

CLAIMS

What is claimed is:

1. A method for processing risky payments, comprising:
 - receiving, by a transaction platform, a payment request, wherein the payment request indicates that a protocol payment is requested for a current payment using a third-party payment account;
 - determining, by the transaction platform, whether the third-party payment account has a risk according to the payment request; and
 - in response to determining that the third-party payment account has no risk, executing, by the transaction platform, a protocol payment procedure for the current payment, and
 - in response to determining that the third-party payment account has a risk:
 - initiating, by the transaction platform, a security verification request to a third-party payment service party, to trigger the third-party payment service party to execute a security verification for the current payment to generate a security verification result indicating whether the third-party payment account has a risk;
 - obtaining, by the transaction platform, the security verification result from the third-party payment service party; and in response to the security verification result indicating that the third-party payment account has no risk, executing, by the transaction platform, the protocol payment procedure for the current payment, and
 - in response to the security verification result indicating that the third-party payment account has a risk, prohibiting, by the transaction platform, the protocol payment procedure to be executed.
2. The method according to claim 1, wherein the security verification request carries payment information of the current payment, and
 - wherein in response to the security verification result indicating that the third-party payment account has no risk, executing, by the transaction platform, the protocol payment procedure for the current payment comprises: triggering the third-party payment service party to perform a deduction procedure using the payment information.
3. The method according to claim 1, wherein in response to determining that the third-party payment account has a risk, the initiating, by the transaction platform, a security

verification request to a third-party payment service party, to trigger the third-party payment service party to execute a security verification for the current payment to generate a security verification result indicating that the third-party payment account has a risk comprises:

invoking, by the transaction platform, a security verification interface provided by the third-party payment service party, obtaining page link information of the third-party payment service party, and accessing a security verification page of the third-party payment service party according to the page link information, for the third-party payment service party to execute the security verification for the current payment through the security verification page.

4. The method according to claim 1, wherein in response to determining that the third-party payment account has a risk, the initiating, by the transaction platform, a security verification request to a third-party payment service party, to trigger the third-party payment service party to execute a security verification for the current payment to generate a security verification result indicating that the third-party payment account has a risk comprises:

triggering, by the transaction platform, a third-party payment application, for the third-party payment application to jump to a security verification page and to execute the security verification for the current payment through the security verification page.

5. The method according to claim 1, further comprising:

in response to determining that the third-party payment account has a risk, receiving, by the third-party payment service party, the security verification request sent from the transaction platform side for the current payment, wherein the security verification request is initiated by the transaction platform side after the user requesting the protocol payment for the current payment using the third-party payment account;

executing, by the third-party payment service party, the security verification procedure for the current payment; and

generating, by the third-party payment service party, the verification result after execution of the security verification procedure, and sending the verification result to the transaction platform side.

6. An apparatus for processing risky payments, comprising:

a receiving module, configured to receive a payment request, wherein the payment request indicates that a protocol payment is requested for a current payment using a third-party payment account;

a security verification module, configured to:

- determine whether the third-party payment account has a risk according to the payment request; and

- in response to determining that the third-party payment account has no risk, execute a protocol payment procedure for the current payment, and

- in response to determining that the third-party payment account has a risk:

- initiate a security verification request to a third-party payment service party, to trigger the third-party payment service party to execute a security verification for the current payment to generate a security verification result indicating whether the third-party payment account has a risk; and

a payment processing module, configured to:

- obtain the security verification result from the third-party payment service party; and

- in response to the security verification result indicating that the third-party payment account has no risk, execute the protocol payment procedure for the current payment, and

- in response to the security verification result indicating that the third-party payment account has a risk, prohibit the protocol payment procedure to be executed.

7. A computer device, comprising a memory, a processor, and a computer program stored in the memory and executable on the processor, wherein the processor executes the program to implement the method according to any one of claims 1 to 5.