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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,

(54) **Title:** CHARGEBACK REQUEST PROCESSING METHOD, APPARATUS, DEVICE, MEDIUM AND PROGRAM PRODUCT

(54) 发明名称: 拒付请求的处理方法、装置、设备、介质及程序产品

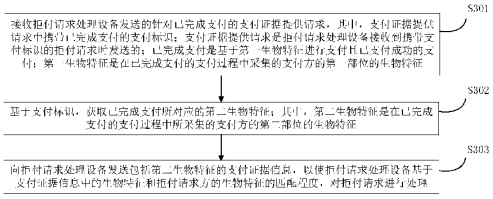


图 3a

S301 Receive a payment evidence provision request for a completed payment sent by a chargeback request processing device, wherein the payment evidence provision request carries a payment identifier of the completed payment; the payment evidence provision request is sent by the chargeback request processing device upon reception of a chargeback request carrying the payment identifier; the completed payment is a payment that is made on the basis of a first biometric feature and has been successfully made; and the first biometric feature is a biometric feature of a first portion of a payer acquired during the payment process of the completed payment

S302 On the basis of the payment identifier, acquire a second biometric feature corresponding to the completed payment, the second biometric feature being a biometric feature of a second portion of the payer acquired during the payment process of the completed payment

S303 Send to the chargeback request processing device payment evidence information comprising the second biometric feature, such that the chargeback request processing device processes the chargeback request on the basis of the degree of matching between the biometric feature in the payment evidence information and a biometric feature of a chargeback requester

(57) **Abstract:** A chargeback request processing method. The method is executed by a payment verification device, and comprises: receiving a payment evidence provision request for a completed payment sent by a chargeback request processing device, wherein the payment evidence provision request carries a payment identifier of the completed payment, the payment evidence provision request is sent by the chargeback request processing device upon reception of a chargeback request carrying the payment identifier, the completed payment is a payment that is made on the basis of a first biometric feature and has been successfully made, and the first biometric feature is a biometric feature of a first portion of a payer acquired during the payment process of the completed payment (S301); on the basis of the payment identifier, acquiring a second biometric feature corresponding to the completed payment, the second biometric feature being a biometric feature of a second portion of the payer acquired during the payment process of the completed payment (S302); and sending to the chargeback request processing device payment evidence information comprising the second biometric feature, such that the chargeback request processing device processes the chargeback request on the basis of the degree of matching between the biometric feature in the payment evidence information and a biometric feature of a chargeback requester (S303).

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(84) 指定国(除另有指明，要求每一种可提供的地区保护): ARIPO (BW, CV, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SC, SD, SL, ST, SZ, TZ, UG, ZM, ZW), 欧亚 (AM, AZ, BY, KG, KZ, RU, TJ, TM), 欧洲 (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, ME, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG)。

本国际公布:
— 包括国际检索报告(条约第21条(3))。

(57) 摘要: 一种拒付请求的处理方法，由支付验证设备执行，该方法包括：接收拒付请求处理设备发送的针对已完成支付的支付证据提供请求，其中，支付证据提供请求中携带已完成支付的支付标识；支付证据提供请求是拒付请求处理设备接收到携带支付标识的拒付请求时发送的；已完成支付是基于第一生物特征进行支付且已支付成功的支付；第一生物特征是在已完成支付的支付过程中采集的支付方的第一部位的生物特征(S301)；基于支付标识，获取已完成支付所对应的第二生物特征；其中，第二生物特征是在已完成支付的支付过程中所采集的支付方的第二部位的生物特征(S302)；及向拒付请求处理设备发送包括第二生物特征的支付证据信息，以使拒付请求处理设备基于支付证据信息中的生物特征和拒付请求方的生物特征的匹配程度，对拒付请求进行处理(S303)。