Abstract

The present application provides a method and a device for facilitating expansion of primary payment instruments. The method comprises: determining a type of a primary payment instrument (S101); searching for a primary key generation rule corresponding to the type (S102); 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 (S103), 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. 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 development costs.