

ABSTRACT

Offline electronic currency payment and collection methods are provided. The payment method includes: establishing, by a first device, a wireless connection with a peer device, acquiring wallet information, and transmitting the wallet information to a first peer device
5 without deleting stored electronic currency; and receiving collection information, verifying that first peer offline account information is not included in an offline transaction blacklist, acquiring first transaction information, digitally signing the first transaction information, transmitting first transaction data including signature data to the first peer device, and storing a first transaction record. The collection method includes: establishing, by a second device, a
10 wireless connection with the first device, receiving wallet information, performing a verification operation, and after passing the verification, transmitting collection information to the first device; and receiving first transaction data, verifying first signature information in the first transaction data, setting a current in-transit balance to a first balance after passing of the verifying, and storing a first transaction record. By means of the methods, the security of an
15 offline transaction of electronic currency is ensured, while facilitating the operation of the user.
(Fig.1)