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- (81) 指定国 (除另有指明, 要求每一种可提供的国家保护): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IR, IS, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, ME, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL,

(54) Title: RISK PAYMENT PROCESSING METHOD AND APPARATUS, AND DEVICE

(54) 发明名称: 风险支付的处理方法、装置及设备

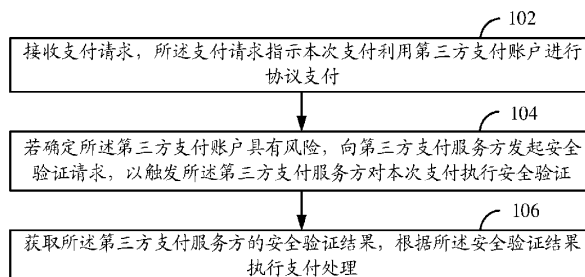


图 1A

102 Receive a payment request, the payment request indicating that protocol payment is performed on this payment by using a third-party payment account
104 If it is determined that the third-party payment account is risky, initiate a security verification request to a third-party payment service party to trigger the third-party payment service party to execute security verification on this payment
106 Obtain a security verification result of the third-party payment service party, and perform payment processing according to the security verification result

(57) Abstract: A risk payment processing method and apparatus, and a device. If a transaction platform side finds out that a third-party payment account is risky, a security verification request can be initiated to a third-party payment service party to trigger the third-party payment service party to execute security verification on this payment. An embezzlement risk can be released in the payment process by introducing an identity verification capability of a third-party payment service side, on one hand, payment security can be ensured, and on the other hand, payment experience of a user can be ensured, and a payment success rate is improved.

(57) 摘要: 一种风险支付的处理方法、装置及设备, 交易平台侧若发现第三方支付账户具有风险, 可以向第三方支付服务方发起安全验证请求, 以触发所述第三方支付服务方对本次支付执行安全验证。通过引入第三方支付服务侧的核身能力, 能够在支付过程中释放盗用风险, 一方面可以保证支付的安全性, 另一方面可以保证用户的支付体验, 提升支付成功率。

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ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US,
UZ, VC, VN, WS, ZA, ZM, ZW。

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- 包括国际检索报告 (条约第21条(3))。