CLAIMS

1. A method for risk control, the method comprising:

receiving a payment request sent by a first user, wherein the payment request comprises identification information of a second user;

determining a user attribute of the first user (101);

searching a user attribute database for a user attribute of a second user corresponding to the identification information of the second user comprised in the payment request based on the identification information of the second user, wherein the user attribute database stores user attributes of different users (102);

determining 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, wherein the user attribute similarity is used to represent a possibility of establishing a social relationship between the first user and the second user (103); and

performing, based on the user attribute similarity, risk control on the payment request sent by the first user (104).

2. The risk control method according to claim 1, wherein determining the user attribute of the first user comprises:

searching a log information database for identification information of third user that has a social relationship with identification information of the first user (202); and

determining the user attribute of the first user when it is determined that the identification information of the third user does not comprise the identification information of the second user (203).

3. The risk control method according to claim 2, wherein the method further comprises:

in response to determining that the identification information of the third user comprises the identification information of the second user, sending 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 notifying the first user to confirm the identification information of the third user and the identification information of the second user (204).

4. The risk control method according to any one of claims 2 to 3, wherein the user attribute similarity comprises a weight of the user attribute with the same attribute type and content shared between the first user and the third user.

5. The risk control method according to any one of claims 1 to 4, wherein determining the 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 comprises:

calculating the number of user attributes with the same types and contents shared between the first user and the second user; and

determining the user attribute similarity between the first user and the second user based on the number, wherein a larger number corresponds to a higher user attribute similarity, and a smaller number corresponds to a lower user attribute similarity (207).

6. The risk control method according to claim 5, wherein performing, based on the user attribute similarity, risk control on the payment request sent by the first user comprises:

in response to determining that the user attribute similarity is less than a specified threshold, sending a notification message to the first user, wherein the notification message is used to notify the first user to confirm the identification information of the second user comprised in the payment request.

7. The risk control method according to claim 5, wherein the performing, based on the user attribute similarity, risk control on the payment request sent by the first user comprises:

in response to determining that the user attribute similarity is not less than a specified threshold, responding to the payment request sent by the first user.

8. A device for risk control, the device comprising a plurality of modules configured to perform the method according to any one of claims 1 to 7.