METHOD AND APPARATUS FOR SERVICE AUTHENTICATION

[0001] This application claims the benefit of priority from Chinese Patent Application No. 201510475791.8, filed on August 5, 2015, entitled "Method and Apparatus for Service Verification," and U.S. Patent Application No. 15/228,383, filed August 4, 2016, both of which are incorporated herein by reference in its entirety.

BACKGROUND

Field of the Disclosure

[0002] The present disclosure generally relates to service authentication, and particularly relates to authentication of a service using a service initiating terminal and a service authorization terminal.

Description of the Related Art

[0003] With the development of mobile devices and NFC (Near Field Communication) technologies, the popularization rate of the NFC function in mobile devices is increasingly high. The NFC technologies generally may serve as an offline payment channel. Therefore, the increasing popularization of the NFC function in mobile devices undoubtedly promotes the development of mobile Internet.

[0004] In the process of offline payment, a user may simulate, on a mobile device, a medium of payment (for example, a bank card or an E-wallet and so on) by means of a specific application program, and then interact with a merchant's terminal (for example, a POS machine) by means of the NFC function to finish the payment process. However, in a traditional implementation, payment is a service with higher security. Therefore, in order to shield a potential risk in the payment process, generally a trusted environment needs to be simulated for the user's terminal and the merchant's terminal, which will not benefit the advancement and progressive development of mobile payment.