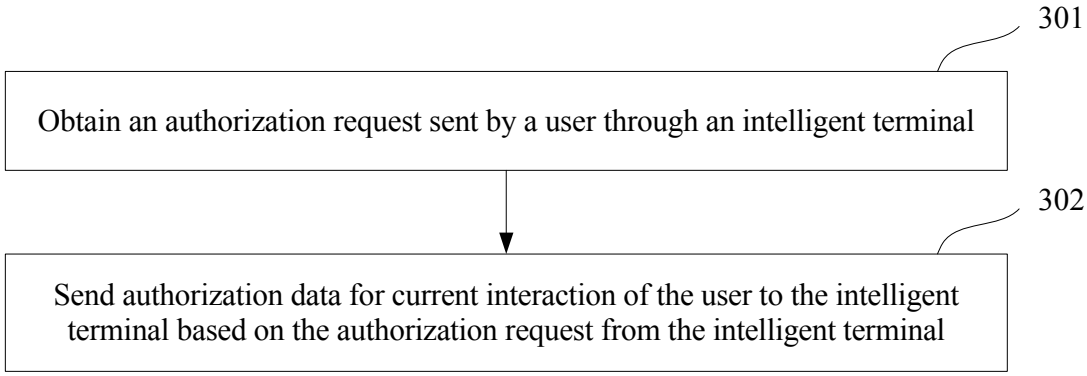


FIG. 3

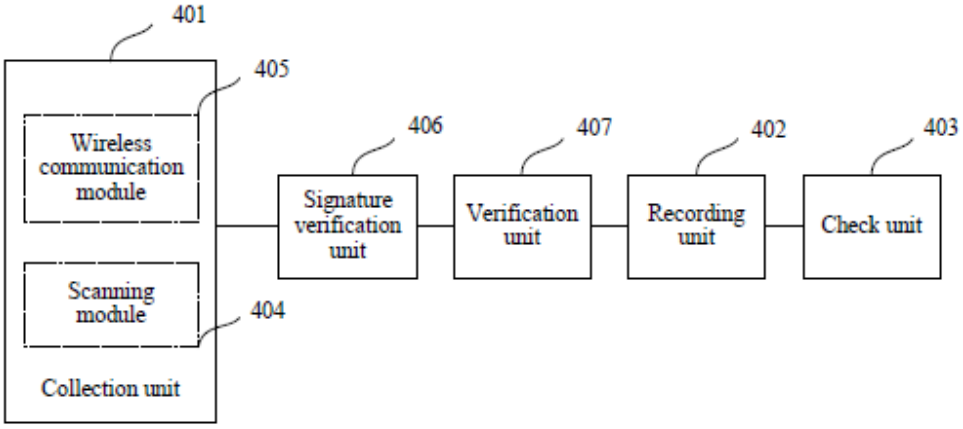


FIG. 4

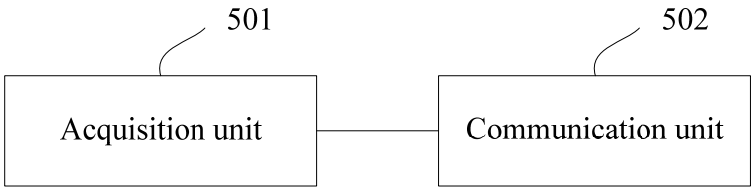


FIG. 5

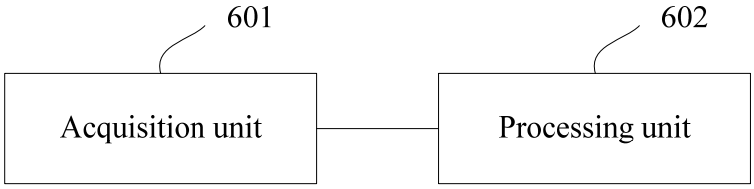


FIG. 6

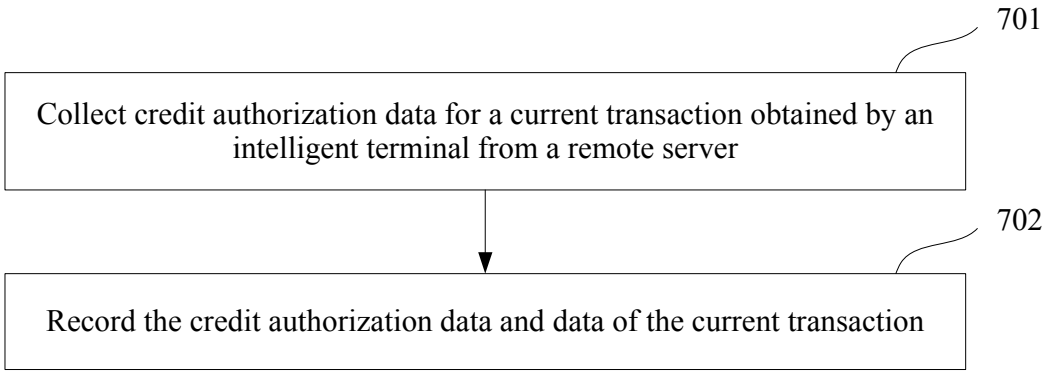


FIG. 7

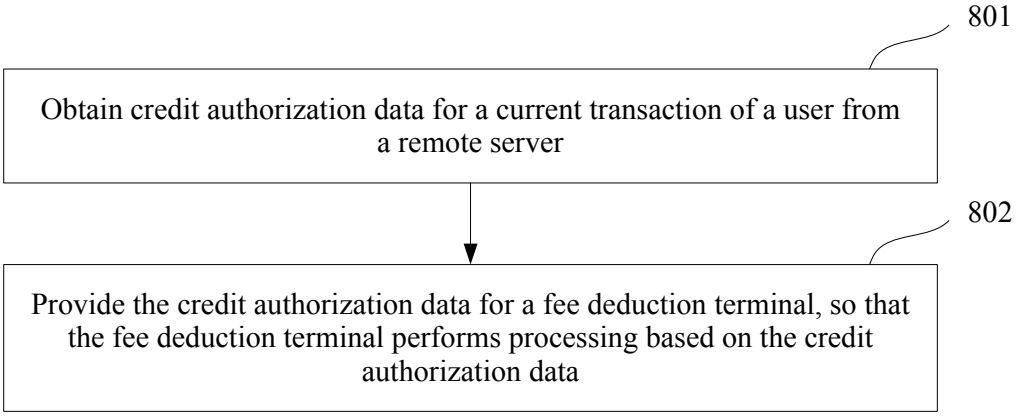


FIG. 8

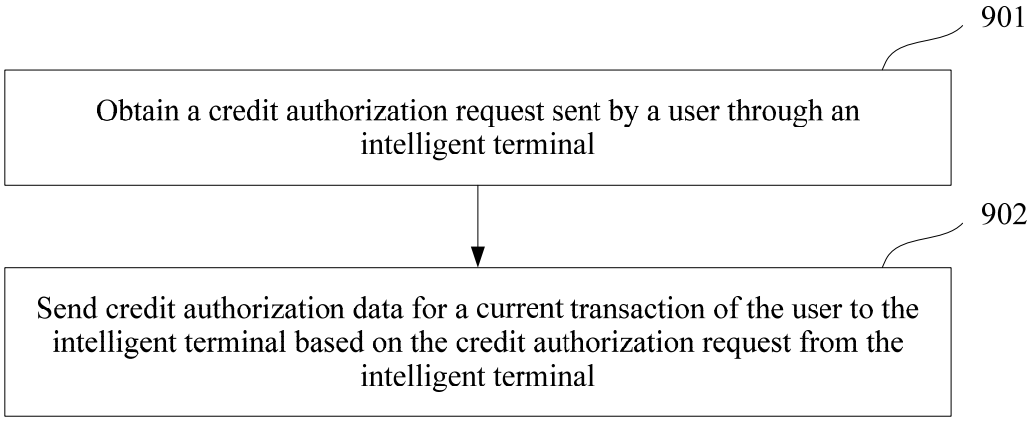


FIG. 9

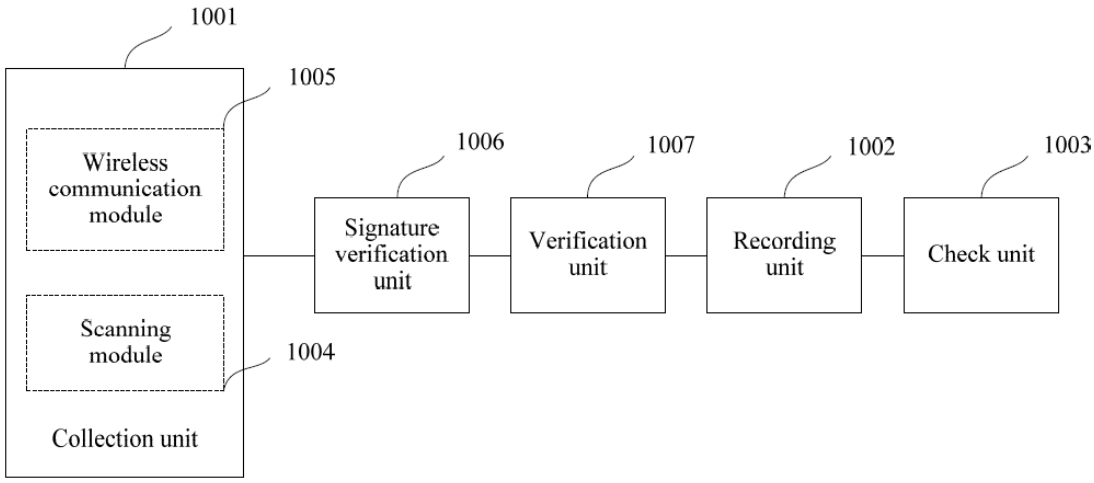


FIG. 10

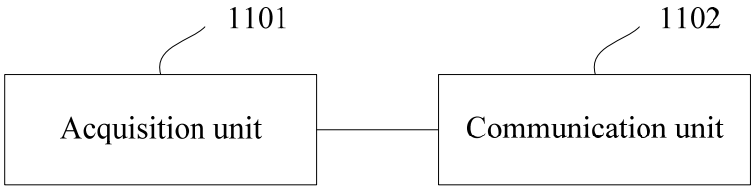


FIG. 11

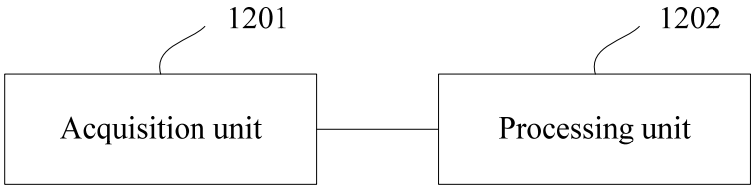


FIG. 12

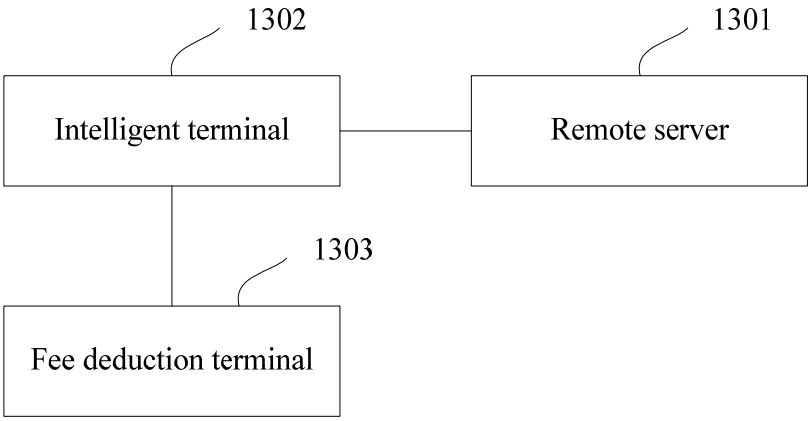


FIG. 13

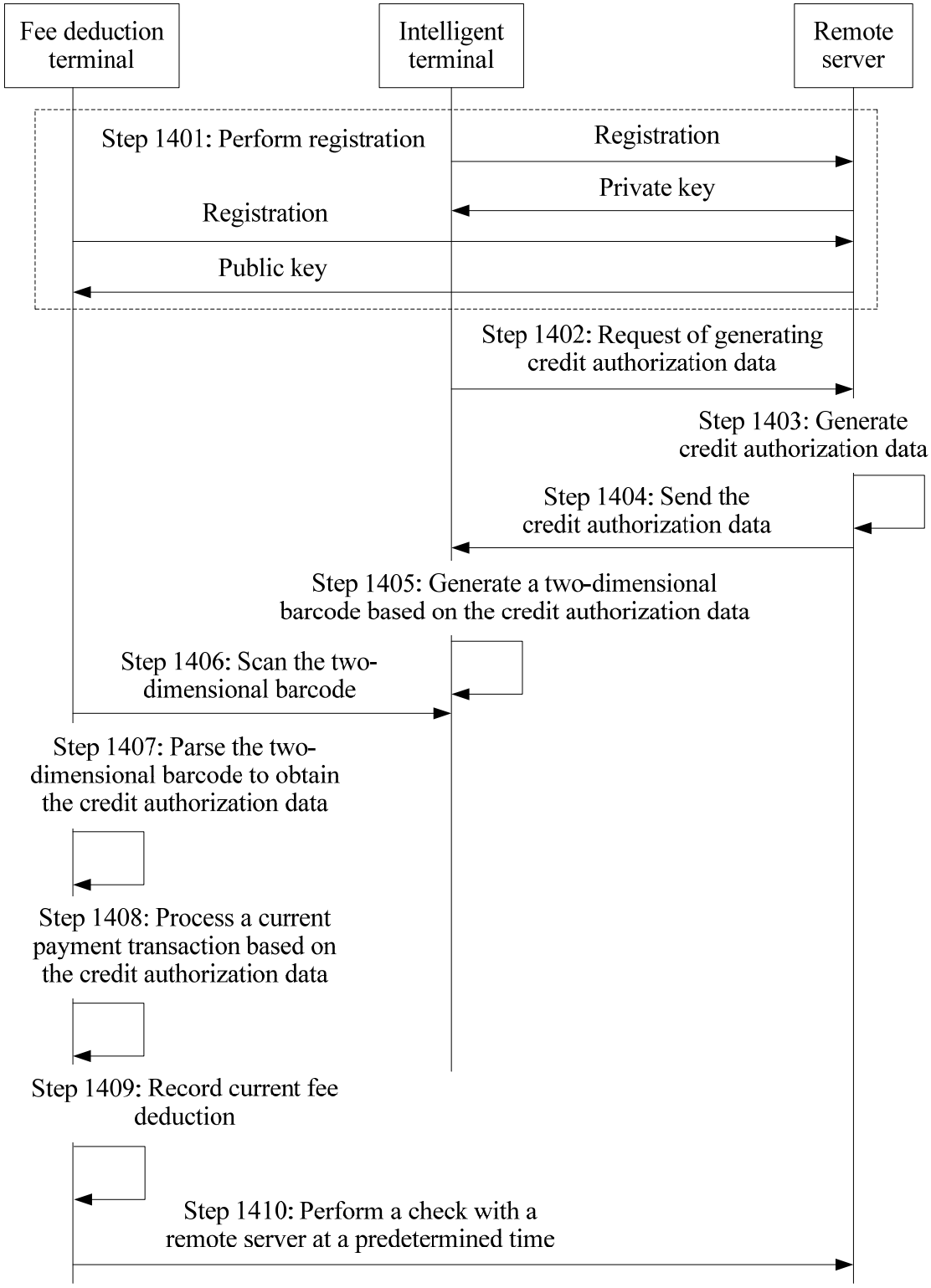

Fee deduction terminal
Intelligent terminal
Remote server
Step 1401: Perform registration
Registration
Private key
Registration
Public key
Step 1402: Request of generating credit authorization data
Step 1403: Generate credit authorization data
Step 1404: Send the credit authorization data
Step 1405: 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

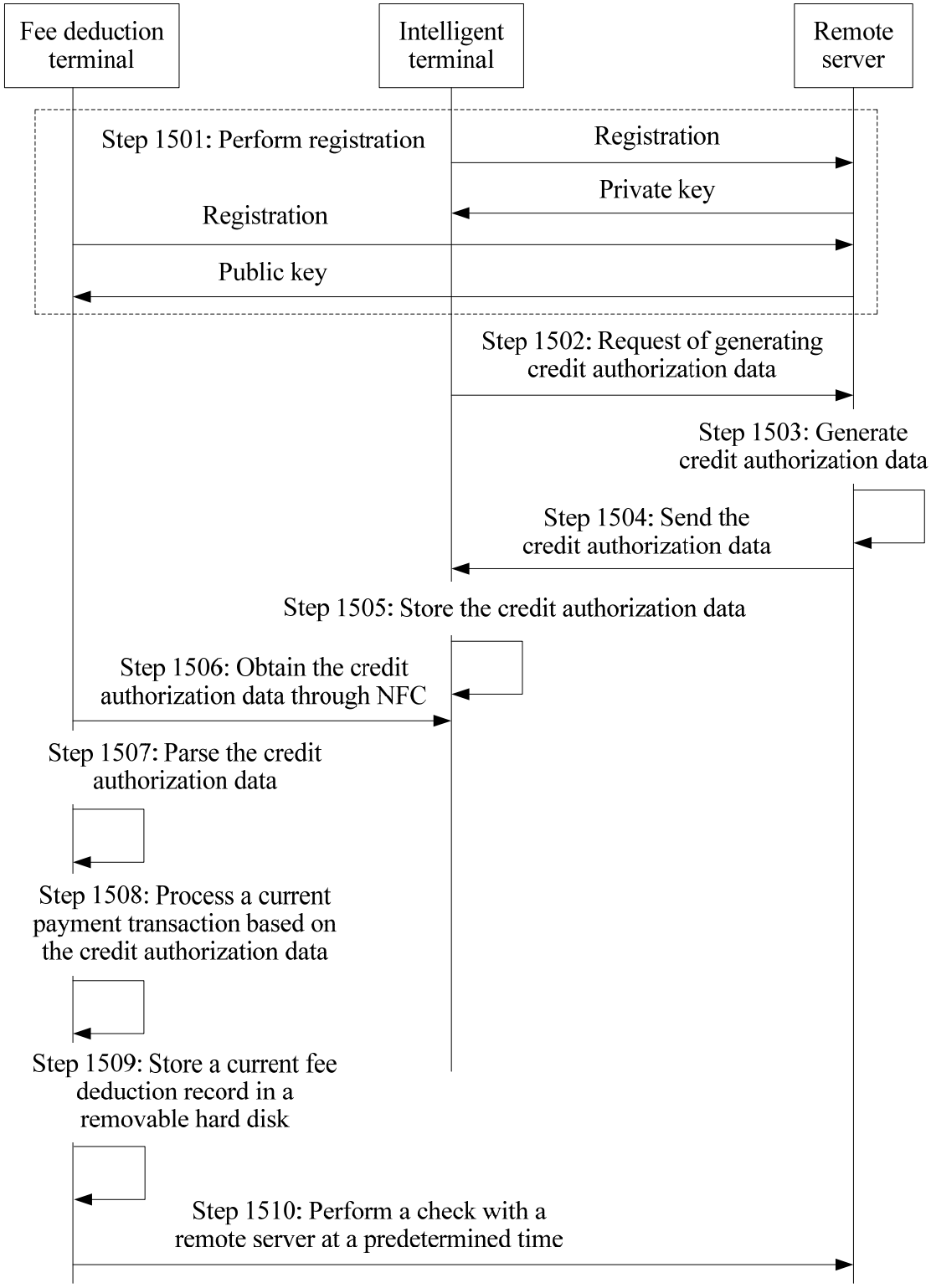

Fee deduction terminal
Intelligent terminal
Remote server
Step 1501: Perform registration
Registration
Private key
Registration
Public key
Step 1502: Request of generating credit authorization data
Step 1503: Generate credit authorization data
Step 1504: Send the credit authorization data
Step 1505: 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