

ABSTRACT

The present application discloses a card management method, a user terminal, a server, a system and a storage medium, and falls within the field of data processing. A security element of a user terminal stores a first type of universal card instance and a second type of universal card instance, a first matching universal card instance is configured for transaction verification of a binding card, the first matching universal card instance includes a first matching universal card identifier, and the first matching universal card identifier is a first type of universal card identifier or a second type of universal card identifier matching a card type of the binding card. The method includes: sending a card binding message to a server, wherein the card binding message includes a security element identifier and binding card authentication information, so that the server allocates a card transaction identifier for the binding card, and establishes a first mapping relationship; receiving the card transaction identifier of the binding card sent by a server; storing the card transaction identifier of the binding card to the security element. According to the embodiment of the present application, the complexity of a card management process can be reduced.

Fig. 4