

ABSTRACT

METHOD FOR GENERATING AND CONVERTING USER VOUCHER ON ACCOUNT SIDE OF MOBILE PAYMENT

The present invention relates to the technical field of mobile payment, and in particular to a method and system for generating and converting a user voucher on an account side of a mobile payment, and a storage medium. The method for generating and converting the user voucher at the account side of the mobile payment comprises steps of obtaining device information of an account B, and performing distributed computing on a user voucher of the account B; serializing the processed user voucher of the account B by means of an agreed operation method between an account A and the account B; encrypting the serialized user voucher of the account B by an agreed encryption algorithm; performing distributed processing on a result obtained after encryption by the encryption algorithm through the account information of a user; serializing data obtained after distributed processing to form a digital string; and confusing the digital string with a user voucher identifier of the account A to form a user voucher based on the account A. The present invention is used for generation, conversion and interaction of user vouchers of remote payment accounts, so that the user vouchers of account systems can be interconnected in different account systems simply and quickly, and the problem of secure conversion between the account vouchers is solved.

Figure 1