CLAIMS

What is claimed is:

1. A payment method, applied to an intermediate service system that provides an intermediate service between a merchant system and a wallet system, wherein the method comprises:

when a terminal device displays an interaction page of the merchant system, receiving device information and a payment request from the merchant system, wherein the device information is collected by the merchant system from the terminal device, and the payment request represents that a target account requests to pay for a target transaction in the merchant system by using the wallet system;

sending the payment request, the device information and risk control advice information to the wallet system, wherein the device information and the risk control advice information are used by the wallet system for a risk control procedure of the payment request and wherein the risk control advice information represents at least a risk level of the target transaction;

receiving a payment result corresponding to the payment request from the wallet system; and

sending the payment result to the merchant system, so that the merchant system displays the payment result on an interaction page of the merchant system, wherein

in a process of performing the payment method by the intermediate service system, the terminal device does not jump to an interaction page of the wallet system.

2. The method according to claim 1, wherein before the sending risk control advice information to the wallet system, the method further comprises:

performing risk identification on the target transaction based on at least one of internal information of the intermediate service system and the device information, to generate the risk control advice information, wherein the internal information of the intermediate service system comprises at least historical transaction information corresponding to the target account.

3. The method according to claim 1, wherein before the receiving the payment result, the method further comprises:

receiving an identity verification instruction from the wallet system;

sending the identity verification instruction to the merchant system, so that the merchant system collects identity verification information through an identity verification page;

receiving the identity verification information from the merchant system; and

sending the identity verification information to the wallet system, so that the wallet system performs identity verification based on the identity verification information.

4. The method according to claim 3, wherein the identity verification instruction comprises a target identity verification method, so that the merchant system displays an identity verification page corresponding to the target identity verification method.

5. The method according to claim 1, wherein the device information comprises at least one of the following:

a hardware parameter of the terminal device;

a software parameter of the terminal device;

a network parameter of the terminal device; and

a behavior feature of a current user of the terminal device.

6. A payment method, applied to a wallet system, wherein the method comprises:

when a terminal device displays an interaction page of a merchant system and a target account initiates a payment operation for a target transaction on an interaction page of the merchant system, receiving a payment request, device information and risk control advice information from an intermediate service system, wherein the device information is collected by the merchant system from the terminal device, and the intermediate service system provides an intermediate service between the merchant system and the wallet system;

performing a risk control procedure on the payment request based on the device information and the risk control advice information, to obtain a risk control result, wherein the risk control advice information represents at least a risk level of the target transaction;

determining a payment result corresponding to the payment request based on the risk control result; and

sending the payment result to the intermediate service system, so that the payment result is displayed on an interaction page of the merchant system, wherein

in a process of performing the payment method by the wallet system, the terminal device does not jump to an interaction page of the wallet system.

7. The method according to claim 6, wherein the performing the risk control procedure on the payment request based on the risk control advice information and the device information, to obtain the risk control result comprises:

determining a first risk level corresponding to the target transaction based on the risk control advice information;

performing risk identification on the target transaction based on the device information, to obtain a second risk level corresponding to the target transaction; and

determining the risk control result based on the first risk level and the second risk level.

8. The method according to claim 7, wherein the performing risk identification on the target transaction based on the device information, to obtain a second risk level corresponding to the target transaction comprises:

performing risk identification on the target transaction based on internal information of the wallet system and the device information, to obtain the second risk level, wherein the internal information of the wallet system comprises at least user information corresponding to the payment request.

9. The method according to claim 7, wherein the determining the risk control result based on the first risk level and the second risk level comprises:

if the first risk level is higher than the second risk level, using the first risk level as the risk control result;

if the first risk level is lower than the second risk level, using the second risk level as the risk control result; or

if the first risk level is equal to the second risk level, using the first risk level or the second risk level as the risk control result.

10. The method according to claim 6, wherein the determining a payment result corresponding to the payment request based on the risk control result comprises any one of the following:

if a risk level corresponding to the risk control result is higher than or equal to a first preset risk level, the payment result is a payment failure;

if a risk level corresponding to the risk control result is lower than or equal to a second preset risk level, performing a payment procedure to obtain the payment result; or

if a risk level corresponding to the risk control result is lower than the first preset risk level and higher than the second preset risk level, sending an identity verification instruction to the intermediate service system, receiving, from the intermediate service system, identity verification information collected by the merchant system through an identity verification page, and

determining the payment result based on the identity verification information.

11. The method according to claim 6, wherein the device information comprises at least one of the following:

a hardware parameter of the terminal device;

a software parameter of the terminal device;

a network parameter of the terminal device; and

a behavior feature of a current user of the terminal device.

12. A payment method, applied to a merchant system, wherein the method comprises:

when a terminal device displays an interaction page of the merchant system, collecting device information of the terminal device;

in response to detecting that a target account initiates a payment operation for a target transaction on an interaction page of the merchant system, sending a payment request, the device information and risk control advice information to an intermediate service system, wherein the device information and the risk control advice information are used by a wallet system for a risk control procedure of the payment request, and wherein the risk control advice information represents at least a risk level of the target transaction, and the intermediate service system is configured to provide an intermediate service between the merchant system and the wallet system; and

receiving a payment result corresponding to the payment request from the intermediate service system, and displaying the payment result on an interaction page of the merchant system, wherein

in a process of performing the payment method by the merchant system, the terminal device does not jump to an interaction page of the wallet system.

13. An intermediate service system, configured to provide an intermediate service between a merchant system and a wallet system, and comprising:

at least one storage medium that stores at least one instruction set used to make a payment; and

at least one processor that is communicatively connected to the at least one storage medium, wherein the at least one processor reads the at least one instruction set when running, and performs a payment method based on an indication of the at least one instruction set, and the payment method comprises:

when a terminal device displays an interaction page of the merchant system, receiving device information and a payment request from the merchant system, wherein the device information is collected by the merchant system from the terminal device, and the payment request represents that a target account requests to make a payment in the merchant system by using the wallet system;

sending the payment request, the device information and risk control advice information to the wallet system, wherein the device information and the risk control advice information are used by the wallet system for a risk control procedure of the payment request, and wherein the risk control advice information represents at least a risk level of the target transaction;

receiving a payment result corresponding to the payment request from the wallet system; and

sending the payment result to the merchant system, so that the merchant system displays the payment result on an interaction page of the merchant system, wherein

in a process of performing the payment method by the intermediate service system, the terminal device does not jump to an interaction page of the wallet system.

14. A wallet system, comprising:

at least one storage medium that stores at least one instruction set used to make a payment; and

at least one processor that is communicatively connected to the at least one storage medium, wherein the at least one processor reads the at least one instruction set when running, and performs a payment method based on an indication of the at least one instruction set, and the payment method comprises:

when a terminal device displays an interaction page of a merchant system and a target account initiates a payment operation for a target transaction on an interaction page of the merchant system, receiving a payment request, device information and risk control advice information from an intermediate service system, wherein the device information is collected by the merchant system from the terminal device, and the intermediate service system provides an intermediate service between the merchant system and the wallet system;

performing a risk control procedure on the payment request based on the device information and the risk control advice information, to obtain a risk control result, wherein the risk control advice information represents at least a risk level of the target transaction;

determining a payment result corresponding to the payment request based on the risk control result; and

sending the payment result to the intermediate service system, so that the payment result is displayed on an interaction page of the merchant system, wherein

in a process of performing the payment method by the wallet system, the terminal device does not jump to an interaction page of the wallet system.

15. A merchant system, comprising:

at least one storage medium that stores at least one instruction set used to make a payment; and

at least one processor that is communicatively connected to the at least one storage medium, wherein the at least one processor reads the at least one instruction set when running, and performs a payment method based on an indication of the at least one instruction set, and the payment method comprises:

when a terminal device displays an interaction page of the merchant system, collecting device information of the terminal device;

in response to detecting that a target account initiates a payment operation for a target transaction on an interaction page of the merchant system, sending a payment request, the device information and risk control advice information to an intermediate service system, wherein the device information and the risk control advice information are used by a wallet system for a risk control procedure of the payment request, and wherein the risk control advice information represents at least a risk level of the target transaction, and the intermediate service system is configured to provide an intermediate service between the merchant system and the wallet system; and

receiving a payment result corresponding to the payment request from the intermediate service system, and displaying the payment result on an interaction page of the merchant system, wherein

in a process of performing the payment method by the merchant system, the terminal device does not jump to an interaction page of the wallet system.

16. A computer-readable non-transitory storage medium, wherein the computer-readable non-transitory storage medium stores at least one instruction set, and when the at least one instruction set is executed by at least one processor, the method according to any one of claims 1 to 12 is implemented.