

# **PAYMENT SERVICE PROCESSING METHOD, APPARATUS, AND DEVICE**

## **ABSTRACT**

The present invention discloses a payment service processing method, apparatus, and device,  
5 applied to an external payment device configured for a checkout POS machine. The method  
includes: detecting whether the checkout POS machine has established a first connection to the  
external payment device through one of a plurality of specified universal communication protocols;  
if yes, establishing a second connection to the checkout POS machine based on the first connection  
through a proprietary communication protocol provided by a service party of the external payment  
10 device, so that the checkout POS machine triggers, through the second connection, the external  
payment device to use an extended payment capability; when the external payment device uses the  
extended payment capability, generating corresponding service information, and detecting a  
mobile network state of the external payment device; and if the mobile network state is abnormal,  
sending at least a part of the service information to the checkout POS machine through the second  
15 connection, so that the checkout POS machine forwards the at least a part of the service  
information, to enable the at least a part of the service information to indirectly arrive at a remote  
server.

20 FIG. 1