radio frequency signal, a third request used to guide the customer to complete payment.

[0124] In the example B, after the order information, the acquiring apparatus actively sends a request by using the first NFC module, where the request specifies to preferentially use the first NFC payment manner. After receiving a valid response, the first NFC module reads payment information and performs payment in the first NFC payment manner.

[0125] FIG. 6C shows a control procedure of an acquiring apparatus in still another example, and the example can be to as an example C. In the example C, considering that only specific digital wallets can support a second NFC payment manner and that these digital wallets also support a first NFC payment manner, it is configured to request to use the second NFC payment manner after it is determined that a customer is using the specific digital wallet.

[0126] As shown in FIG. 6C, first, in step 601c, the acquiring apparatus determines that order information is ready. Then, in step 602c, a first NFC module is started to send a second request used to request to use the first NFC payment manner. For the second request and an operation performed by the intelligent terminal after the second request is received, references can be made to the example A. Details are not described herein again.

[0127] In step 603c, it is determined whether a confirmation response for the second request is received. If it is determined that the confirmation response is received, proceed to step 604c to determine whether a payment manner used by the customer is the specific digital wallet. Specifically, as described above, this can be determined based on an APDU response sent from the intelligent terminal. In a specific example, whether the payment manner used by the customer is the specific digital wallet can be determined based on whether the APDU response includes an AID of the specific digital wallet. If it is determined that the payment manner is not the specific digital wallet, the second NFC payment manner cannot be used, proceed to step 608, and the first NFC module obtains customer payment information from the response and completes a payment procedure in the first NFC payment manner.

[0128] If it is determined that the payment manner is the specific digital wallet, proceed to step 605c to enable the first NFC module to send, by using a radio frequency signal, a first request used to request to use a second NFC payment manner. For the first request and an operation performed by the intelligent terminal after the first request is received, references can be made to the example A. Details are not described herein again. In step 606c, it is determined whether a confirmation response for the first request is received. If it is determined that the confirmation response is received, proceed to step 607c, and a controller starts a second NFC module, or switches a working mode of an NFC chip to a card emulation mode. In the card emulation mode, the second NFC module senses an external radio frequency signal and sends response information that includes merchant acquiring information, to complete payment in the second NFC payment manner. If it is