CLAIMS

1. A method for credit payment, the method comprising:

separately generating an application public key and an application private key by using an embedded secure element (eSE) of the mobile terminal (S710);

sending the application public key to a predetermined server, so that the predetermined server signs the application public key by using a locally stored authorization private key, to generate an application public key certificate (S720);

obtaining the public key certificate sent by the predetermined server, and saving both the application public key certificate and the application private key on the eSE (S730);

sending a credit payment data obtaining request to the predetermined server (S740); and

receiving credit payment data sent by the predetermined server, and enabling a credit payment function of the mobile terminal based on the credit payment data by using the eSE (S750).

2. The method according to claim 1, further comprising:

obtaining device parameter information of the mobile terminal (S701);

sending the device parameter information to the predetermined server, so that the predetermined server determines, based on the received device parameter information, whether the mobile terminal meets a hardware condition for enabling credit payment (S702);

determining whether the credit payment enabling information sent by the predetermined server is received (S703); and

in response to determining that the credit payment enabling information sent by the predetermined server is received, determining that the mobile terminal meets the hardware condition for enabling credit payment, and performing the step of separately generating an application public key and an application private key (S710).

3. The method according to claim 1 or 2, further comprising:

obtaining user identity information (S705);

sending the user identity information to the predetermined server, so that the predetermined server determines, based on the received user identity information, whether the mobile terminal

meets a security authentication condition for enabling credit payment (S706);

determining whether security authentication success information sent by the predetermined server is received (S707); and

in response to determining that the security authentication success information sent by the predetermined server is received, determining that the mobile terminal meets the security authentication condition for enabling credit payment, and performing the step of separately generating an application public key and an application private key (S708).

4. The method according to any one of claims 1 to 3, further comprising:

sending a request for obtaining a predetermined installation file to the predetermined server, wherein the predetermined installation file comprises a credit payment application and a registration script (S7091);

retrieving the credit payment application and the registration script that are sent by the predetermined server (S7092);

separately installing the credit payment application and the registration script on the eSE; and

separately generating an application public key and an application private key (S7093).

5. An apparatus for credit payment, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 4.