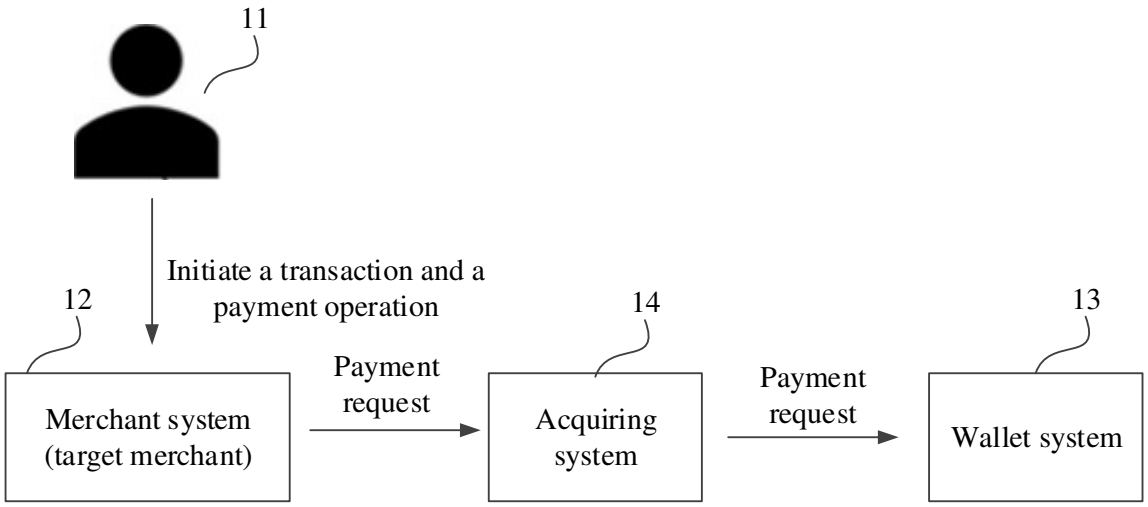
11
Initiate a transaction and a payment operation
12
14
13
Merchant system (target merchant)
Payment request
Acquiring system
Payment request
Wallet system

FIG. 1

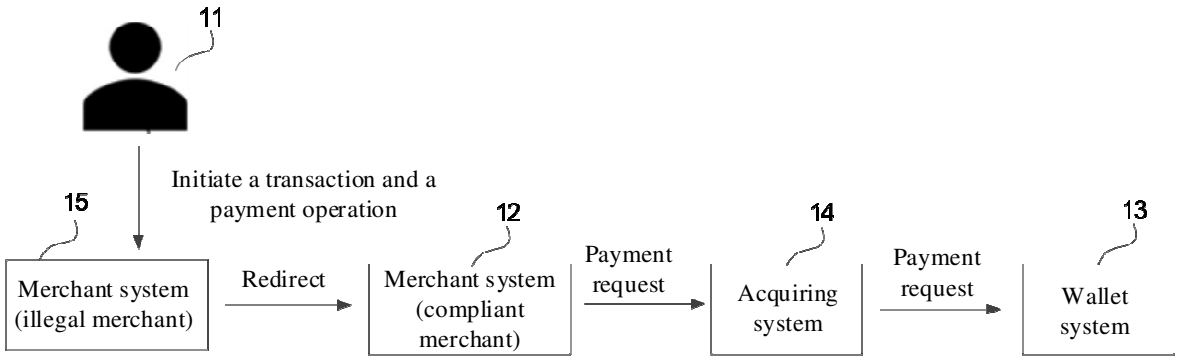
11
Initiate a transaction and a payment operation
15
12
14
13
Merchant system (illegal merchant)
Redirect
Merchant system (compliant merchant)
Payment request
Acquiring system
Payment request
Wallet system

FIG. 2

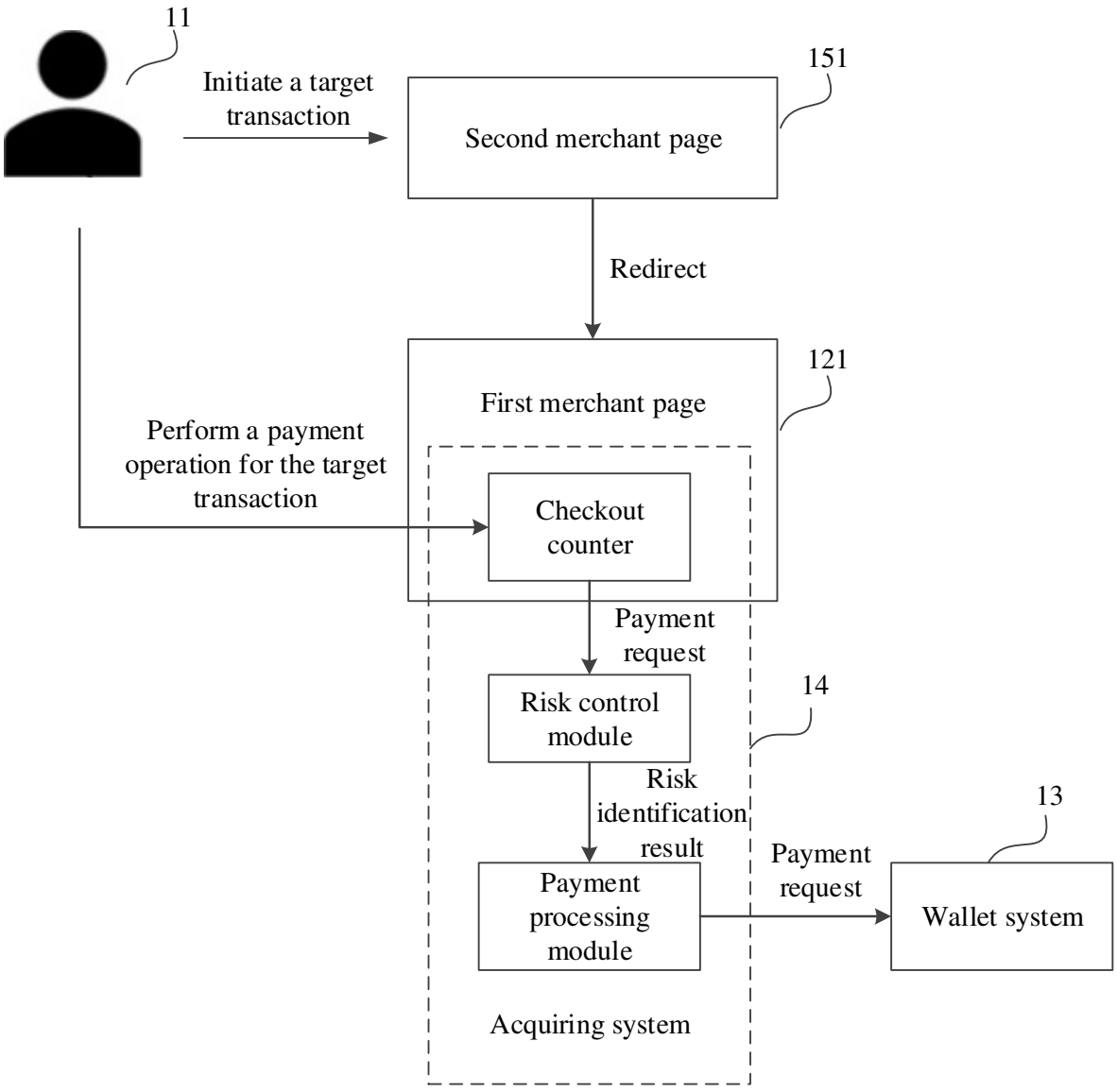
11
Initiate a target transaction
151
Second merchant page
Redirect
121
First merchant page
Perform a payment operation for the target transaction
Checkout counter
Payment request
14
Risk control module
Risk identification result
13
Payment request
Payment processing module
Wallet system
Acquiring system

FIG. 3

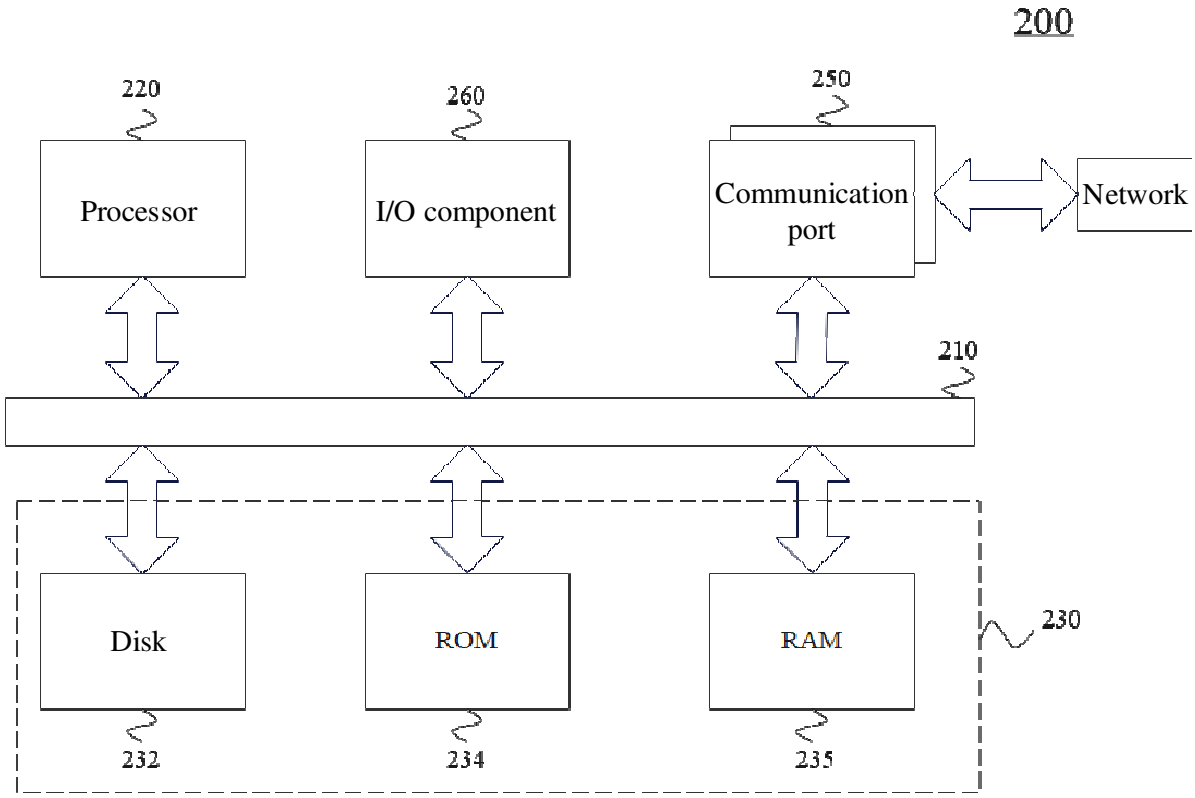
200
220
260
250
Processor
I/O component
Communication port
Network
210
Disk
ROM
RAM
230
232
234
235

FIG. 4

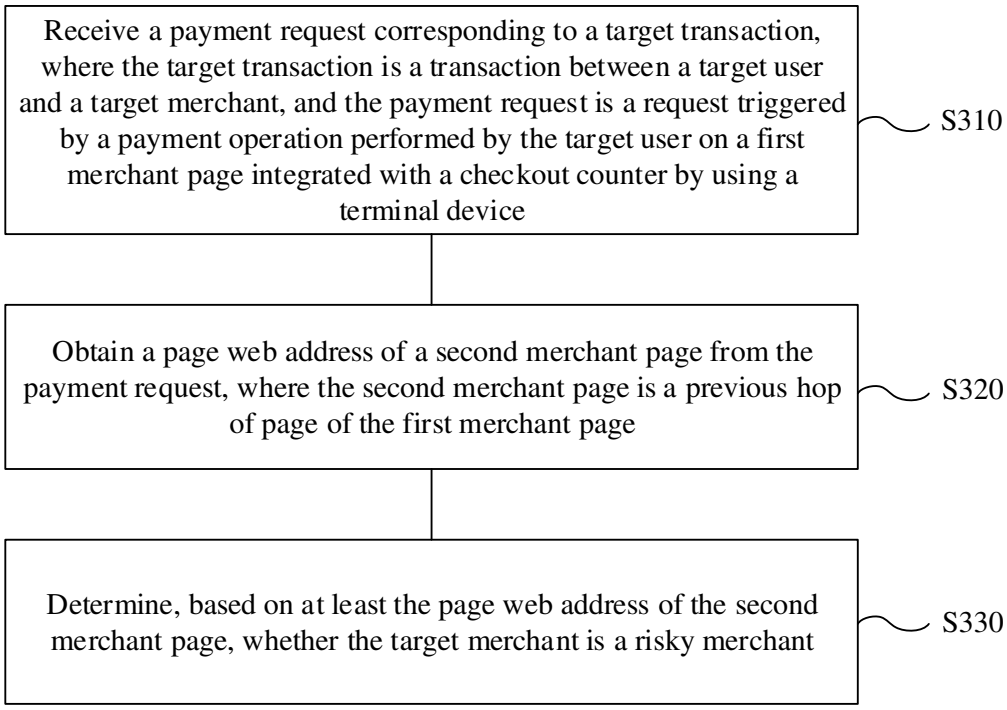
Receive a payment request corresponding to a target transaction, where the target transaction is a transaction between a target user and a target merchant, and the payment request is a request triggered by a payment operation performed by the target user on a first merchant page integrated with a checkout counter by using a terminal device
S310
Obtain a page web address of a second merchant page from the payment request, where the second merchant page is a previous hop of page of the first merchant page
S320
Determine, based on at least the page web address of the second merchant page, whether the target merchant is a risky merchant
S330

FIG. 5

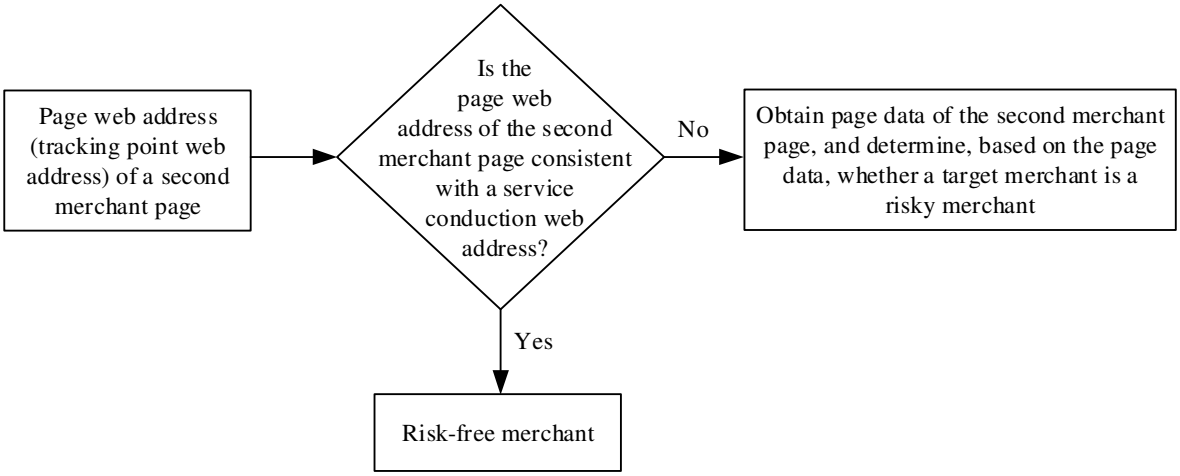
Page web address (tracking point web address) of a second merchant page
Is the page web address of the second merchant page consistent with a service conduction web address?
No
Obtain page data of the second merchant page, and determine, based on the page data, whether a target merchant is a risky merchant
Yes
Risk-free merchant

FIG. 6

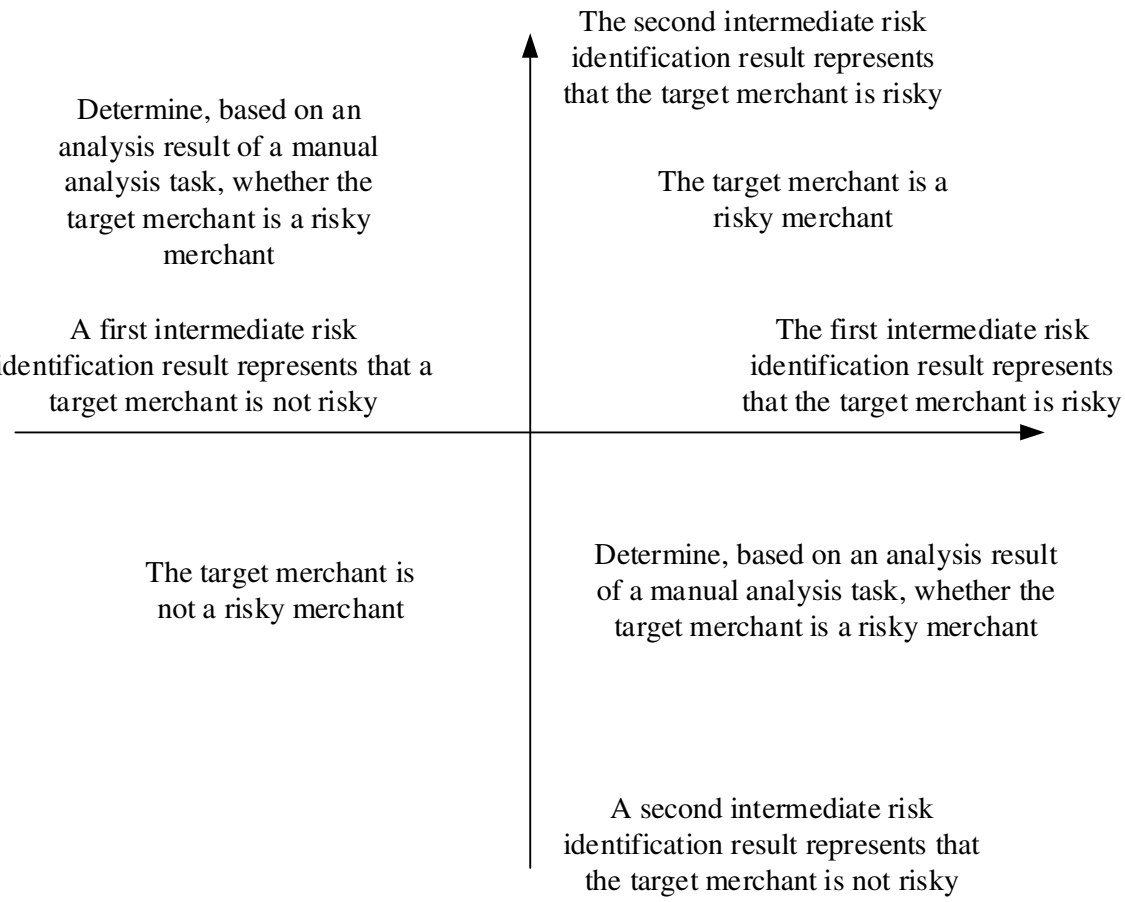
The second intermediate risk identification result represents that the target merchant is risky
Determine, based on an analysis result of a manual analysis task, whether the target merchant is a risky merchant
The target merchant is a risky merchant
A first intermediate risk identification result represents that a target merchant is not risky
The first intermediate risk identification result represents that the target merchant is risky
The target merchant is not a risky merchant
Determine, based on an analysis result of a manual analysis task, whether the target merchant is a risky merchant
A second intermediate risk identification result represents that the target merchant is not risky

FIG. 7