

METHODS AND APPARATUSES FOR OFFLINE PAYMENT AUTHORIZATION, OFFLINE PAYMENT, AND PAYMENT COLLECTION

ABSTRACT

5 Embodiments of this application provide methods and apparatuses for offline
payment authorization, offline payment, and payment collection for an offline device.
The offline payment authorization method is applied to a server, and includes the
following: obtaining wallet account information, a current account balance, and current
credit information of a target electronic wallet account when it is detected that a current
10 state of the target electronic wallet account satisfies a predetermined certificate delivery
condition; determining a corresponding offline payment limit based on the current
account balance and the current credit information; signing summary information by
using a server private key to obtain an electronic wallet signature, where the summary
information includes the wallet account information, the offline payment limit, an
15 issuance time, and validity duration; generating a user certificate based on the summary
information and the electronic wallet signature; and delivering the user certificate to a
terminal device that has the target electronic wallet account so that an offline account
corresponding to the target electronic wallet account can make offline payment within
the offline payment limit based on the user certificate.

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FIG. 2