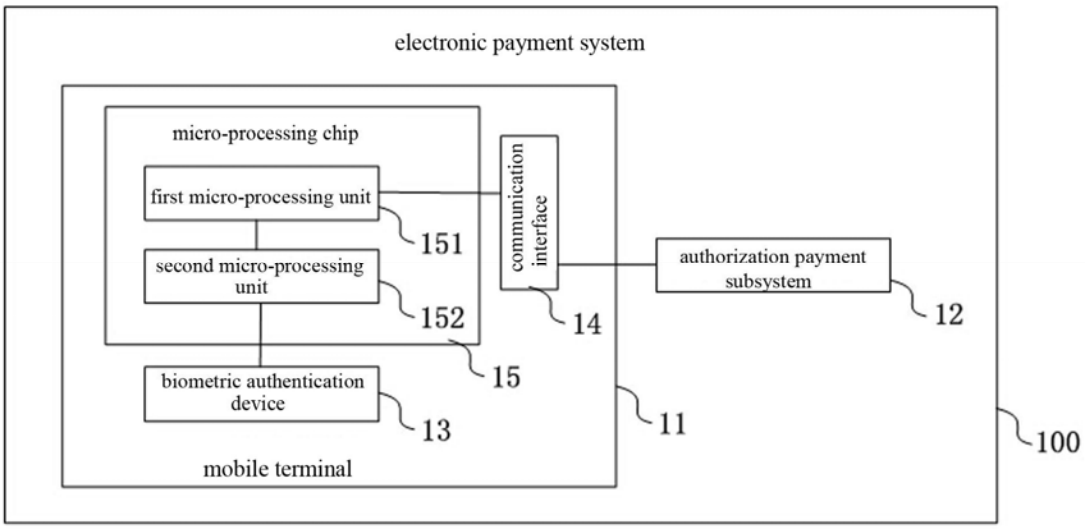

electronic payment system
micro-processing chip
first micro-processing unit
151
second micro-processing unit
152
15
biometric authentication device
13
mobile terminal
communication interface
14
authorization payment subsystem
12
11
100

Fig.1

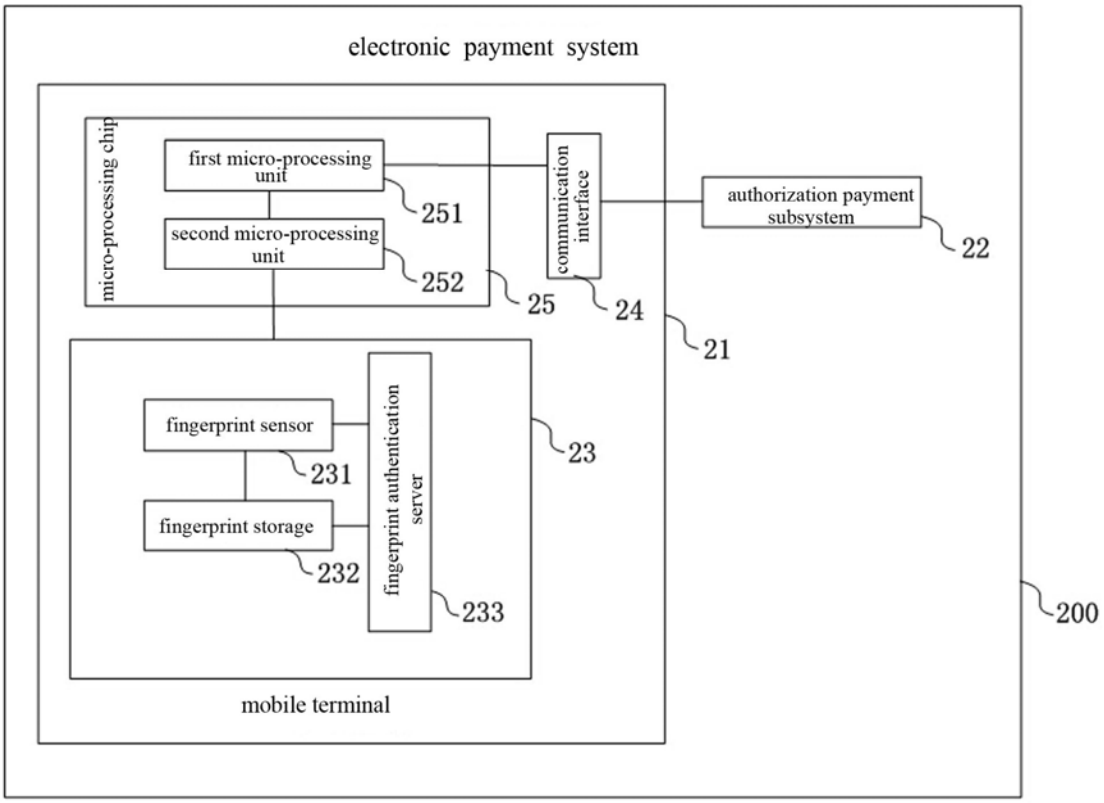

electronic payment system
micro-processing chip
first micro-processing unit
251
second micro-processing unit
252
25
communication interface
24
authorization payment subsystem
22
21
fingerprint sensor
231
fingerprint storage
232
fingerprint authentication server
233
23
mobile terminal
200

Fig.2

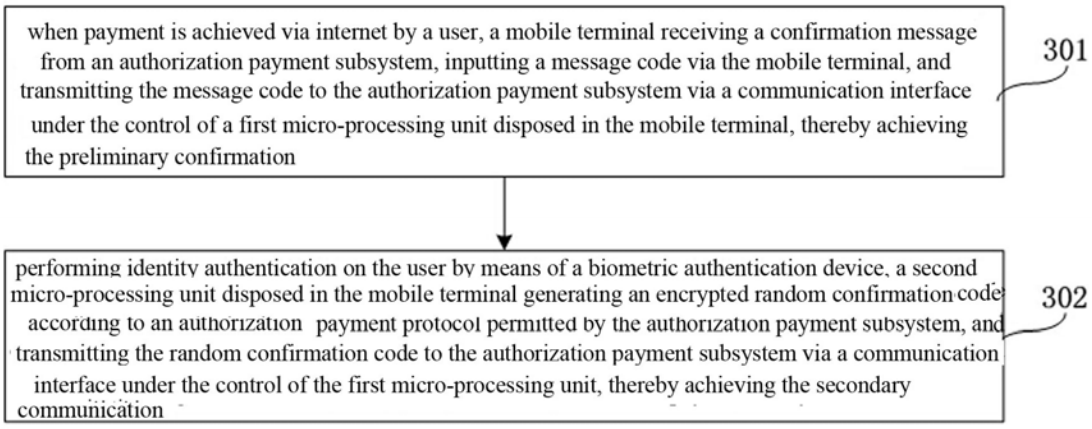

when payment is achieved via internet by a user, a mobile terminal receiving a confirmation message from an authorization payment subsystem, inputting a message code via the mobile terminal, and transmitting the message code to the authorization payment subsystem via a communication interface under the control of a first micro-processing unit disposed in the mobile terminal, thereby achieving the preliminary confirmation
301
performing identity authentication on the user by means of a biometric authentication device, a second micro-processing unit disposed in the mobile terminal generating an encrypted random confirmation code according to an authorization payment protocol permitted by the authorization payment subsystem, and transmitting the random confirmation code to the authorization payment subsystem via a communication interface under the control of the first micro-processing unit, thereby achieving the secondary communication
302

Fig. 3

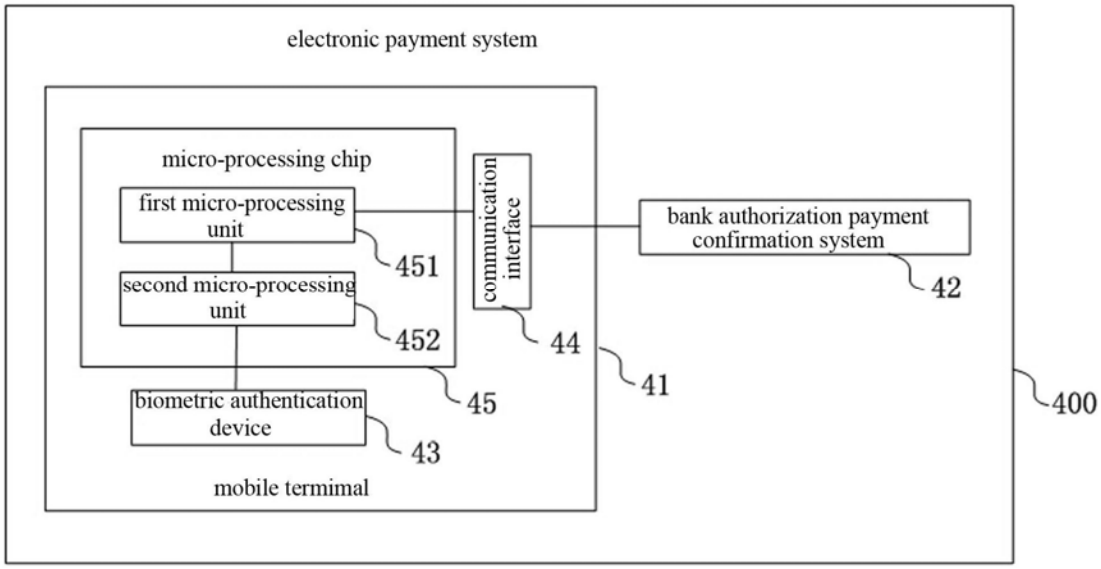

electronic payment system
micro-processing chip
first micro-processing unit
451
second micro-processing unit
452
45
biometric authentication device
43
mobile termimal
communication interface
44
41
bank authorization payment confirmation system
42
400

Fig. 4