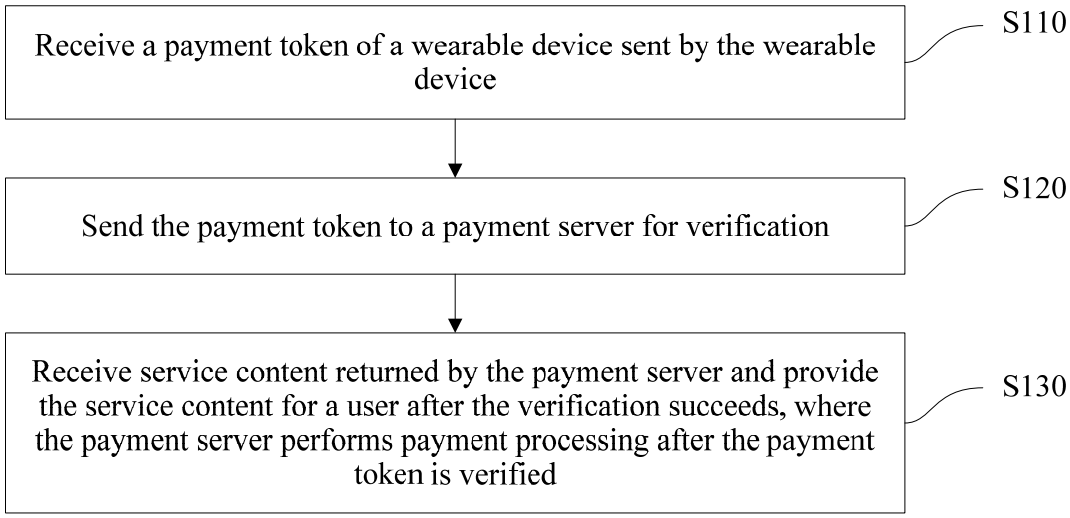

Receive a payment token of a wearable device sent by the wearable device
S110
Send the payment token to a payment server for verification
S120
Receive service content returned by the payment server and provide the service content for a user after the verification succeeds, where the payment server performs payment processing after the payment token is verified
S130

FIG. 1

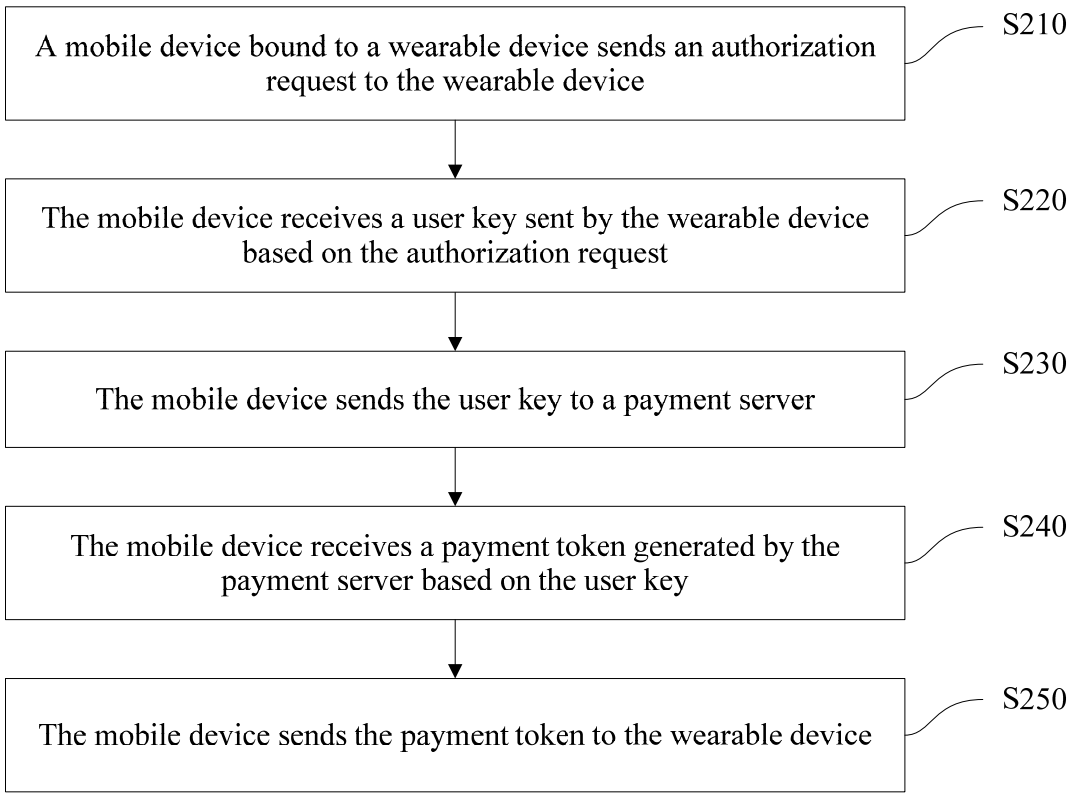

A mobile device bound to a wearable device sends an authorization request to the wearable device
S210
The mobile device receives a user key sent by the wearable device based on the authorization request
S220
The mobile device sends the user key to a payment server
S230
The mobile device receives a payment token generated by the payment server based on the user key
S240
The mobile device sends the payment token to the wearable device
S250

FIG. 2

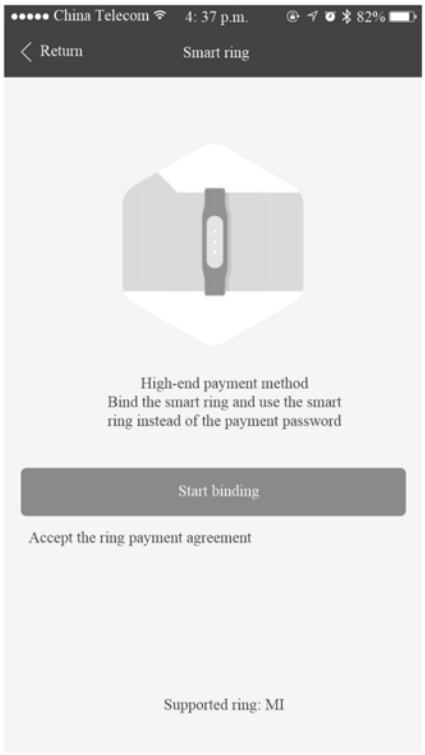

China Telecom
4: 37 p.m.
82%
Return
Smart ring
High-end payment method
Bind the smart ring and use the smart ring instead of the payment password
Start binding
Accept the ring payment agreement
Supported ring: MI

FIG. 3 (a)

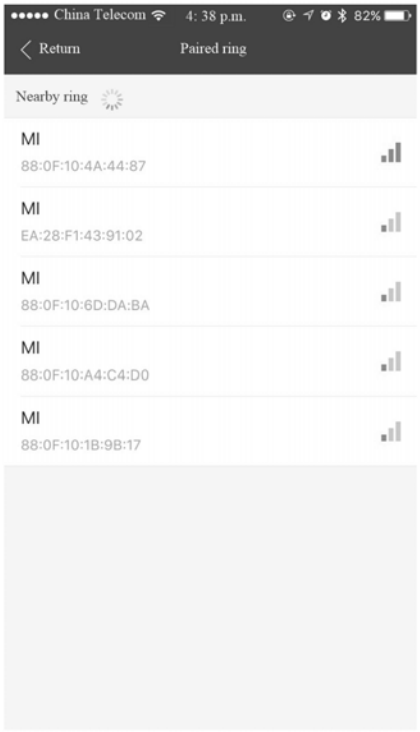

China Telecom
4: 38 p.m.
82%
Return
Paired ring
Nearby ring
MI
88:0F:10:4A:44:87
MI
EA:28:F1:43:91:02
MI
88:0F:10:6D:DA:BA
MI
88:0F:10:A4:C4:D0
MI
88:0F:10:1B:9B:17

FIG. 3 (b)


China Telecom
4: 38 p.m.
81%
Return
Paired ring
Nearby ring
MI
88:0F:10:4A:44:87
MI
EA:28:F1:43:91:02
MI
MI
MI
88:0F:10:1B:9B:17
Gently tap the lighted ring to start automatic identification
Cancel

FIG. 3 (c)


SOS only
17:57
Identity authentication
Please enter the payment password to complete identity authentication
1
2
3
4
5
6
7
8
9
0

FIG. 3 (d)

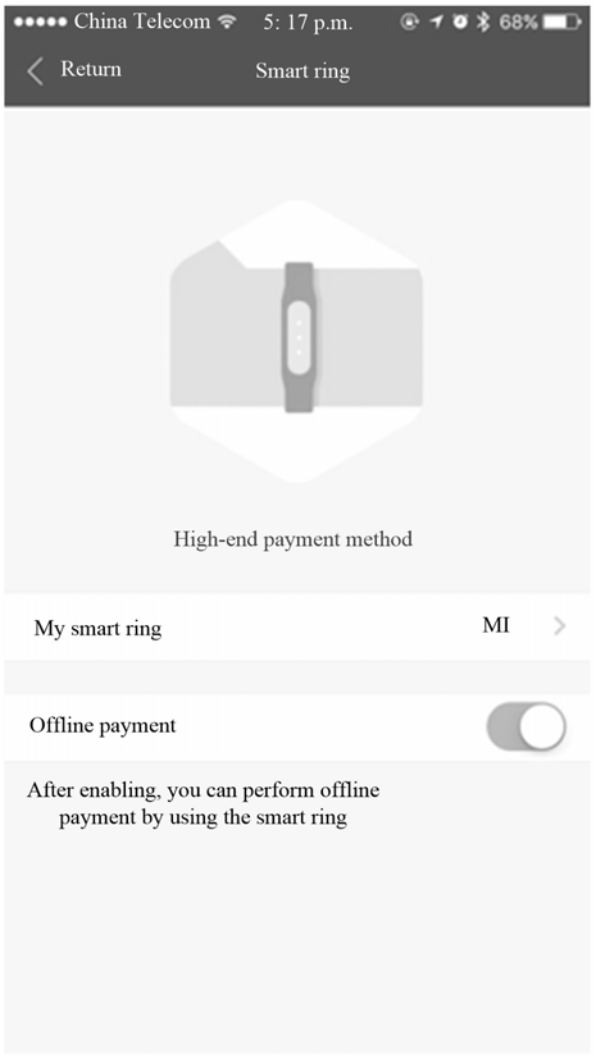

China Telecom 5: 17 p.m. 68%
Return
Smart ring
High-end payment method
My smart ring
MI
Offline payment
After enabling, you can perform offline payment by using the smart ring

FIG. 3 (e)

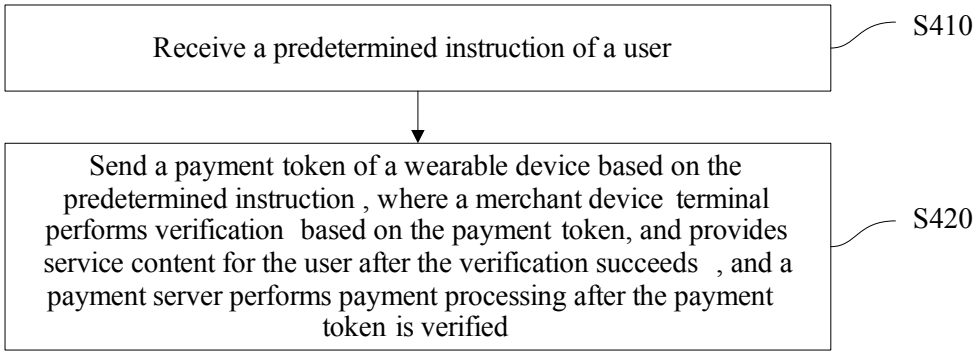

Receive a predetermined instruction of a user
S410
Send a payment token of a wearable device based on the predetermined instruction , where a merchant device terminal performs verification based on the payment token, and provides service content for the user after the verification succeeds , and a payment server performs payment processing after the payment token is verified
S420

FIG. 4

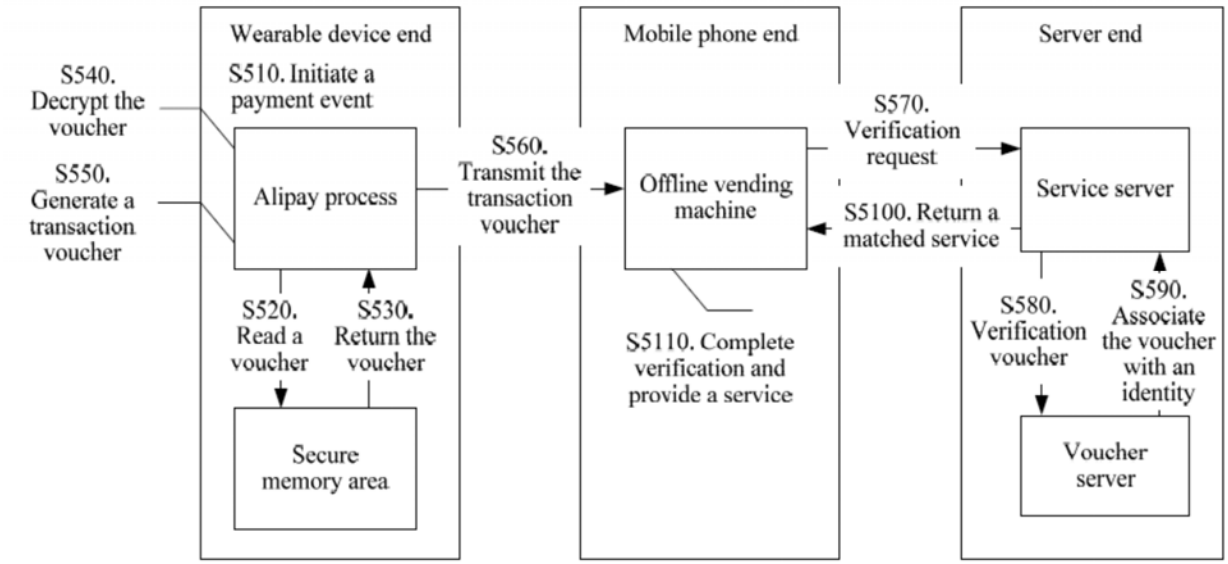

Wearable device end
Mobile phone end
Server end
S540. Decrypt the voucher
S510. Initiate a payment event
S550. Generate a transaction voucher
Alipay process
S560. Transmit the transaction voucher
Offline vending machine
S570. Verification request
S5100. Return a matched service
Service server
S520. Read a voucher
S530. Return the voucher
S5110. Complete verification and provide a service
S580. Verification voucher
S590. Associate the voucher with an identity
Secure memory area
Voucher server

FIG. 5

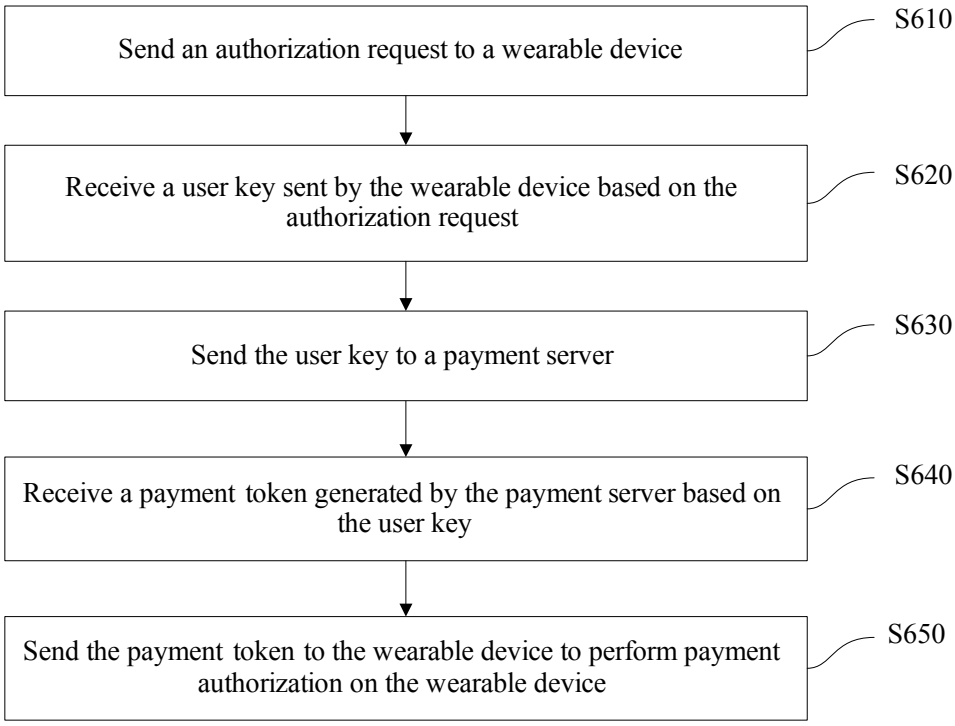

Send an authorization request to a wearable device
S610
Receive a user key sent by the wearable device based on the authorization request
S620
Send the user key to a payment server
S630
Receive a payment token generated by the payment server based on the user key
S640
Send the payment token to the wearable device to perform payment authorization on the wearable device
S650

FIG. 6

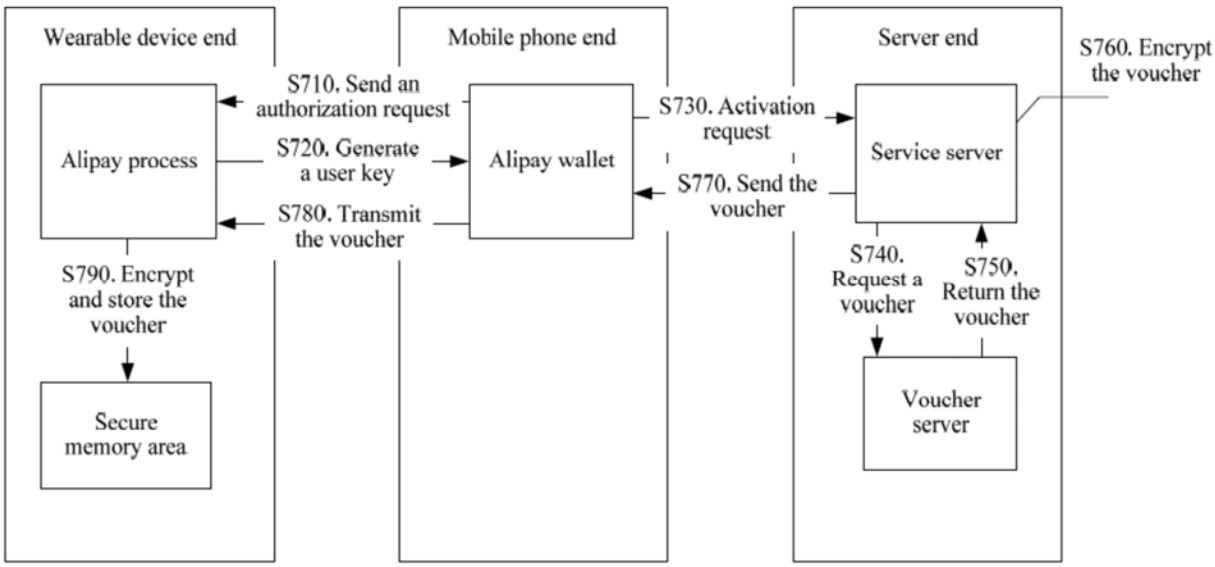

Wearable device end
Mobile phone end
Server end
S760. Encrypt the voucher
S710. Send an authorization request
Alipay process
S720. Generate a user key
Alipay wallet
S730. Activation request
Service server
S780. Transmit the voucher
S770. Send the voucher
S740. Request a voucher
S750. Return the voucher
S790. Encrypt and store the voucher
Secure memory area
Voucher server

FIG. 7

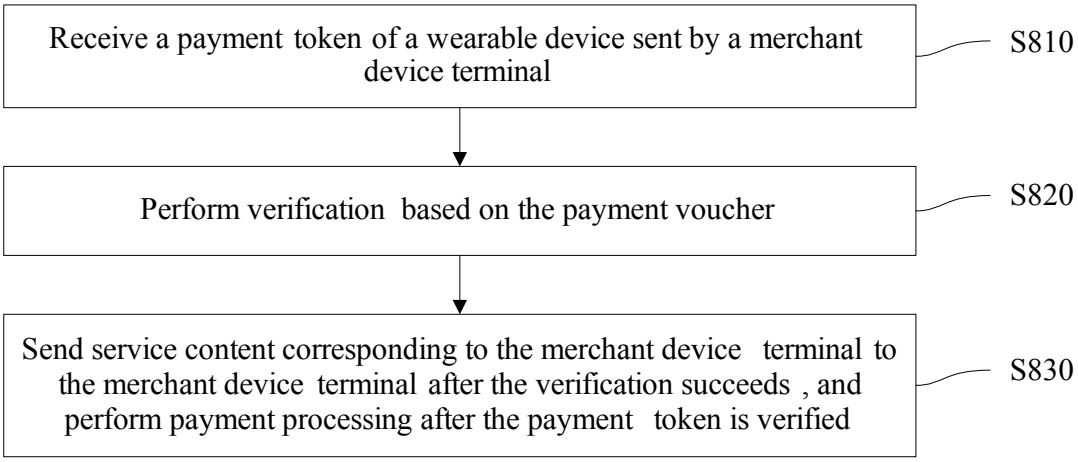

Receive a payment token of a wearable device sent by a merchant device terminal
S810
Perform verification based on the payment voucher
S820
Send service content corresponding to the merchant device terminal to the merchant device terminal after the verification succeeds , and perform payment processing after the payment token is verified
S830

FIG. 8

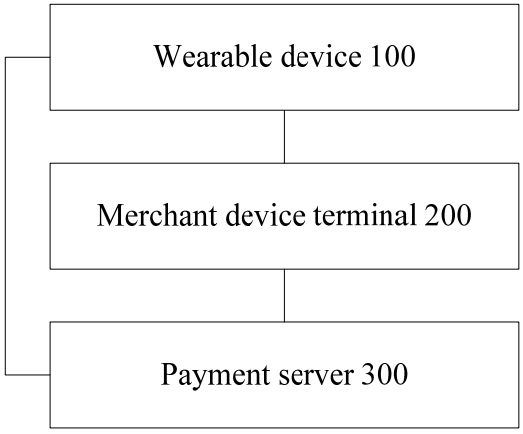

Wearable device 100
Merchant device terminal 200
Payment server 300

FIG. 9

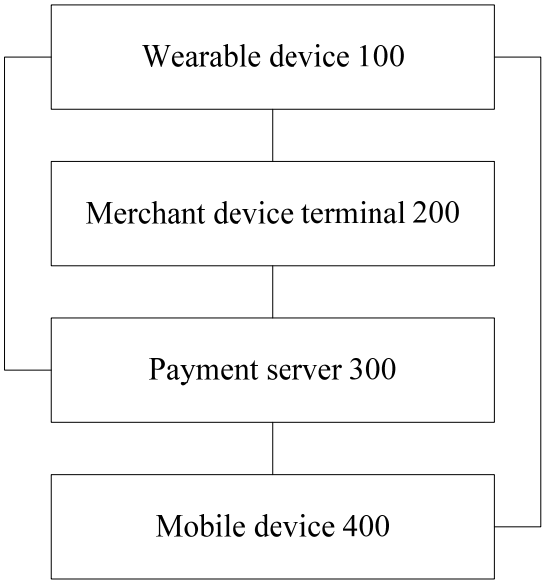

Wearable device 100
Merchant device terminal 200
Payment server 300
Mobile device 400

FIG. 10

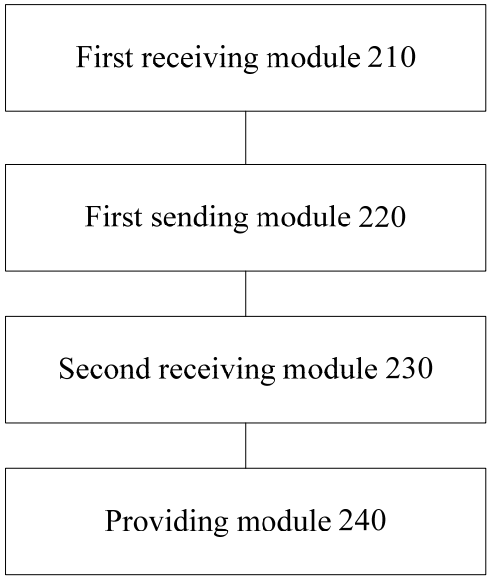

First receiving module 210
First sending module 220
Second receiving module 230
Providing module 240

FIG. 11

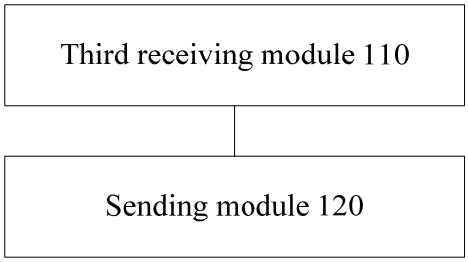

Third receiving module 110
Sending module 120

FIG. 12

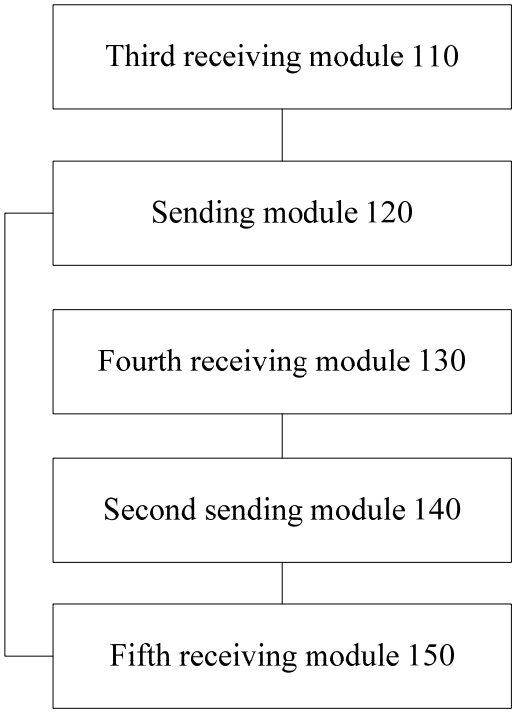

Third receiving module 110
Sending module 120
Fourth receiving module 130
Second sending module 140
Fifth receiving module 150

FIG. 13

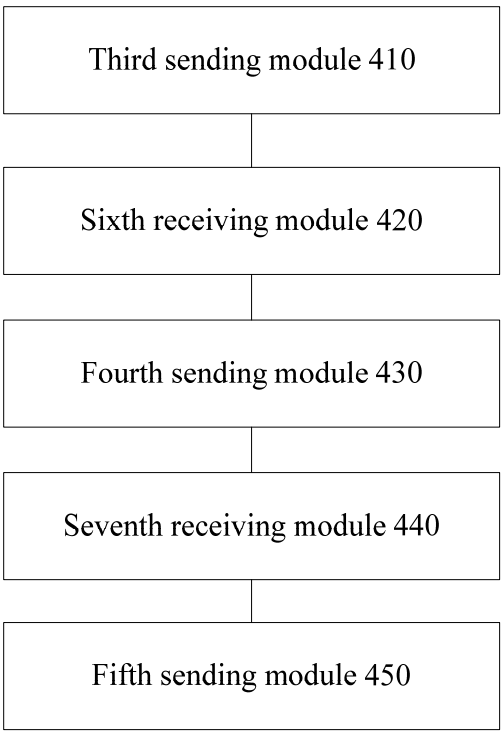

Third sending module 410
Sixth receiving module 420
Fourth sending module 430
Seventh receiving module 440
Fifth sending module 450

FIG. 14

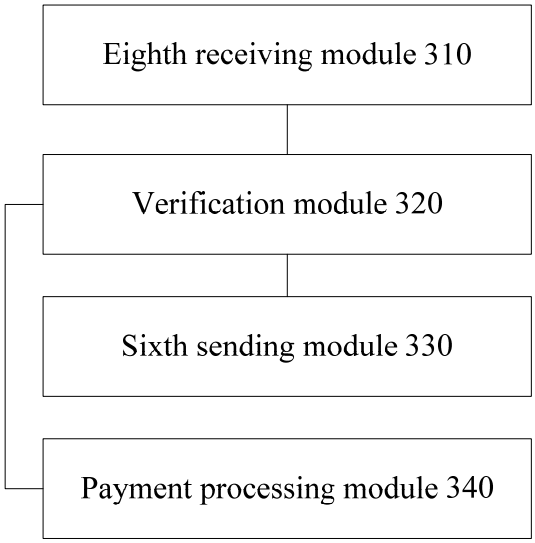

Eighth receiving module 310
Verification module 320
Sixth sending module 330
Payment processing module 340

FIG. 15

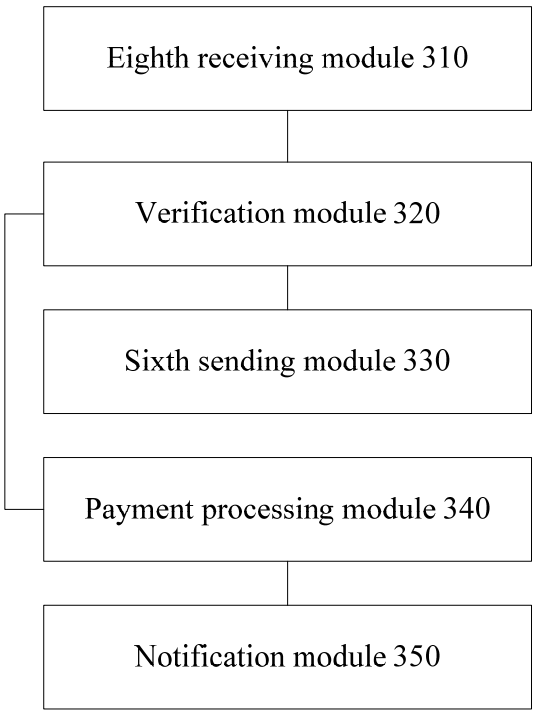

Eighth receiving module 310
Verification module 320
Sixth sending module 330
Payment processing module 340
Notification module 350

FIG. 16