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(54) Title: PAYMENT RISK CONTROL METHOD AND SYSTEM

(54) 发明名称: 一种支付风控方法及系统

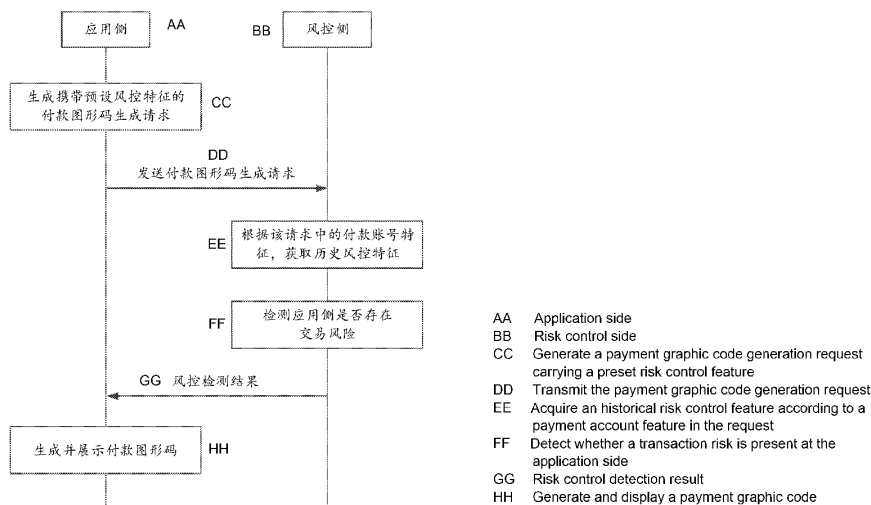


图 2

(57) Abstract: Disclosed is a payment risk control method and system. The payment risk control method comprises: after receiving a payment operation triggered upon entering and exiting a station, an application side generating a payment graphic code generation request carrying a preset risk control feature, and transmitting the request to a risk control side; after receiving the payment graphic code generation request transmitted by the application side, the risk control side acquiring a prestored historical risk control feature of an account according to a payment account feature in the request; the risk control side detecting, by comparing a read historical risk control feature with the risk control feature carried in the request, whether a transaction risk is present at the application side, and

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returning a risk control detection result to the application side; and after receiving a result of no transaction risk returned by the risk control side, the application side generating and displaying a payment graphic code.

(57) 摘要: 公开了一种支付风控方法及系统。一种支付风控方法, 该方法包括: 应用侧接收到进出站付款操作触发后, 生成携带预设风控特征的付款图形码生成请求, 并将该请求发送至风控侧; 风控侧接收到应用侧发送的付款图形码生成请求后, 根据该请求中的付款账号特征, 获取预先存储的该账号的历史风控特征; 风控侧通过比较读取的历史风控特征与该请求中携带的风控特征, 检测应用侧是否存在交易风险, 并向应用侧返回风控检测结果; 应用侧接收到风控侧返回的不存在交易风险的结果后, 生成并展示付款图形码。