CLAIMS

1. 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 payment method comprising:

sending an authorization request to the wearable device;

receiving a user key sent by the wearable device based on the authorization request, wherein the user key is randomly generated by the wearable device based on a Bluetooth address and a device model of the wearable device after receiving 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, wherein the payment token is unique to the wearable device, and wherein the payment token comprises

a device token of the wearable device, wherein the device token corresponds to a type and a model of the wearable device, and

a user token; and

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

~~2. The payment method according to claim 1, wherein the user key is randomly generated by the wearable device based on a Bluetooth address and a device model of the wearable device after receiving the authorization request.~~

2~~3~~. The payment method according to claim 1~~2~~, wherein the wearable device includes a cryptography library, and wherein the cryptography library is used to randomly generate the user key.

3~~4~~. The payment method according to claim 2~~3~~, wherein the cryptography library comprises an OpenSSL cryptography library.

4~~5~~. The payment method according to claim 1, wherein the user token uniquely identifies an account corresponding to a user of the wearable device.

56. A mobile device, comprising multiple modules configured to perform operations according to the method of any one of claims 1 to 45.