Method and Device for Facilitating Expansion of Primary Payment Instruments

The present application claims priority to the Chinese Patent Application No. 201610496083.7 filed on June 28, 2016 and entitled "Method and Device for Facilitating Expansion of Primary Payment Instruments," which is incorporated herein by reference in its entirety.

Technical Field

The present application relates to the field of Internet technologies, and in particular, to a method and a device for facilitating expansion of primary payment instruments.

Background

Along with the rapid development of Internet technologies, electronic payment has gradually taken the place of conventional payment methods due to its advantages of convenience and quickness. In relevant technologies, to ensure secure transmission of user payment information in the process of electronic payment, primary payment instruments, such as bank card numbers, will typically be transmitted in cyphertext. A relevant platform, such as a risk control platform, a financial gateway, and the like, can search for a corresponding primary payment instrument through the cyphertext. In such manner of implementation, however, with the expansion of primary payment instruments, the original model of primary payment instruments has to be continuously upgraded to meet transaction demand, which results in a tremendous amount of development costs.

Summary

In view of the foregoing, the present application provides a method and a device for facilitating expansion of primary payment instruments.

For example, the present application is implemented through the following technical solution:

a method for facilitating expansion of a primary payment instrument, applicable on a server, the method comprising:

determining a type of a primary payment instrument;

searching for a primary key generation rule corresponding to the type; and

generating, according to the primary key generation rule, a primary payment key for the primary payment instrument, and storing a corresponding relationship between the primary payment instrument and the primary payment key thereof;

wherein the primary key generation rule specifies a primary payment instrument element for generating the primary payment key, and wherein primary key generation rules corresponding to different types of primary payment instruments specify different primary payment instrument elements for generating primary payment keys.

Optionally, the generating, according to the primary key generation rule, a primary payment key for the primary payment instrument comprises:

acquiring primary payment instrument elements specified by the primary key generation rule

as primary key generating elements;

sorting the primary key generating elements according to a sequence specified by the primary key generation rule; and

calculating, according to a preset algorithm, cyphertext of the sorted primary key generating elements as the primary payment key generated for the primary payment instrument.

Optionally, the method further comprises:

upon receiving a primary key query request carrying a target primary payment key sent by a risk control platform, searching for a target primary payment instrument corresponding to the target primary payment key, and returning all target primary payment instrument elements of the target primary payment instrument to the risk control platform; and

upon receiving an element query request carrying risk control elements sent by the risk control platform, searching for a list of primary payment instruments including the risk control elements, and returning the list of primary payment instruments to the risk control platform, wherein the risk control elements are a subset of the all target primary payment instrument elements.

Optionally, the determining a type of a primary payment instrument comprises:

upon receiving a registration request for a primary payment instrument, determining a type of the primary payment instrument.

Optionally, the method further comprises:

when the primary key generation rule is updated, re-generating, according to the updated primary key generation rule, another primary payment key for the primary payment instrument; and

on the basis of storing the corresponding relationship between the primary payment instrument and the original primary payment key thereof, storing a corresponding relationship between the primary payment instrument and the re-generated primary payment key thereof.

A device for facilitating expansion of a primary payment instrument, applicable on a server, the device comprising:

a type determining unit configured to determine a type of a primary payment instrument;

a rule searching unit configured to search for a primary key generation rule corresponding to the type; and

a primary key generating unit configured to generate, according to the primary key generation rule, a primary payment key for the primary payment instrument, and store a corresponding relationship between the primary payment instrument and the primary payment key thereof;

wherein the primary key generation rule specifies a primary payment instrument element for generating the primary payment key, and wherein primary key generation rules corresponding to different types of primary payment instruments specify different primary payment instrument elements for generating primary payment keys.

Optionally, the primary key generating unit comprises:

an element acquiring sub-unit configured to acquire primary payment instrument elements specified by the primary key generation rule as primary key generating elements;

an element sorting sub-unit configured to sort the primary key generating elements according to a sequence specified by the primary key generation rule; and

a primary key generating sub-unit configured to calculate, according to a preset algorithm, cyphertext of the sorted primary key generating elements as the primary payment key generated for the primary payment instrument.

Optionally, the device further comprises:

a first returning unit configured to, upon receiving a primary key query request carrying a target primary payment key sent by a risk control platform, search for a target primary payment instrument corresponding to the target primary payment key, and return all target primary payment instrument elements of the target primary payment instrument to the risk control platform; and

a second returning unit configured to, upon receiving an element query request carrying risk control elements sent by the risk control platform, search for a list of primary payment instruments including the risk control elements, and return the list of primary payment instruments to the risk control platform, wherein the risk control elements are a subset of the all target primary payment instrument elements.

Optionally, the type determining unit is configured to determine, upon receiving a registration request for a primary payment instrument, a type of the primary payment instrument.

Optionally, the device further comprises:

a rule updating unit configured to, when the primary key generation rule is updated, re-generate, according to the updated primary key generation rule, another primary payment key for the primary payment instrument; and

a rule storing unit configured to, on the basis of storing the corresponding relationship between the primary payment instrument and the original primary payment key thereof, store a corresponding relationship between the primary payment instrument and the re-generated primary payment key thereof.

It can be seen from the above description that, in the primary payment key generation solution according to the present application, a primary payment key can be generated for a primary payment instrument according to a primary key generation rule corresponding to a type of the primary payment instrument. Upon expansion of primary payment instruments, e.g. addition of a new type of primary payment instrument, or addition of a new primary payment instrument element for a primary payment instrument, the primary key generation rule can be updated without the need of re-developing the entire model, thereby significantly reducing developmental costs.

Brief Description of the Drawings

FIG. 1 is a flow chart of an exemplary method for facilitating expansion of primary payment instruments according to some embodiments of the present application;

FIG. 2 is a flow chart of an exemplary method for generating a primary payment key for a primary payment instrument according to some embodiments of the present application;

FIG. 3 is a schematic diagram of an exemplary method of interaction between a risk control platform and a server according to some embodiments of the present application;

FIG. 4 is a schematic diagram of an exemplary network of interaction between a risk control platform and a server according to some embodiments of the present application;

FIG. 5 is a schematic structural diagram of an exemplary device for facilitating expansion of primary payment instruments according to some embodiments of the present application;

FIG. 6 is a structural block diagram of an exemplary device for facilitating expansion of primary payment instruments according to some embodiments of the present application.

Detailed Description

Exemplary embodiments will be described in detail below, and the examples thereof are illustrated in the accompanying drawings. When the description below involves the accompanying drawings, identical numerals in different figures represent identical or similar elements, unless otherwise expressed. The implementation manners described in the exemplary embodiments below do not represent all implementation manners consistent with the present application. Conversely, these implementation manners are merely examples of devices and methods consistent with some aspects of the present application that are described in detail in the appended claims.

Terms used in the present application are intended only for describing some embodiments, instead of limiting the present application. "One," "the," and "that" in singular form used in the present application and the appended claims are also intended to include the plural form thereof, unless other meanings are clearly indicated in the context. It should also be understood that the term "and/or" used herein refers to and comprises any or all possible combinations of one or more associated items that are listed.

It should be understood that terms like first, second, third, and the like may be used in the present application to describe various information; however, the information shall not be limited to these terms. These terms are only used to differentiate information of the same type. For example, the first information may also be referred to as the second information, and similarly, the second information may also be referred to as the first information, provided that the change does not depart from the scope of the present application. Depending on the context, the word "if" used herein can be interpreted as "when," "at the moment when," or "in response to a determination of."

In one example of relevant technologies, a user uses an Alipay client to make electronic

payments, and the account number of the Alipay client is the cell phone number. First, the user bundles an account number of a third-party payment platform, Baidu Wallet, in the Alipay client, and when the user uses the Alipay client to make electronic payments, a server can generate, based on the current primary key generation model, cyphertext of the Baidu Wallet according to the user's cell phone number and authenticated true name of the user and return the cyphertext. Subsequently, according to the cyphertext, the server can search and find the bundled primary payment instrument, i.e., the Baidu Wallet, of the user.

In another example, the user further bundles an account number of another third-party payment platform, JD Pay. Based on the foregoing primary key generation model, the server can also generate cyphertext of the JD Pay's account according to the user's cell phone number and true name. However, the cyphertext corresponds to the accounts of the two third-party payment platforms, Baidu Wallet and JD Pay. In the subsequent interaction process, it is impossible to determine whether the user chooses Baidu Wallet or JD Pay. Therefore, the foregoing primary key generation model is no longer applicable. A new model has to be developed, which results in significant development costs.

In view of the foregoing, the present application provides a solution for facilitating expansion of primary payment instruments, which can provide a general model for primary payment instruments.

FIG. 1 is a flow chart of an exemplary method for facilitating expansion of primary payment instruments according to some embodiments of the present application;

Referring to FIG. 1, the method for facilitating expansion of primary payment instruments can be applied on a server and comprise the following steps:

Step 101, determining a type of a primary payment instrument.

In the present embodiment, when making electronic payments, a user typically needs to use information of a bank card, an account number of a third-party payment platform, and the like to complete the payments. In these processes, the bank card and the account number of a third-party payment platform are the primary payment instruments.

In the present embodiment, the primary payment instrument elements are the information of the primary payment instrument. Taking the primary payment instrument being a credit card for example, the primary payment instrument elements thereof typically comprise: card number, expiration date, security code, account name, and the like. As an example, with the primary payment instrument being a third-party payment platform, the primary payment instrument elements thereof typically comprise: account name, platform identification, and the like. Each primary payment instrument corresponds to a unique set of primary payment instrument elements. In other words, a set of primary payment instrument elements can determine a unique primary

payment instrument.

In the present embodiment, a server that performs the method for facilitating expansion of primary payment instruments is typically a server deployed by an electronic payment service provider for storing primary payment instruments. As an example, with the electronic payment service provider being Alipay, the server is used to store the primary payment instruments, such as bank cards bundled in Alipay by Alipay users, account numbers of third-party payment platforms other than Alipay, and the like.

In the present embodiment, the server can determine a type of a primary payment instrument upon receiving a registration request for the primary payment instrument, wherein the registration request is typically initiated by a user. For example, if the user wants to bundle a newly issued credit card in Alipay, the user can initiate a registration request for the primary payment instrument at an Alipay client (i.e., a bundling request). In one example, the client can include the information of the credit card input by the user, i.e., the primary payment instrument elements of the credit card, in the registration request, and send the registration request to the server. Upon receiving the registration request, the server saves all primary payment instrument elements of the primary payment instrument, and then can determine a type of the primary payment instrument according to the primary payment instrument elements. In exemplary implementations, operations such as user identity authentication typically need to be performed in the process of primary payment instrument registration according to relevant technologies, which will not be elaborated by the present application.

In the present embodiment, a type of a primary payment instrument can comprise bank cards compatible with all networks, deposit books, account numbers of third-party payment platforms, and the like, which can be set by a developer according to features of each primary payment instrument. In one example, the server can first determine, according to a general category identification of the primary payment instrument, a general category to which the primary payment instrument belongs, wherein the general category of the primary payment instrument can be input by the user. For example, when the user bundles the primary payment instrument, the client can provide options of general categories of primary payment instruments for the user to choose. For example, the client can display options such as "Bundle bank card or deposit book" and "Bundle account numbers of third-party payment platforms" for the user, and the user can choose according to the type of the primary payment instrument. When sending the registration request to the server, the client can send the general category identification selected by the user to the server as a primary payment instrument element. When determining a type of the primary payment instrument, the server can first determine, according to the general category identification in the primary payment instrument elements, a general category of the primary payment instrument, and then determine a

specific type.

For example, assuming that the general category of a primary payment instrument is a primary payment instrument issued by a financial institution, such as a bank card and a deposit book, the server can further determine whether the primary payment instrument is a bank card compatible with all networks or a deposit book, according to the number of digits of a card number, a character in a preset digit, and other information in the primary payment instrument elements so as to determine a specific type of the primary payment instrument.

Step 102, searching for a primary key generation rule corresponding to the type.

On the basis of the foregoing Step 101, a primary key generation rule corresponding to the type can be searched for after the type of the primary payment instrument is determined, wherein the primary key generation rule can be preset by a developer for generating a primary payment key for the primary payment instrument, typically comprising information such as primary payment instrument elements for generating a primary payment key, a generation algorithm, and the like. Typically, primary key generation rules corresponding to different types of primary payment instruments specify different primary payment instrument elements for generating primary payment keys.

In the present embodiment, the primary payment key is an identification corresponding to the primary payment instrument. One primary payment key can determine a unique primary payment instrument. The primary payment key can be considered as cyphertext generated on the basis of a set of primary payment instrument elements capable of determining a unique primary payment instrument, and can be used for interaction and transmission during electronic payments in place of the primary payment instrument, thereby ensuring the security of the user's primary payment instrument.

Step 103, generating, according to the primary key generation rule, a primary payment key for the primary payment instrument, and storing a corresponding relationship between the primary payment instrument and the primary payment key thereof.

In the present embodiment, after the corresponding relationship between the primary payment instrument and the primary payment key thereof is stored, the server can provide services to requests for primary payment keys and inquiries about primary payment instruments and the like, to other related transaction platforms.

In one example, upon expansion of primary payment instruments, e.g. addition of a new type of primary payment instrument, or addition of a new primary payment instrument element for a primary payment instrument, a developer can update the primary key generation rule to achieve the update of the entire primary payment instrument model.

For example, assuming that, when electronic payment transactions using deposit books as the

primary payment instrument are being processed, the primary payment instrument elements for determining deposit books during the electronic payments are expanded to ensure that with respect to the primary payment instruments of the deposit book type, a unique deposit book can be determined according to one set of primary payment instrument elements . Account opening date is added to the original primary payment instrument elements including account number, account name, and bank of account. A developer can update the primary key generation rule according to the newly added account opening date, by, for example, adding a primary payment instrument element, e.g., an account opening date, into the primary key generation rule corresponding to deposit books for generating primary payment keys. After the primary key generation rule is updated, the server can generate a new primary payment key for each of the stored deposit books according to the new primary key generation rule, and then store a corresponding relationship between the deposit books and new primary payment keys thereof without deleting the old primary payment keys. This is because a deposit book can still be found based on the old primary payment key of the deposit book in cases of refunds, customer complaints, and the like regarding electronic payment transactions prior to the update to the primary key generation rule, such that subsequent refunds and customer services can be smoothly implemented.

It can be seen from the above description that, in the primary payment key generation solution according to the present application, a primary payment key can be generated for a primary payment instrument according to a primary key generation rule corresponding to a type of the primary payment instrument. Upon expansion of primary payment instruments, e.g. addition of a new type of primary payment instrument, or addition of a new primary payment instrument element for a primary payment instrument, only the primary key generation rule needs to be updated without having to re-develop the entire model, thereby significantly reducing development costs.

In one example of the present application, referring to FIG. 2, the process of generating, according to the primary key generation rule, a primary payment key for the primary payment instrument can comprise the following steps:

Step 201, acquiring primary payment instrument elements specified by the primary key generation rule as primary key generating elements.

In the present embodiment, primary payment instrument elements that can determine a unique primary payment instrument in the corresponding type of primary payment instrument are specified by the primary key generation rule. For example, assuming that the type of primary payment instrument corresponding to a primary key generation rule is a bank card compatible with all networks, i.e. a type of bank card such as Visa, Mastercard, and the like, then the primary payment instrument elements specified by the primary key generation rule typically comprise card number, account name, and expiration date. Assuming that the type of primary payment instrument

corresponding to a primary key generation rule is a deposit book, then the primary payment instrument elements specified by the primary key generation rule typically comprise deposit book account number, account name, and bank of account.

In the present embodiment, the server can acquire primary payment instrument elements specified by the primary key generation rule among all the stored primary payment instrument elements of the primary payment instrument. For ease of description, the acquired primary payment instrument elements specified by the primary key generation rule can be referred to as primary key generating elements.

Step 202, sorting the primary key generating elements according to a sequence specified by the primary key generation rule.

In the present embodiment, the primary key generation rule can further comprise an order of the primary key generating elements for generating a primary payment key, i.e., the order of the primary key generating elements when a primary payment key is generated. On the basis of the foregoing step 201, after the primary key generating elements are acquired, the primary key generating elements can be sorted according to the sequence. Assuming that the primary key generating elements comprise a deposit book account number (1234), an account name (Zhang San), and a bank of account (China Merchants Bank, Beijing Dayuncun Branch), and the sequence specified by the primary key generation rule is account name, deposit book account number, and bank of account, then the primary key generating elements can be sorted as Zhang San, 1234, and China Merchants Bank, Beijing Dayuncun Branch.

Step 203, calculating, according to a preset algorithm, cyphertext of the sorted primary key generating elements as the primary payment key generated for the primary payment instrument.

On the basis of the foregoing step 202, after the primary key generating elements are sorted, the cyphertext of the sorted primary key generating elements can be calculated according to a preset algorithm. The cyphertext is the primary payment key generated for the primary payment instrument. Here, the preset algorithm can be set by a developer, and the preset algorithm can be included in the primary key generation rule, such that the cyphertext generating algorithms used by different primary key generation rules can be different. The developer can also set the same algorithm for all primary key generation rules and store the algorithm at a preset position, such that there is no need to set an algorithm in each primary key generation rule, respectively. The preset algorithm can be MD5 (Message-Digest Algorithm 5), HASH algorithm, and the like, which is not limited in the present application.

Therefore, the primary key generation rule according to the present application can be represented by the following equation: primary payment key= preset algorithm (primary key generating element 1, primary key generating element 2, …, primary key generating element N),

wherein N is a natural number greater than or equal to 1.

On the basis of the above primary key generation equation, upon expansion of primary payment instruments, e.g., addition of a new primary key generating element, the newly added primary key generating element can be arranged at the last to reduce the workload of code development for adding the primary key generating element. For example, take adding account opening date by the bank for the primary payment instrument of the deposit book type in the foregoing step 103 for instance, the previous primary key generation rule corresponding to primary payment instruments of the deposit book type is: primary payment key= preset algorithm (account name, deposit book account number, bank of account), and the updated primary key generation rule is: primary payment key= preset algorithm (account name, deposit book account number, bank of account, account opening date).

In the present embodiment, by taking the above primary key generation equation as a reference, the server can also sequentially acquire the primary key generating elements according to the sequence of the primary key generating elements specified by the equation, thereby omitting the sorting operation in the foregoing step 202, which is not limited in the present application.

It can be seen from the above description that the sorting information of the primary key generating elements when a primary payment key is generated is specified by the primary key generation rule according to the present application. Upon expansion of primary payment instruments, e.g., addition of a new primary key generating element, the newly added primary key generating element can be placed at the last to reduce the workload of code development for adding the primary key generating element, thereby saving development costs.

In another example of the present application, the method for achieving electronic payment security according to the present application can improve a risk control platform's efficiency of recognizing and determining payment risks. Referring to FIG. 3, on the basis of the embodiment shown in FIG. 1, the interaction process between the risk control platform and the server can comprise the following steps:

Step 301, upon receiving a primary key query request carrying a target primary payment key sent by the risk control platform, searching for a target primary payment instrument corresponding to the target primary payment key, and returning all target primary payment instrument elements of the target primary payment instrument to the risk control platform.

In the present embodiment, the risk control platform refers to a server or a server cluster used for risk assessment during an electronic payment process. Upon receiving a primary payment key of an electronic payment, the risk control platform will, for the purpose of risk control, send the primary payment key to the server for storing primary payment instruments in the present application so as to request a query about the primary payment instrument corresponding to the

primary payment key. For ease of description, the primary payment key sent by the risk control platform to the server is referred to as a target primary payment key.

In the present embodiment, upon receiving the primary key query request sent by the risk control platform, the server can search for a target primary payment instrument corresponding to the target primary payment key, and return all target primary payment instrument elements of the target primary payment instrument found through search, instead of only the primary key generating elements for generating the primary payment key, to the risk control platform.

Step 302, upon receiving an element query request carrying risk control elements sent by the risk control platform, searching for a list of primary payment instruments including the risk control elements, and returning the list of primary payment instruments to the risk control platform, wherein the risk control elements are a subset of all target primary payment instrument elements.

On the basis of the foregoing step 301, after receiving the target primary payment instrument elements returned by the server, the risk control platform can select, according to a preset policy, one or more target primary payment instrument elements from the all target primary payment instrument elements as risk control elements. Then, the risk control platform sends an element query request to the server, and the element query request carries the risk control elements. Upon receiving an element query request, the server searches for all primary payment instruments including the risk control elements, and then returns a list of the primary payment instruments to the risk control platform, wherein the list of the primary payment instruments includes the all primary payment instrument elements of all the primary payment instruments. The risk control platform can assess risks of this electronic payment more comprehensively and more accurately based on the list of the primary payment instruments.

The process of risk assessment will be described below with reference to examples.

Referring to FIG. 4, as an example with a relatively simple electronic payment scenario, the user terminal can be a smart terminal device, such as a smart phone, a tablet computer, and a PC, and the user terminal is installed with client software having electronic payment capabilities. The payment platform, risk control platform, or card center is a server or a server cluster deployed by an electronic payment service provider. Here, the payment platform is used to receive payment requests sent from the client and generate electronic payment orders according to the payment requests. The card center is used to store primary payment instruments bundled by users. The risk control platform is used to perform risk assessment on electronic payment requests initiated by the users.

Referring to FIG. 4 again, a risk control process in an electronic payment process can comprise the following steps:

(1) The user terminal sends a payment request to the payment platform.

Take the client software being an Alipay client for example, the user initiates a payment request in the Alipay client, the client will send some payment information of the payment request to the payment platform, and the payment information mainly has two types: primary payment instrument elements and transaction information. As an example with the user choosing to use a credit card for payments, the primary payment instrument elements typically comprise credit card number, account name, and the like, and the transaction information typically comprises payment amount, verification code, and the like.

(2) The payment platform sends a primary key generating request to the card center, and the primary key generating request carries the primary payment instrument elements sent by the client.

At this step, the payment platform sends the primary payment instrument elements carried in the payment request to the card center via the primary key generating request, to request the card center to generate a primary payment key used for subsequent interaction for the primary payment instrument corresponding to the primary payment instrument elements.

(3) The card center returns the primary payment key of the primary payment instrument to the payment platform.

At this step, after receiving the primary payment instrument elements sent by the payment platform, the card center searches for a primary payment instrument matching the primary payment instrument elements in all the stored primary payment instruments, and then returns the primary payment key of the primary payment instrument to the payment platform. Here, the embodiments shown in FIG. 1 or FIG. 2 can be referenced regarding the process in which the card center generates the primary payment key, which will not be repeated herein.

(4) The payment platform sends a risk control request to the risk control platform.

Upon receiving the primary payment key returned by the card center, the payment platform can generate an electronic payment order according to the primary payment key for the electronic payment initiated by the user, and then includes the electronic payment order in the risk control request to send to the risk control platform.

(5) The risk control platform sends a primary key query request to the card center.

Upon receiving the risk control request for the electronic payment order, the risk control platform can obtain the primary payment key from the electronic payment order through parsing, and then sends the primary payment key to the card center as a query about the primary payment instrument corresponding to the primary payment key.

(6) The card center returns the primary payment instrument corresponding to the primary payment key to the risk control platform.

Upon receiving the primary key query request sent by the risk control center, the card center searches for the primary payment instrument corresponding to the primary payment key, and then

returns all primary payment instrument elements of the found primary payment instrument to the risk control center.

(7) The risk control platform sends a risk control element query request to the card center.

Upon receiving all primary payment instrument elements of the primary payment instrument returned by the card center, the risk control platform can select, according to a preset policy, one or more primary payment instrument elements from the primary payment instrument elements as risk control elements, and then send the risk control element query request to the card center to query all primary payment instruments that comprise the risk control elements stored in the card center.

For example, the primary payment instrument elements corresponding to the primary payment instrument returned by the card center in the previous step comprise: credit card number, account name, expiration date, bank of account, user ID number, and security verification code. According to the policy set by the developer, the user ID number is selected as the risk control element, and then the user ID number is carried in the risk control element query request and sent to the card center again.

(8) The card center returns the list of all primary payment instruments comprising the risk control element to the risk control platform.

Upon receiving the risk control element query request carrying the user ID number and sent by the risk control platform, the card center can search for all primary payment instruments comprising the user ID number in the primary payment instrument elements, and then return the list of all primary payment instruments to the risk control platform. The list of the primary payment instruments includes the primary payment instrument elements of each primary payment instrument.

In the example of the previous step, the card center search for all primary payment instruments comprising the above primary payment instrument element (the above user ID number). If the card center finds two bank cards having a user ID number that is the above ID number), the card center can then return the primary payment instrument elements of the both bank cards to the risk control platform.

(9) The risk control platform performs risk assessment according to the list of the primary payment instruments, and returns a result of risk assessment to the payment platform.

Upon receiving the list of the primary payment instruments, the risk control platform can perform risk assessment on the electronic payment according to historical transaction parameters of all primary payment instruments in the list of the primary payment instruments, and return an assessment result to the payment platform. When the assessment result is safe, the payment platform can continue to complete the electronic payment process. When the assessment result is a high risk, the payment platform can return a risk prompt to the client.

If the card center finds two bank cards according to the user ID number, upon receiving the information of the two bank cards (the primary payment instrument elements of the two bank cards), the risk control platform can perform risk assessment on the electronic payment according to historical transaction data of the two bank cards. The risk control platform can find whether the user who initiates the electronic payment has conducted risky actions in electronic transactions using other bank cards, such as non-compliant operations, or the like, and then perform more comprehensive and accurate risk assessment on the electronic payment.

It can be seen from the above description that, in the primary payment key generation solution according to the present application, the risk control platform can find, through two queries, a list of primary payment instruments that can be used in risk assessment, and then can provide more comprehensive and accurate risk assessment for electronic payments and improve security of the electronic payments.

Corresponding to the above embodiment of the method for facilitating expansion of primary payment instruments, the present application further provides an embodiment of the device for facilitating expansion of primary payment instruments.

The embodiment of the device for facilitating expansion of primary payment instruments of the present application can be applied on a server. The device embodiment can be implemented by software, hardware, or a combination of software and hardware. In an example of software implementation, the device in a logic sense is formed by a processor in the server on which the device is disposed reading a corresponding computer program instruction from a non-volatile memory into memory for running. From the perspective of a hardware layer, FIG. 5 is a hardware structural diagram of a server on which the device for facilitating expansion of primary payment instruments is disposed according to the present application. In addition to the processor, memory, network interface, and non-volatile memory shown in FIG. 5, the server on which the device is disposed in the embodiment may typically further comprise other hardware according to actual functions of the server, which will not be repeated herein.

FIG. 6 is a structural block diagram of an exemplary device for facilitating expansion of primary payment instruments according to the present application.

Referring to FIG. 6, the device for facilitating expansion of primary payment instruments 500 can be applied in the server shown in FIG. 5 and comprise: a type determining unit 501, a rule searching unit 502, a primary key generating unit 503, a first returning unit 504, a second returning unit 505, a rule updating unit 506, and a rule storing unit 507. Here, the primary key generating unit 503 can further comprise: an element acquiring sub-unit 5031, an element sorting sub-unit 5032, and a primary key generating sub-unit 5033.

Here, the type determining unit 501 determines a type of a primary payment instrument;

the rule searching unit 502 searches for a primary key generation rule corresponding to the type; and

the primary key generating unit 503 generates, according to the primary key generation rule, a primary payment key for the primary payment instrument, and stores a corresponding relationship between the primary payment instrument and the primary payment key thereof;

wherein the primary key generation rule specifies a primary payment instrument element for generating the primary payment key, and wherein primary key generation rules corresponding to different types of the primary payment instruments specify different primary payment instrument elements for generating primary payment keys.

The element acquiring sub-unit 5031 acquires primary payment instrument elements specified by the primary key generation rule as primary key generating elements;

the element sorting sub-unit 5032 sorts the primary key generating elements according to a sequence specified by the primary key generation rule; and

the primary key generating sub-unit 5033 calculates, according to a preset algorithm, cyphertext of the sorted primary key generating elements as the primary payment key generated for the primary payment instrument.

The first returning unit 504 searches, upon receiving a primary key query request carrying a target primary payment key sent by a risk control platform, for a target primary payment instrument corresponding to the target primary payment key, and returns all target primary payment instrument elements of the target primary payment instrument to the risk control platform; and

the second returning unit 505 searches, upon receiving an element query request carrying risk control elements sent by the risk control platform, for a list of primary payment instruments including the risk control elements, and returns the list of primary payment instruments to the risk control platform, wherein the risk control elements are a subset of the all target primary payment instrument elements.

Optionally, the type determining unit 501 determines, upon receiving a registration request for a primary payment instrument, a type of the primary payment instrument.

When the primary key generation rule is updated, the rule updating unit 506 re-generates, according to the updated primary key generation rule, another primary payment key for the primary payment instrument; and

the rule storing unit 507 stores, on the basis of storing the corresponding relationship between the primary payment instrument and the original primary payment key thereof, a corresponding relationship between the primary payment instrument and the re-generated primary payment key thereof.

For detailed information regarding implementation of the functions and roles of each unit of

the above device, the implementation process of corresponding steps in the above method can be referenced, which will not be repeated herein.

Since the device embodiment substantially corresponds to the method embodiment, relevant parts can be referenced in the description of the method embodiment. The device embodiment described above is merely exemplary, where the units described as separate parts may or may not be physically separated. The parts displayed as units may or may not be physical units, i.e., they can be at the same place or be distributed to a plurality of network units. Some or all modules thereof may be selected as needed to achieve the objective of the solution of the present application. The present application can be understood and implemented by one of ordinary skill in the art without creative effort.

Only preferred embodiments of the present application are described above, and the embodiments are not used to limit the present application. Any modifications, equivalent substitutions, and improvements made within the spirit and principle of the present application shall fall within the scope of the present application.

Claims:

1. A method for facilitating expansion of primary payment instruments, applicable on a server, comprising:

determining a type of a primary payment instrument;

searching for a primary key generation rule corresponding to the type; and

generating, according to the primary key generation rule, a primary payment key for the primary payment instrument, and storing a corresponding relationship between the primary payment instrument and the primary payment key thereof,

wherein the primary key generation rule specifies a primary payment instrument element of the primary payment instrument for generating the primary payment key, and wherein primary key generation rules corresponding to different types of primary payment instruments specify different primary payment instrument elements for generating primary payment keys;

upon receiving a primary key query request carrying a target primary payment key from a risk control platform, searching for a target primary payment instrument corresponding to the target primary payment key, and returning a plurality of target primary payment instrument elements of the target primary payment instrument to the risk control platform.

2. The method according to claim 1, wherein the generating, according to the primary key generation rule, a primary payment key for the primary payment instrument comprises:

acquiring primary payment instrument elements specified by the primary key generation rule as primary key generating elements;

sorting the primary key generating elements according to an order specified by the primary key generation rule; and

calculating, according to a preset algorithm, cyphertext of the sorted primary key generating elements as the primary payment key generated for the primary payment instrument.

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

upon receiving an element query request carrying one or more risk control elements from the risk control platform, searching for a list of primary payment instruments including the one or more risk control elements, and returning the list of

primary payment instruments to the risk control platform, wherein the one or more risk control elements are a subset of the plurality of target primary payment instrument elements.

4. The method according to claim 1, wherein the determining a type of a primary payment instrument comprises:

upon receiving a registration request for a primary payment instrument, determining a type of the primary payment instrument.

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

when the primary key generation rule is updated, re-generating, according to the updated primary key generation rule, another primary payment key for the primary payment instrument; and

on the basis of storing the corresponding relationship between the primary payment instrument and the original primary payment key thereof, storing a corresponding relationship between the primary payment instrument and the re-generated primary payment key thereof.

6. A device for facilitating expansion of primary payment instruments, applicable on a server, comprising:

a type determining unit configured to determine a type of a primary payment instrument;

a rule searching unit configured to search for a primary key generation rule corresponding to the type;

a primary key generating unit configured to generate, according to the primary key generation rule, a primary payment key for the primary payment instrument, and store a corresponding relationship between the primary payment instrument and the primary payment key thereof,

wherein the primary key generation rule specifies a primary payment instrument element of the primary payment instrument for generating the primary payment key, and wherein primary key generation rules corresponding to different types of the primary payment instruments specify different primary payment instrument elements for generating primary payment keys; and

a first returning unit configured to, upon receiving a primary key query request carrying a target primary payment key from a risk control platform, search for a target

primary payment instrument corresponding to the target primary payment key, and return a plurality of target primary payment instrument elements of the target primary payment instrument to the risk control platform.

7. The device according to claim 6, wherein the primary key generating unit comprises:

an element acquiring sub-unit configured to acquire primary payment instrument elements specified by the primary key generation rule as primary key generating elements;

an element sorting sub-unit configured to sort the primary key generating elements according to a sequence specified by the primary key generation rule; and

a primary key generating sub-unit configured to calculate, according to a preset algorithm, cyphertext of the sorted primary key generating elements as the primary payment key generated for the primary payment instrument.

8. The device according to claim 6, further comprising:

a second returning unit configured to, upon receiving an element query request carrying one or more risk control elements from the risk control platform, search for a list of primary payment instruments including the one or more risk control elements, and return the list of primary payment instruments to the risk control platform, wherein the one or more risk control elements are a subset of the plurality of target primary payment instrument elements.

9. The device according to claim 6, wherein

the type determining unit is configured to determine, upon receiving a registration request for a primary payment instrument, a type of the primary payment instrument.

10. The device according to claim 6, further comprising:

a rule updating unit configured to, when the primary key generation rule is updated, re-generate, according to the updated primary key generation rule, another primary payment key for the primary payment instrument; and

a rule storing unit configured to, on the basis of storing the corresponding relationship between the primary payment instrument and the original primary payment key thereof, store a corresponding relationship between the primary payment instrument and the re-generated primary payment key thereof.