CLAIMS

1. A method comprising the steps of:

receiving at a fee deduction terminal, credit authorization data from a mobile terminal by scanning a two-dimensional code, the credit authorization data comprising a random number, wherein the random number is a unique identifier to distinguish the credit authorization data from previous credit authorization data, and wherein the credit authorization data is generated by a remote server;

processing at the fee deduction terminal, a payment transaction based on the credit authorization data to ensure that the random number does not match that of any previous credit authorization data; and

approving offline at the fee deduction terminal, the payment transaction and recording the payment transaction at the fee deduction terminal.

2. The method of claim 1 further comprising the step of:

sending online from the fee deduction terminal to the remote server at a predetermined time, the payment transaction and the credit authorization data, so that the remote server can perform a deduction from an account of a user based on the payment transaction.

3. The method of claim 2 wherein the payment transaction and the credit authorization data, and previous payment transactions and previous credit authorization data, are periodically sent from the fee deduction terminal to the remote server in batches.

4. The method of any one of the preceding claims wherein the credit authorization data further comprises a validity period and a credit limit, and wherein the step of processing at the fee deduction terminal, a payment transaction based on the credit authorization data further comprises the steps of:-

ensuring that the validity period has not yet expired; and

ensuring that an amount of the payment transaction does not exceed the credit limit.

5. The method of any one of the preceding claims wherein the credit authorization data is signed by the remote server using a private key and wherein the step of processing at the fee deduction terminal, a payment transaction based on the credit authorization data further comprises the step of:-

verifying signature information at the fee deduction terminal, by signing the credit authorization data with a public key which matches the private key to ascertain that the credit authorization data was generated by the remote server.

6. The method of any one of the preceding claims wherein the fee deduction terminal receives the credit authorization data from the mobile terminal via wireless communication.

7. The method of claim 6 wherein the wireless communication is near field communication (NFC) or radio frequency identification (RFID) or Bluetooth.

8. An apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 7.