

What is claimed is:

1. A method for setting an NFC function for an electronic device, the method is applied in the electronic device and comprising:

receiving activation data and an activation instruction from a server in response to a card activating request from the electronic device, wherein the activation data comprises a first payment token corresponding to a first payment card account number, and the activation instruction indicates a transaction card type which is a same type as a first transaction card type of the first payment card account number;

replacing, in response to the activation instruction, a second payment token included in personalized data stored on the electronic device with the first payment token, wherein a second payment card account number corresponding to the second payment token was active for the NFC function, a second transaction card type of the second payment card account number is a same as the transaction card type indicated by the activation instruction; and

setting the first payment token to be in an activated state such that the first payment card account number is activated for the NFC function.

2. The method according to claim 1, wherein the personalized data is stored in a security element of the electronic device.

3. The method according to claim 2, wherein the activation data further comprises the personalized data;

wherein before the replacing the second payment token in the personalized data, the method further comprises:

storing the personalized data in the security element.

4. The method according to claim 2, wherein after the setting the first payment token to be in the activated state, the method further comprises:

setting an activated payment token other than the first payment token to be in an inactivated state.

5. The method according to any of claims 2 to 4, wherein before sending the card activating request, the method further comprises:

receiving the first payment card account number via a selection by a user of the electronic device from a plurality of payment card account numbers;

generating the card activating request according to the first payment card account number, wherein the card activating request is a default card setting request which is configured to request the server to set the first payment card account number as a default payment card account number for the NFC function.

6. The method according to any one of claims 2 to 4, wherein before sending the card activating request, the method further comprises:

receiving the first payment card account number via a selection by a user of the electronic device from a plurality of payment card account numbers;

generating the card activating request according to the first payment card account number, wherein card activating request is a default card changing request which is configured to request the server to change a default payment card account number for the NFC function to be the first payment card account number.

7. A method for setting an NFC function for an electronic device, the method is applied in a server communicating with the electronic device and, comprising:

acquiring, according to a first payment card account number carried in a card activating request received from the electronic device, an activation instruction and a first payment token which is stored in association with the first payment card account number, wherein the activation instruction indicates a transaction card type which is a same type as a first transaction card type of the first payment card account number;

generating activation data according to the first payment token; and

sending the activation data and the activation instruction to the electronic device, wherein the activation instruction is configured to instruct the electronic device to replace a second payment token included in personalized data stored on the electronic device with the

first payment token, wherein a second payment card account number corresponding to the second payment token was active for the NFC function, and wherein a second transaction card type of the second payment card account number is a same type as the transaction card type indicated by the activation instruction, and set the first payment token to be in an activated state such that the first payment card account number is activated for the NFC function.

8. The method according to claim 7, wherein before the generating the activation data according to the first payment token, the method further comprises:

acquiring the personalized data; and

wherein the generating the activation data according to the first payment token comprises:

generating the activation data according to the first payment token and the personalized data.

9. The method according to claim 8, wherein before the acquiring the personalized data, the method further comprises:

sending a data query request to the electronic device, wherein the data query request is configured to query in a security element of the electronic device for the personalized data; and

receiving a data query result fed back by the electronic device; and

wherein the acquiring the personalized data comprises:

acquiring the personalized data in a case where the data query result indicates that the personalized data has not been found in the security element.

10. The method according to claim 9, wherein the card activating request is a default card setting request which is configured to request the server to set the first payment card account number as a default payment card account number for the NFC function;

wherein before the acquiring the activation instruction and the first payment token, the method further comprises:

parsing, in response to the default card setting request, the default card setting request to obtain information of the default card setting request, wherein the information of the default card setting request comprises the first payment card account number.

11. The method according to claim 10, wherein after the sending the activation data and the activation instruction to the electronic device, the method further comprises:

receiving an activation result sent by the electronic device, wherein the activation result is configured to indicate that the electronic device has set the first payment token to be in an activated state;

setting, in response to the activation result, a payment card attribute corresponding to the first payment card account number as a target attribute, wherein the target attribute indicates a default payment card for the NFC function of the electronic device; and

setting a token state corresponding to the first payment token to be an activated state; and

establishing an association relationship between the first payment token and the NFC function of the electronic device.

12. The method according to claim 9, wherein the card activating request is a default card changing request which is configured to request the server to change a default payment card account number to be the first payment card account number;

wherein before the acquiring the activation instruction and the first payment token, the method further comprises:

parsing, in response to the default card changing request, the default card changing request to obtain information of the default card changing request, wherein the information of the default card changing request comprises the first payment card account number.

13. The method according to claim 12, wherein before the sending the data query request to the electronic device, the method further comprises:

acquiring a target payment card account number, wherein a payment card attribute corresponding to the target payment card account number is a target attribute, and the target

attribute indicates a default payment card for the NFC function of the electronic device; and
wherein the sending the data query request to the electronic device comprises:

sending the data query request to the electronic device in a case where a payment card type of the payment card account number is different from the first payment card type of the first payment card account number.

14. The method according to claim 13, wherein after the sending the activation data and the activation instruction to the electronic device, the method further comprises:

receiving an activation result sent by the electronic device, wherein the activation result is configured to indicate that the electronic device has set the first payment token to be in an activated state;

setting, in response to the activation result, a payment card attribute corresponding to the first payment card account number as the target attribute and a payment card attribute corresponding to the second payment card account number as a non- attribute; and

setting a token state corresponding to the first payment token to an activated state, and setting a token state corresponding to the second payment token to an inactivated state; and

establishing an association relationship between the first payment token and the NFC function of the electronic device, and deleting an association relationship between the second payment token and the NFC function of the electronic device.

15. The method according to claim 7, wherein before the acquiring the activation instruction and the first payment token, the method further comprises:

receiving a payment card binding request sent by the electronic device;

parsing, in response to the payment card binding request, the payment card binding request to obtain information of the payment card binding request, wherein the information of the payment card binding request comprises a payment card account number which needs to be bound;

generating a token generation request according to the payment card account number which needs to be bound;

sending the token generation request to a payment token management server, wherein

the token generation request is configured to request the payment token management server to generate a payment token corresponding to the payment card account number which needs to be bound;

receiving the payment token corresponding to the payment card account number which needs to be bound fed back by the payment token management server; and

storing the payment card account number which needs to be bound and the payment token corresponding to the payment card account number which needs to be bound in association with each other.

16. The method according to claim 7, wherein the method further comprises:

receive a state changing request from the electronic device;

parsing, in response to the state changing request, the state changing request to obtain information of the state changing request, wherein the information of the state changing request comprises a payment card account number whose state needs to be changed and a target payment state of the electronic device;

acquiring a payment token whose state is to be changed and which is stored in association with the payment card account number whose state needs to be changed; and

updating a token state corresponding to the payment token whose state is to be changed to be the target payment state.

17. The method according to claim 16, wherein the target payment state comprises any one of a loss-reported state and an unbound state;

wherein after the information of the state changing request is obtained, the method further comprises:

deleting an association relationship between the payment card account number whose state needs to be changed and the NFC function of the electronic device in a case where a payment card attribute corresponding to the payment card account number whose state needs to be changed is a target attribute, wherein the target attribute indicates a default payment card for the NFC function of the electronic device.

18. The method according to claim 16, wherein the target payment state comprises any one of a loss-reported state, an unbound state, and an activated state.

19. The method according to claim 7, wherein the method further comprises:

- receiving a transaction request sent by an acquiring device;
- parsing, in response to the transaction request, the transaction request to obtain information of the transaction request, wherein the information of the transaction request comprises a payment token;
- querying for a token state of the payment token;
- refusing to execute a transaction corresponding to the transaction request in a case where the token state of the payment token is an abnormal state; and
- wherein the abnormal state comprises any one of a loss-reported state and an unbound state.

20. The method according to claim 19, wherein after the refusing to execute the transaction corresponding to the transaction request, the method further comprises:

- generating transaction feedback information corresponding to the transaction request according to the token state of the payment token; and
- sending the transaction feedback information to the acquiring device.

21. A data processing apparatus for setting an NFC function for an electronic device, comprising:

- a first reception module configured to receive activation data and an activation instruction sent from a server in response to a card activating request, wherein the activation data comprises a first payment token corresponding to a first payment card account number, and the activation instruction indicates a transaction card type which is a same type as a first transaction card type of the first payment card account number;

- a first processing module configured to replace, in response to the activation instruction, a second payment token included in personalized data stored on the electronic device with the first payment token, wherein a second payment card account number corresponding to the

second payment token was active for the NFC function and wherein a second transaction card type of the second payment card account number is a same type as a transaction card type indicated by the activation instruction; and

a second processing module configured to set the first payment token to be in an activated state such that the payment card account number is activated for the NFC function.

22. A data processing apparatus for setting an NFC function for an electronic device, comprising:

an acquisition module configured to acquire, according to a first payment card account number carried in a card activating request received from the electronic device, an activation instruction and a first payment token which is stored in association with the first payment card account number, wherein the activation instruction indicates a transaction card type which is a same type as the first transaction card type of the first payment card account number;

a first generation module configured to generate activation data according to the first payment token; and

a first transmission module configured to send the activation data and the activation instruction to the electronic device, wherein the activation instruction is configured to instruct the electronic device to replace a second payment token included in personalized data stored on the electronic device with the first payment token, wherein a second payment card account number corresponding to the second payment token was active for the NFC function, and wherein a second transaction card type of the second payment card account number is a same type as the transaction card type indicated by the activation instruction, and set the first payment token to be in an activated state such that the first payment card account number is activated for the NFC function.

23. A data processing device comprising: a processor and a memory storing computer program instructions;

wherein the processor is configured to execute the computer program instructions to implement the method for setting an NFC function for an electronic device according to any

one of claims 1-20.

24. A computer-readable storage medium storing computer program instructions, wherein the computer program instructions are executed by a processor of an electronic device to implement the method for setting an NFC function for an electronic device according to any one of claims 1-20.