

METHOD AND APPARATUS FOR GENERATING TWO-DIMENSIONAL PAYMENT CODE

ABSTRACT

Embodiments of the present specification provide a method and an apparatus for
5 generating a two-dimensional payment code. The method can include the following:
receiving to-be-signed code information, where the code information includes an
account identifier of a payment account associated with a two-dimensional code
display device; when it is determined that a private key stored in a secure element
chip is in an available state, signing the code information by using the private key,
10 where the available state indicates that the private key has obtained a digital certificate;
and returning the signed code information to the two-dimensional code display device,
so that the two-dimensional code display device displays a two-dimensional payment
code based on the code information, where the two-dimensional code includes the
account identifier, and the two-dimensional code dynamically changes.

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FIG. 5