

PAYMENT RISK CONTROL METHOD AND SYSTEM

ABSTRACT

A payment risk control method and system are disclosed. The payment risk control method includes: after receiving trigger of a station entering and exiting payment operation, generating, by
5 an application side, a payment graphic code generation request carrying preset risk control features, and sending the request to a risk control side; after receiving the payment graphic code generation request sent by the application side, obtaining, by the risk control side, pre-stored historical risk control features of the account according to a payment account feature in the request; detecting, by
10 the risk control side, whether there is a transaction risk on the application side by comparing the obtained historical risk control features with the risk control features carried in the request, and 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, generating and displaying, by the application side, a payment graphic code.

15 [FIG. 2]