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.