CLAIMS

1. A payment method using a wearable device, comprising:

receiving, at a merchant device terminal, a payment token sent by the wearable device, wherein the payment token is generated by a payment server based on a user key of the wearable device;

sending, from the merchant device terminal and to the payment server, the payment token for verification;

receiving, at the merchant device terminal, service content returned by the payment server; and

providing, by the merchant device terminal, the service content for a user of the wearable device after the verification succeeds, wherein the payment server performs payment processing after the payment token is verified.

2. The payment method using a wearable device according to claim 1, wherein the payment token of the wearable device sent by the wearable device is received by the merchant device terminal through Bluetooth or NFC.

3. A payment method using a wearable device, wherein the method is performed by the wearable device, the method comprising:

receiving a predetermined instruction of a user; and

sending a payment token of the wearable device to a merchant device terminal, wherein the payment token is generated by a payment server based on a user key of the wearable device, wherein the payment token is sent based on the predetermined instruction, wherein the merchant device terminal performs verification based on the payment token and provides service content for the user after the verification succeeds, and wherein the payment server performs payment processing after the payment token is verified.

4. The payment method using a wearable device according to claim 3, wherein the payment token of the wearable device sent by the wearable device is received by the merchant device

terminal through Bluetooth or NFC.

5. The payment method using a wearable device according to claim 3, wherein the predetermined instruction is acknowledged to be received when the following condition is met:

the wearable device receives a tapping instruction of the user, and tapping frequency falls within a first predetermined frequency range; or

the wearable device receives a shaking instruction of the user, and shaking frequency falls within a second predetermined frequency range; or

the wearable device receives a rotation instruction of the user, and rotation amplitude falls within a predetermined amplitude range.

6. A payment method for performing payment authorization on a wearable device, wherein the method is performed by a mobile device bound to the wearable device, the method comprising:

sending an authorization request to the wearable device;

receiving a user key sent by the wearable device based on the authorization request;

sending the user key to a payment server;

receiving a payment token generated by the payment server based on the user key; and

sending the payment token to the wearable device to perform payment authorization on the wearable device.

7. The payment method using a wearable device according to claim 6, further comprising:

sending, by a mobile device bound to the wearable device, an authorization request to the wearable device;

receiving, by the mobile device, a user key sent by the wearable device based on the authorization request;

sending, by the mobile device, the user key to the payment server;

receiving, by the mobile device, the payment token generated by the payment server based on the user key; and

sending, by the mobile device, the payment token to the wearable device.

8. The payment method using a wearable device according to claim 7, wherein the user key

is generated by performing the following step:

randomly generating, by the wearable device, the user key based on a Bluetooth address and a device model of the wearable device after receiving the authorization request.

9. A payment method using a wearable device, wherein the method is performed by a payment server, the method comprising:

receiving a payment token of the wearable device sent by a merchant device terminal, wherein the payment token is generated by a payment server based on a user key of the wearable device;

performing verification based on the payment token;

sending service content corresponding to the merchant device terminal to the merchant device terminal after the verification succeeds; and

performing payment processing after the payment token is verified.

10. The payment method using a wearable device according to claim 9, wherein after the payment server performs payment processing, the method further comprises:

sending, by the payment server, a payment notification to a mobile device bound to the wearable device.

11. A merchant device terminal, comprising multiple modules configured to perform operations according to the method of claim 1 or 2.

12. A wearable device, comprising multiple modules configured to perform operations according to the method of claims 3 to 5.

13. A mobile device, comprising multiple modules configured to perform operations according to the method of claims 6 to 8.

14. A payment server, comprising multiple modules configured to perform operations according to the method of claim 9 or 10.