CLAIMS

What is claimed is:

1. A payment card binding method, comprising:

sending, based on a payment card binding request sent by a payment client, a first payment request to a payment ecosystem, wherein the payment card binding request comprises account data of a payment account associated with the payment client, device data of the payment client, and environment data of the payment client;

when the payment is successful, determining (1) an account trust level based on the account data, (2) a device trust level based on the device data, and (3) an environment trust level based on the environment data;

inputting the determined account trust level, the determined device trust level, and the determined environment trust level into a trained new card trust level (NCTL) model to determine a NCTL; and

determining, based on the NCTL, a payment limit restriction of the payment account;

binding, based on the NCTL and the payment limit restriction, the payment account with the payment card to use the payment card for future payments.

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

recharging a payment amount in the first payment request into the payment account.

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

sending, to the payment ecosystem, a second payment request about the payment card under the payment account; and

performing a trust evaluation on the second payment request to determine whether to allow the second payment request.

4. The method according to claim 3, further comprising: if the second payment request is not allowed, performing offsetting on the payment ecosystem based on the second payment request.

5. The method according to claim 3, wherein the performing a trust evaluation on the second payment request to determine whether to allow the second payment request comprises:

sending a verification request for the second payment request to a risk control system, the verification request comprising a payment card identifier, the payment account, and a payment amount of the second payment request; and

receiving, from the risk control system, a response to the verification request, wherein the response is determined by the risk control system based on the determined account trust level,

the determined device trust level, and the determined environment trust level, and the payment amount of the second payment request.

6. A payment card binding apparatus, comprising:

a payment unit configured to send, based on a payment card binding request sent by a payment client, a first payment request to a payment ecosystem, wherein the payment card binding request comprises account data of a payment account associated with the payment client, device data of the payment client, and environment data of the payment client;

a determining unit configured to: when the payment is successful, determine (1) an account trust level based on the account data, (2) a device trust level based on the device data, and (3) an environment trust level based on the environment data, wherein the determined account trust level, the determined device trust level, and the determined environment trust level are input into a trained new card trust level (NCTL) model to determine a NCTL; and

a binding unit configured to bind, based on the NCTL and the payment limit restriction, the payment account with the payment card to use the payment card for future payments.

7. A computer-readable storage medium storing one or more programs that, when executed by an electronic device comprising a plurality of application programs, cause the electronic device to perform the following operations:

sending, based on a payment card binding request sent by a payment client, a first payment request to a payment ecosystem, wherein the payment card binding request comprises account data of a payment account associated with the payment client, device data of the payment client, and environment data of the payment client;

when the payment is successful, determining (1) an account trust level based on the account data, (2) a device trust level based on the device data, and (3) an environment trust level based on the environment data;

inputting the determined account trust level, the determined device trust level, and the determined environment trust level into a trained new card trust level (NCTL) model to determine a NCTL; and

determining, based on the NCTL, a payment limit restriction of the payment account;

binding, based on the NCTL and the payment limit restriction, the payment account with the payment card to use the payment card for future payments.