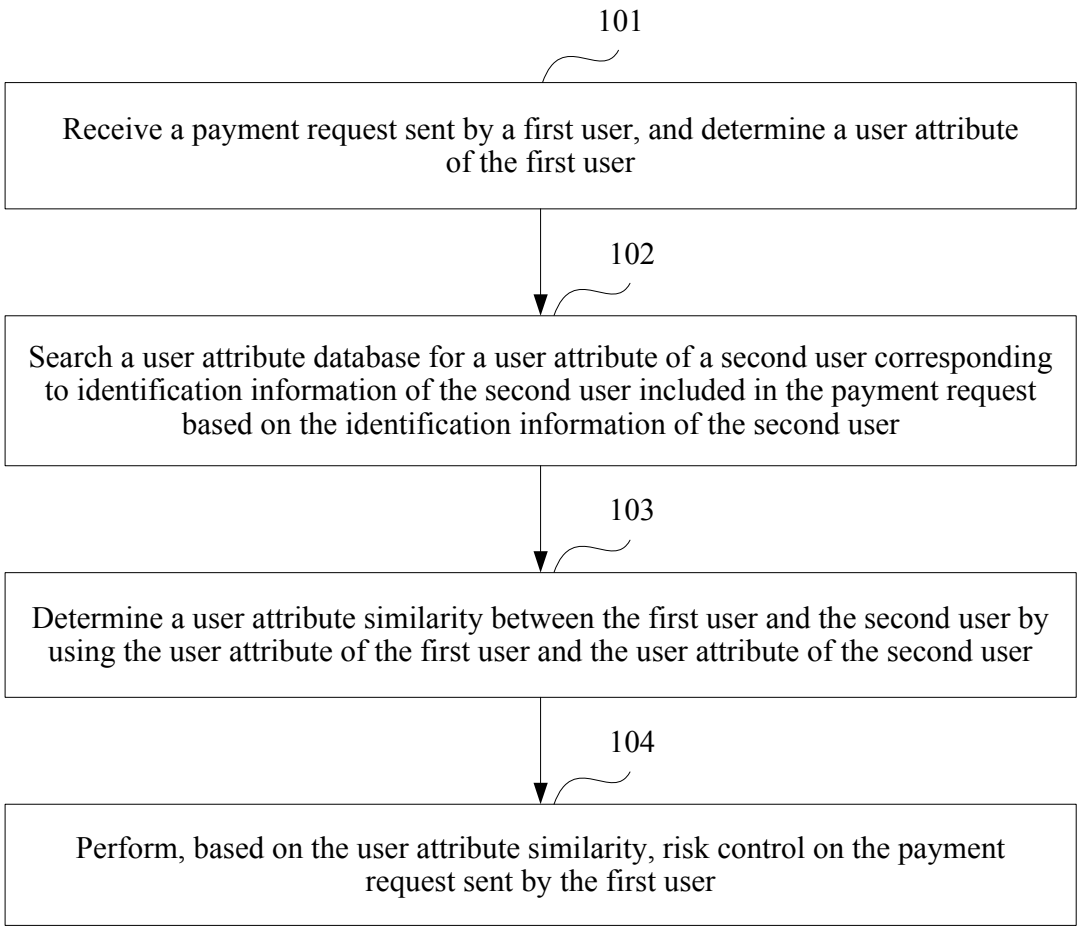

101
Receive a payment request sent by a first user, and determine a user attribute of the first user
102
Search a user attribute database for a user attribute of a second user corresponding to identification information of the second user included in the payment request based on the identification information of the second user
103
Determine a user attribute similarity between the first user and the second user by using the user attribute of the first user and the user attribute of the second user
104
Perform, based on the user attribute similarity, risk control on the payment request sent by the first user

FIG. 1

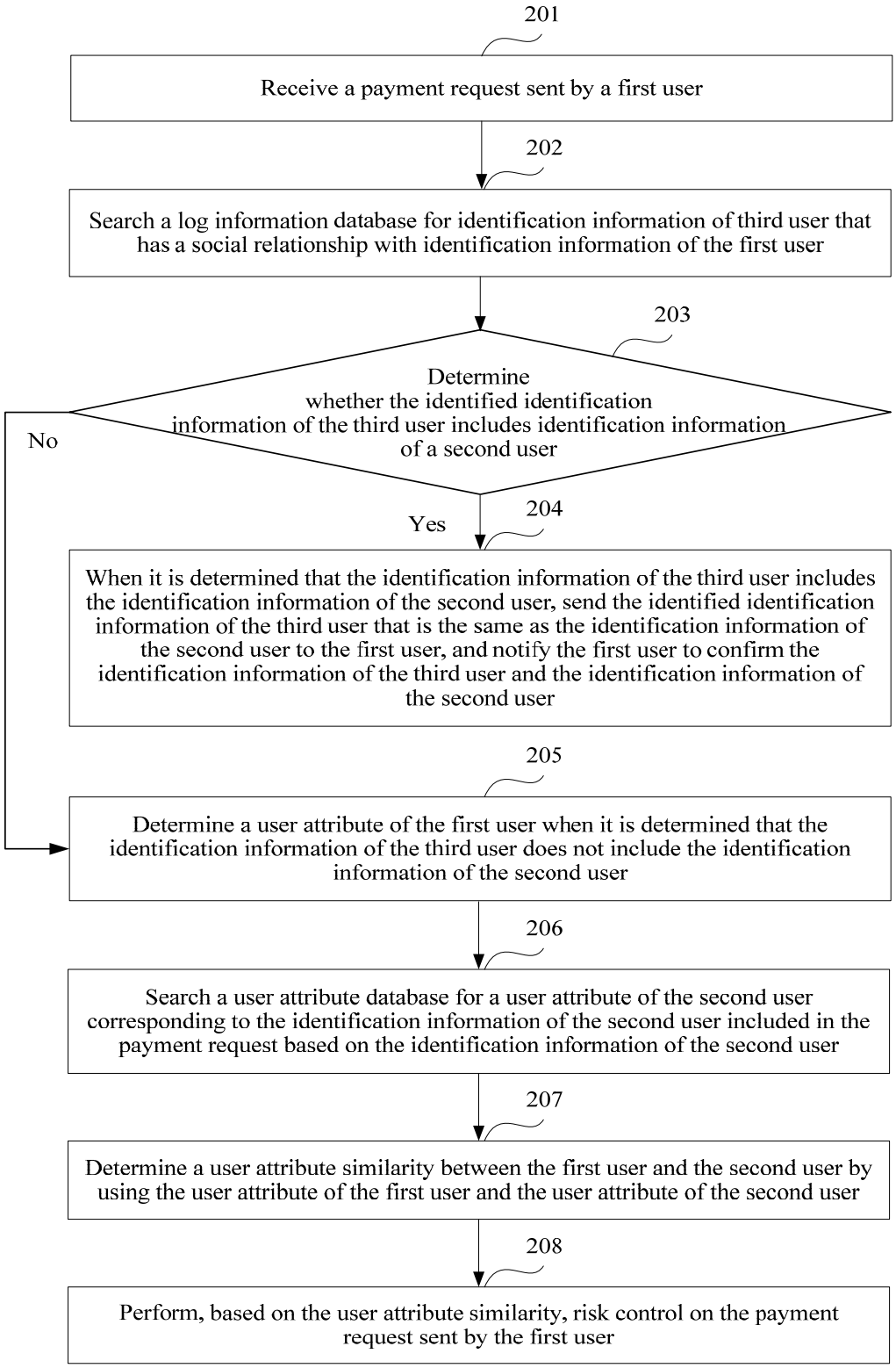

201
Receive a payment request sent by a first user
202
Search a log information database for identification information of third user that has a social relationship with identification information of the first user
203
Determine whether the identified identification information of the third user includes identification information of a second user
No
Yes
204
When it is determined that the identification information of the third user includes the identification information of the second user, send the identified identification information of the third user that is the same as the identification information of the second user to the first user, and notify the first user to confirm the identification information of the third user and the identification information of the second user
205
Determine a user attribute of the first user when it is determined that the identification information of the third user does not include the identification information of the second user
206
Search a user attribute database for a user attribute of the second user corresponding to the identification information of the second user included in the payment request based on the identification information of the second user
207
Determine a user attribute similarity between the first user and the second user by using the user attribute of the first user and the user attribute of the second user
208
Perform, based on the user attribute similarity, risk control on the payment request sent by the first user

FIG. 2

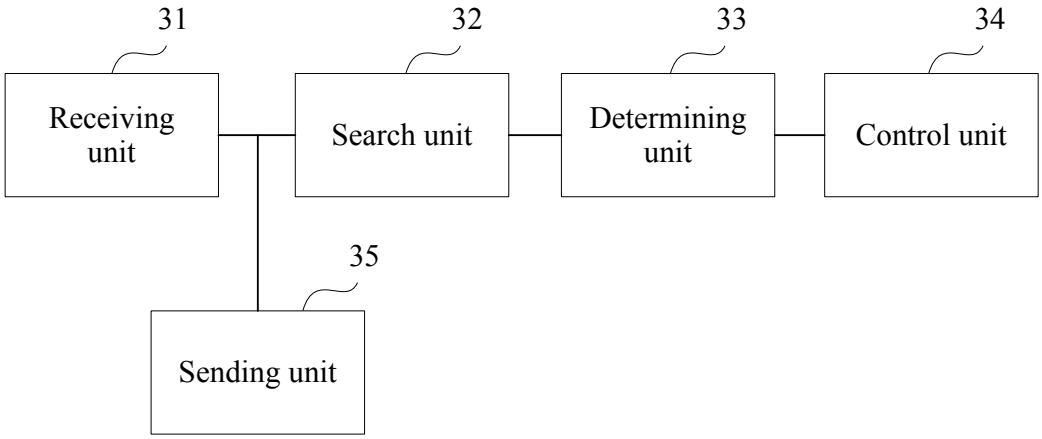

31
32
33
34
Receiving unit
Search unit
Determining unit
Control unit
35
Sending unit

FIG. 3