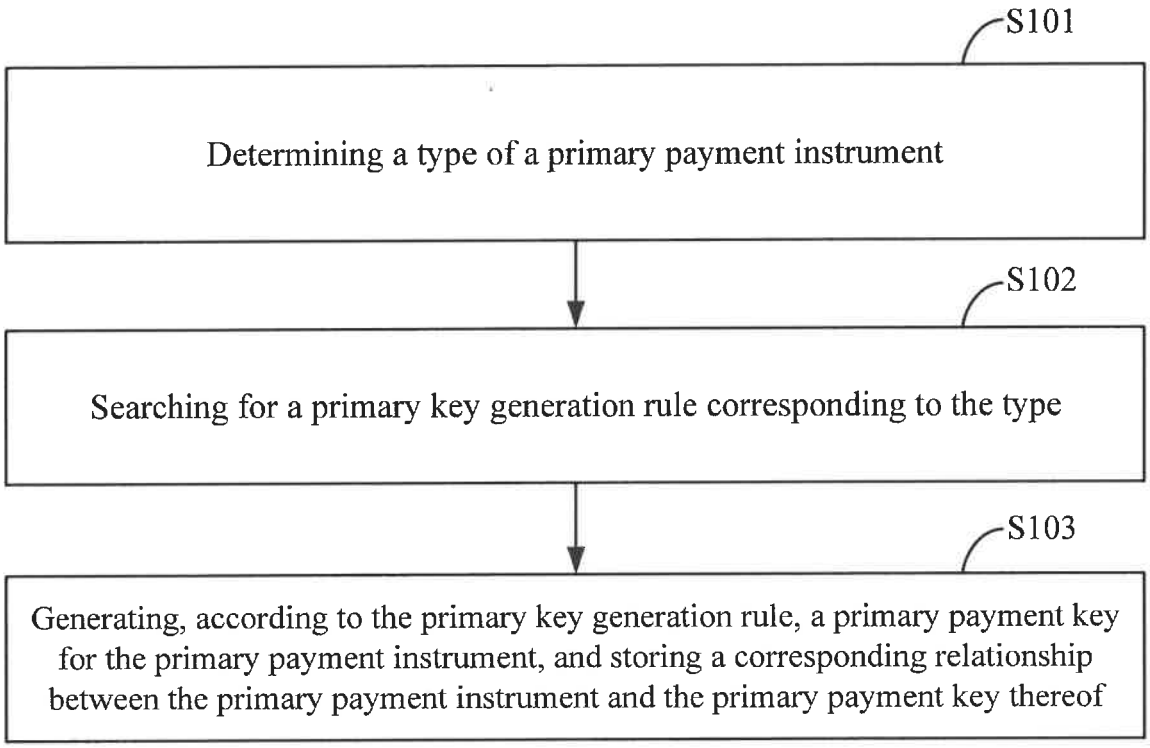

S101
Determining a type of a primary payment instrument
S102
Searching for a primary key generation rule corresponding to the type
S103
Generating, according to the primary key generation rule, a primary payment key for the primary payment instrument, and storing a corresponding relationship between the primary payment instrument and the primary payment key thereof

FIG. 1

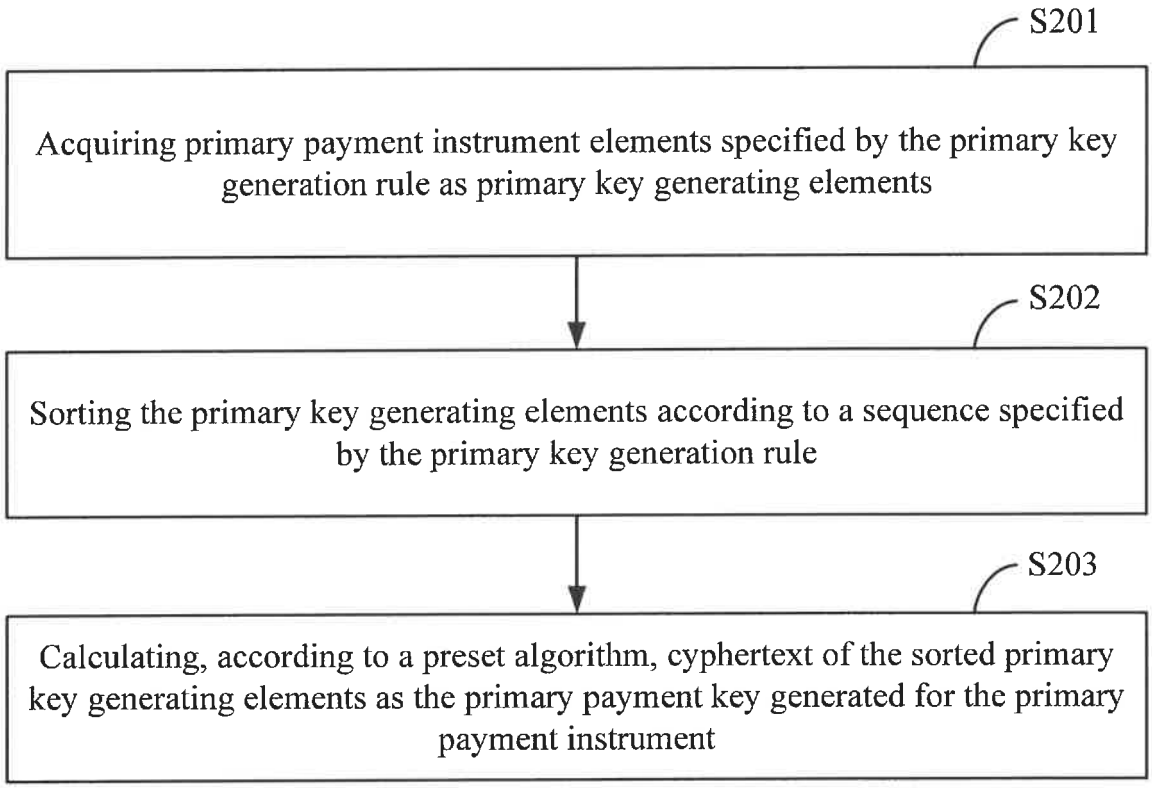

S201
Acquiring primary payment instrument elements specified by the primary key generation rule as primary key generating elements
S202
Sorting the primary key generating elements according to a sequence specified by the primary key generation rule
S203
Calculating, according to a preset algorithm, cyphertext of the sorted primary key generating elements as the primary payment key generated for the primary payment instrument

FIG. 2

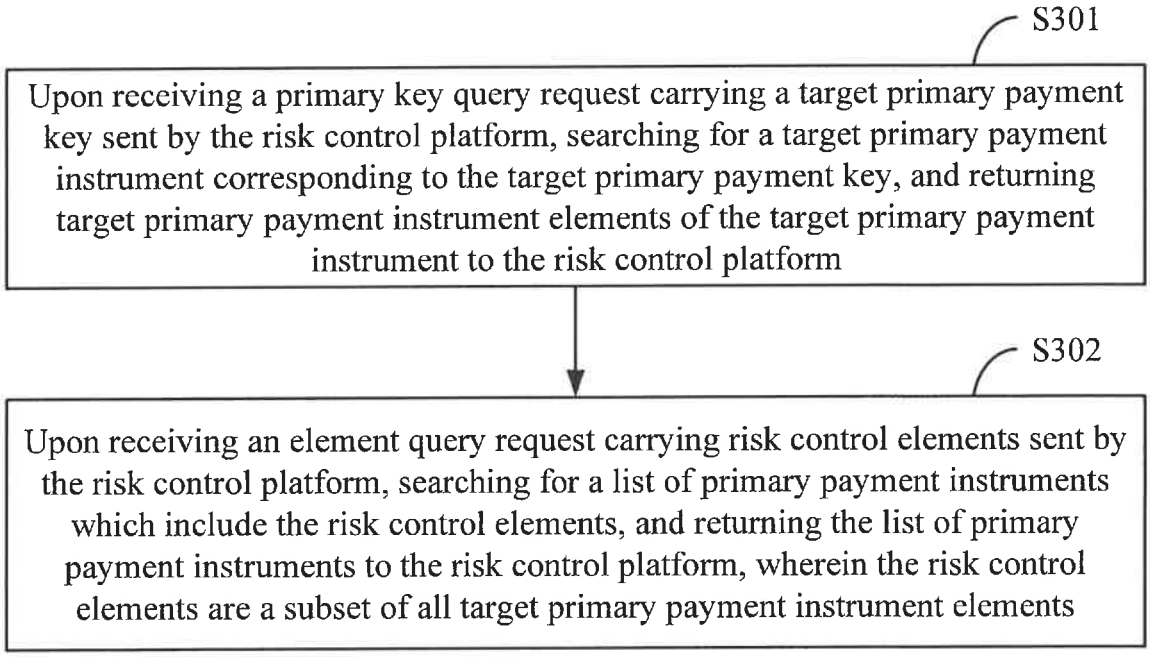

S301
Upon receiving a primary key query request carrying a target primary payment key sent by the risk control platform, searching for a target primary payment instrument corresponding to the target primary payment key, and returning target primary payment instrument elements of the target primary payment instrument to the risk control platform
S302
Upon receiving an element query request carrying risk control elements sent by the risk control platform, searching for a list of primary payment instruments which include 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

FIG. 3

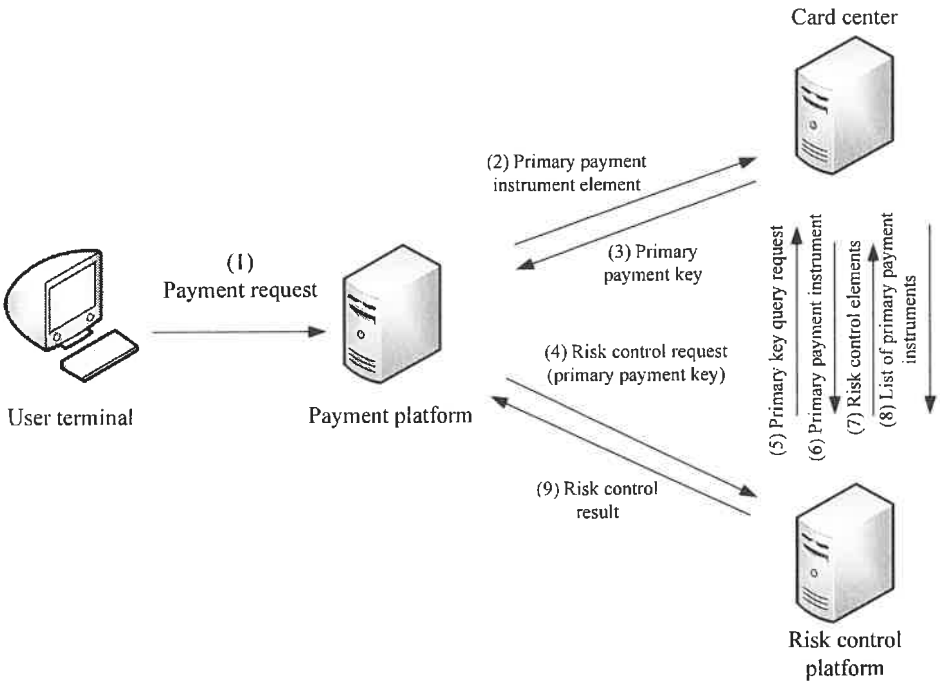

Card center
(2) Primary payment instrument element
(3) Primary payment key
(1) Payment request
(4) Risk control request (primary payment key)
(5) Primary key query request
(6) Primary payment instrument
(7) Risk control elements
(8) List of primary payment instruments
(9) Risk control result
User terminal
Payment platform
Risk control platform

FIG. 4

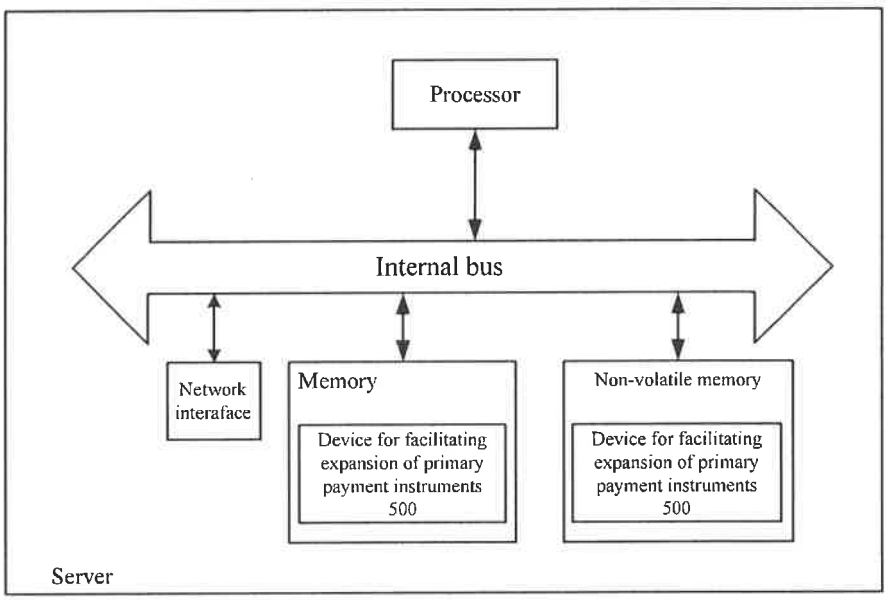

Processor
Internal bus
Network interaface
Memory
Device for facilitating expansion of primary payment instruments 500
Non-volatile memory
Device for facilitating expansion of primary payment instruments 500
Server

FIG. 5

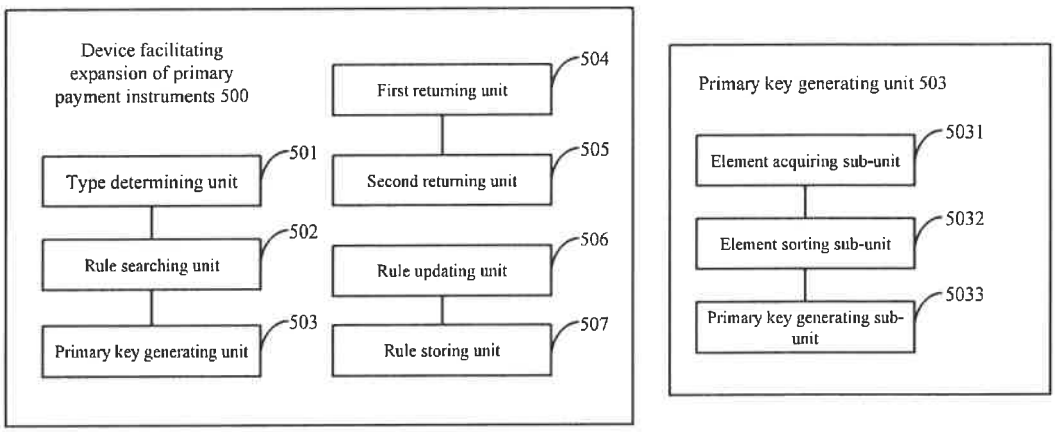

Device facilitating expansion of primary payment instruments 500
Type determining unit
501
Rule searching unit
502
Primary key generating unit
503
First returning unit
504
Second returning unit
505
Rule updating unit
506
Rule storing unit
507
Primary key generating unit 503
Element acquiring sub-unit
5031
Element sorting sub-unit
5032
Primary key generating sub-unit
5033

FIG. 6