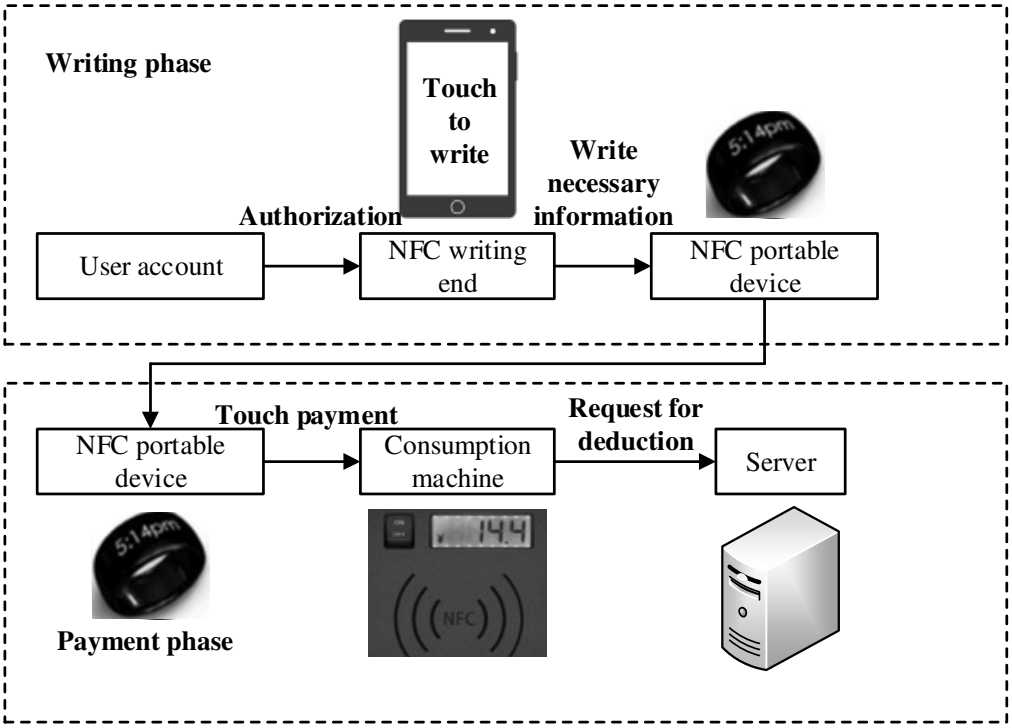

Writing phase
Touch to write
Write necessary information
Authorization
User account
NFC writing end
NFC portable device
Touch payment
Request for deduction
NFC portable device
Consumption machine
Server
Payment phase

FIG. 1

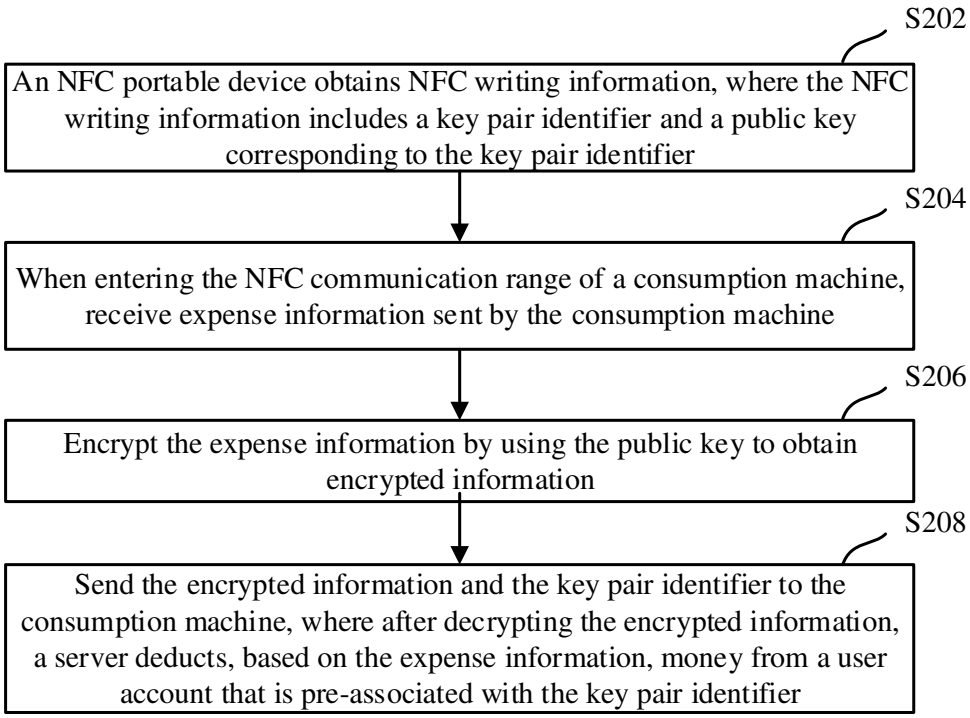

S202
An NFC portable device obtains NFC writing information, where the NFC writing information includes a key pair identifier and a public key corresponding to the key pair identifier
S204
When entering the NFC communication range of a consumption machine, receive expense information sent by the consumption machine
S206
Encrypt the expense information by using the public key to obtain encrypted information
S208
Send the encrypted information and the key pair identifier to the consumption machine, where after decrypting the encrypted information, a server deducts, based on the expense information, money from a user account that is pre-associated with the key pair identifier

FIG. 2

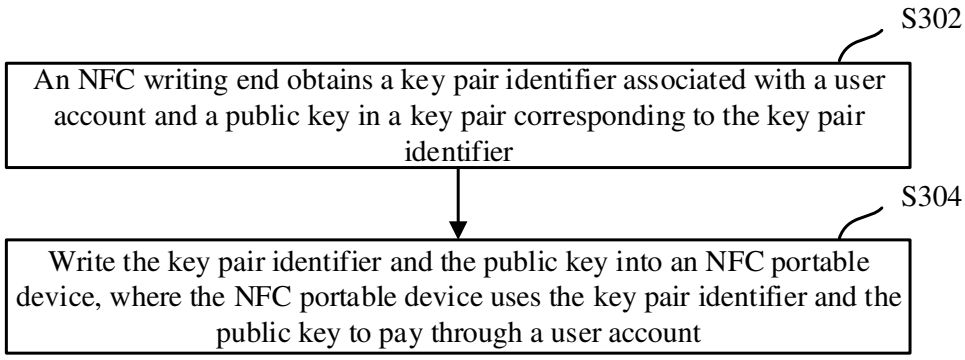

S302
An NFC writing end obtains a key pair identifier associated with a user account and a public key in a key pair corresponding to the key pair identifier
S304
Write the key pair identifier and the public key into an NFC portable device, where the NFC portable device uses the key pair identifier and the public key to pay through a user account

FIG. 3

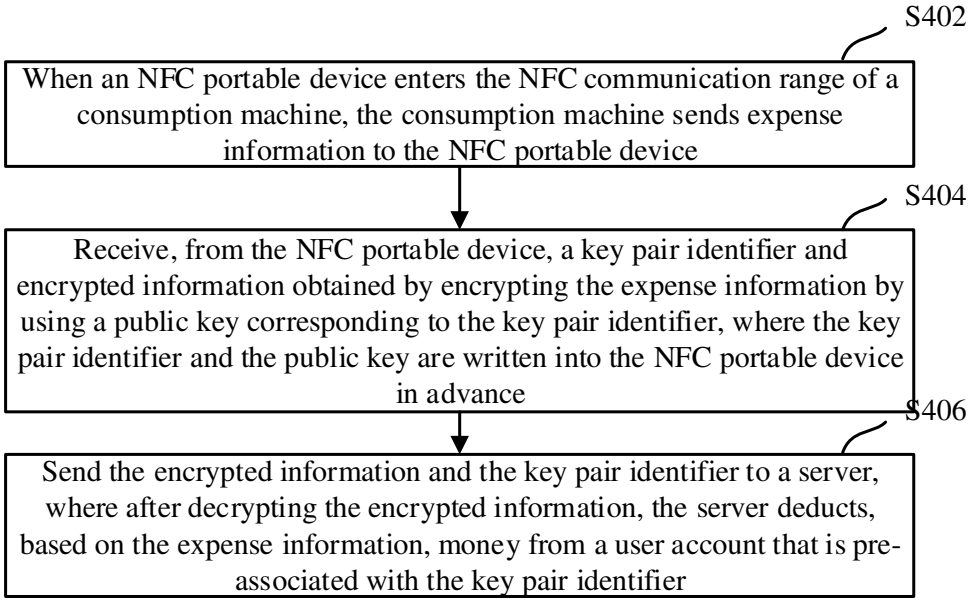

S402
When an NFC portable device enters the NFC communication range of a consumption machine, the consumption machine sends expense information to the NFC portable device
S404
Receive, from the NFC portable device, a key pair identifier and encrypted information obtained by encrypting the expense information by using a public key corresponding to the key pair identifier, where the key pair identifier and the public key are written into the NFC portable device in advance
S406
Send the encrypted information and the key pair identifier to a server, where after decrypting the encrypted information, the server deducts, based on the expense information, money from a user account that is pre-associated with the key pair identifier

FIG. 4

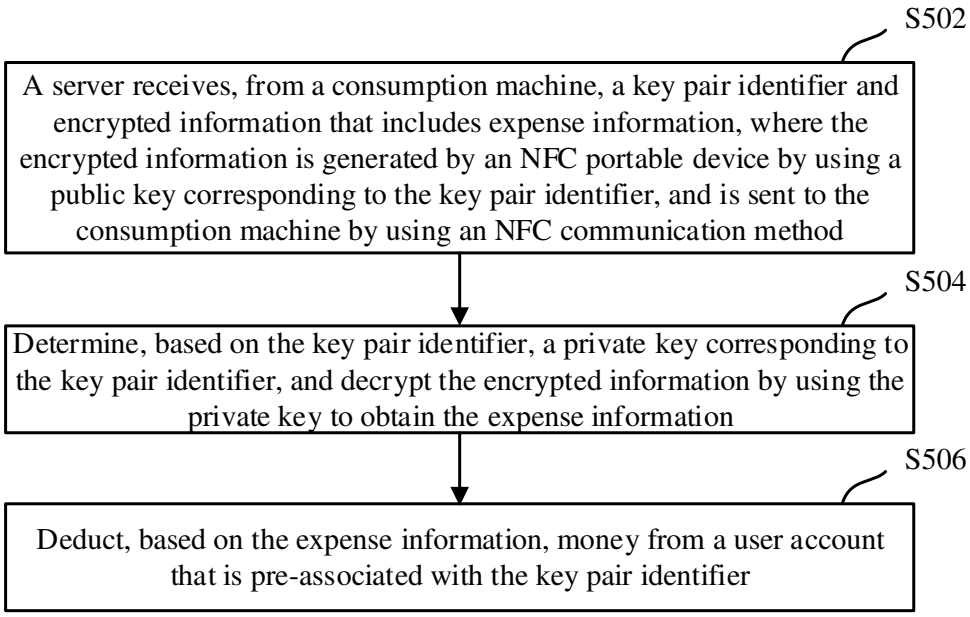

S502
A server receives, from a consumption machine, a key pair identifier and encrypted information that includes expense information, where the encrypted information is generated by an NFC portable device by using a public key corresponding to the key pair identifier, and is sent to the consumption machine by using an NFC communication method
S504
Determine, based on the key pair identifier, a private key corresponding to the key pair identifier, and decrypt the encrypted information by using the private key to obtain the expense information
S506
Deduct, based on the expense information, money from a user account that is pre-associated with the key pair identifier

FIG. 5

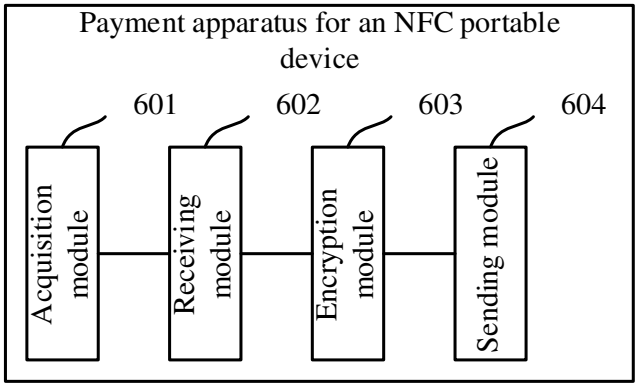

Payment apparatus for an NFC portable device
601
602
603
604
Acquisition module
Receiving module
Encryption module
Sending module

FIG. 6

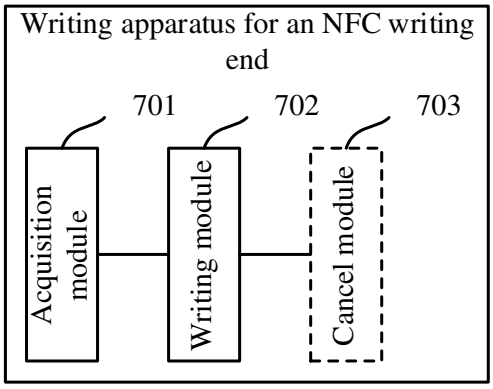


FIG. 7

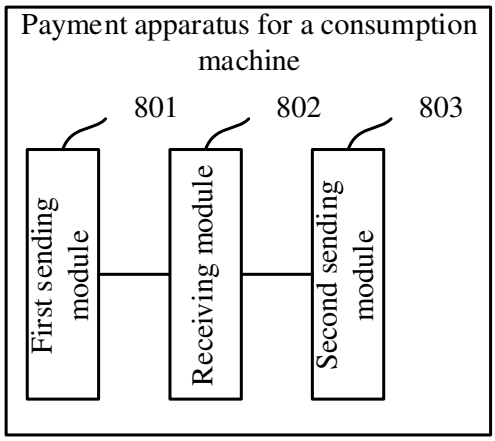


FIG. 8

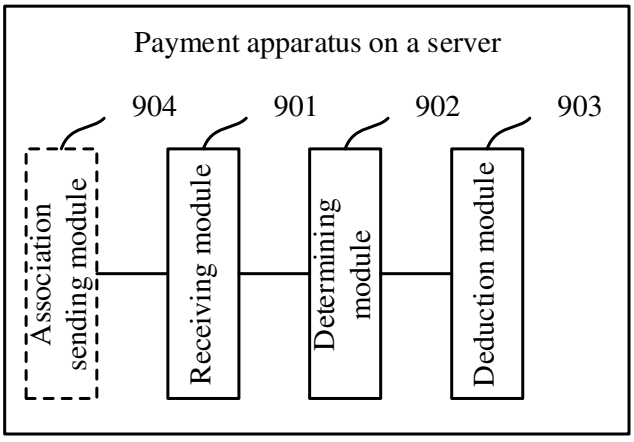


FIG. 9