CLAIMS

1. A scan-and-pay method for a mobile device, the method comprising:

receiving a payment request of an operator of the mobile device; and

generating a payment code based on the payment request, wherein the payment code at least comprises the following information:

first information associated with a payment account and second information associated with a behavioral biometric signature of the operator and a historical behavioral biometric signature recorded in the mobile device,

wherein generating the payment code based on the payment request comprises:

based on the payment request, determining the first information associated with the payment account and the second information associated with the behavioral biometric signature of the operator and the historical behavioral biometric signature recorded in the mobile device;

according to a preset mapping relationship between second information and identifier values, determining an identifier value corresponding to the second information comprised in the payment request; and

generating the payment code using the identifier value and the first information, with at least one digit in the payment code corresponding to the identifier value.

2. The method according to claim 1, wherein the second information comprises:

a determination result of whether the operator is an owner of the mobile device based on a comparison of the behavioral biometric signature of the operator and the historical behavioral biometric signature recorded in the mobile device.

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

if the determination result is that a probability that the operator is the owner of the mobile device is lower than a set threshold and it is determined that the mobile device is in an offline payment state, triggering an online identity check on the operator of the mobile device.

4. The method according to claim 1, wherein the behavioral biometric signature comprises at least one of a Remote Procedure Call Protocol (RPC) request record, a browsing log, a posture to hold a mobile device, and finger pressing characteristics.

5. A scan-and-pay device for a mobile device, the device comprising:

a receiving unit for receiving a payment request of an operator of the mobile device; and

a generating unit for generating a payment code based on the payment request, wherein the payment code at least comprises the following information:

first information associated with a payment account and second information associated with a behavioral biometric signature of the operator and a historical behavioral biometric signature recorded in the mobile device,

wherein the second information further comprises:

a determination result of whether the operator is an owner of the mobile device based on a comparison of the behavioral biometric signature of the operator and the historical behavioral biometric signature recorded in the mobile device, and

wherein generating unit generating the payment code based on the payment request comprises:

based on the payment request, determining the first information associated with the payment account and the second information associated with the behavioral biometric signature of the operator and the historical behavioral biometric signature recorded in the mobile device;

according to a preset mapping relationship between second information and identifier values, determining an identifier value corresponding to the second information comprised in the payment request; and

generating the payment code using the identifier value and the first information, with at least one digit in the payment code corresponding to the identifier value.

6. The device according to claim 5, further comprising: a processing unit, wherein

if the determination result is that a probability that the operator is the owner of the mobile device is lower than a set threshold and it is determined that the mobile device is in an offline payment state, the processing unit triggers an online identity check on the operator of the mobile device.

7. A risk control device utilized for performing scan-and-pay in a mobile device, the device comprising:

an obtaining unit for obtaining a payment code provided by the mobile device, wherein the payment code at least comprises the following information: first information associated with a payment account and second information associated with a behavioral biometric signature of an operator of the mobile device and a historical behavioral biometric signature recorded in the

mobile device; and

a risk control processing unit for determining whether to activate a risk control identification of a server based on the second information comprised in the payment code,

wherein the second information comprises a determination result of whether the operator is an owner of the mobile device, determining whether the browsing log is abnormal, and determining whether the Remote Procedure Call Protocol is abnormal based on a comparison of the behavioral biometric signature of the operator and the historical behavioral biometric signature recorded in the mobile device; and

the risk control processing unit determining whether to send the risk control request to the server based on the second information comprised in the payment code comprises:

if the determination result comprised in the payment code is that a probability that the operator is the owner of the mobile device is lower than a set threshold, triggering the risk control identification of the server when the browsing log is determined to be abnormal and/or the RPC request records are determined to be abnormal.

8. The risk control device according to claim 7, wherein obtaining unit obtaining the payment code provided by the mobile device comprises:

scanning a 2D barcode image provided by the mobile device; and

extracting the first information associated with the payment account and the second information associated with the behavioral biometric signature of the operator of the mobile device and the historical behavioral biometric signature recorded in the mobile device comprised in the payment code from the 2D barcode image.

9. The risk control device according to claim 7, wherein the second information comprises a determination result of whether the operator is an owner of the mobile device based on a comparison of the behavioral biometric signature of the operator and the historical behavioral biometric signature recorded in the mobile device; and

the risk control processing unit determining whether to send the risk control request to the server based on the second information comprised in the payment code comprises:

if the determination result comprised in the payment code is that the operator is not the owner of the mobile device, triggering the risk control identification of the server.