RISKY MERCHANT IDENTIFICATION METHOD, ACQUIRING SYSTEM, AND STORAGE MEDIUM

ABSTRACT

This specification provides a risky merchant identification method, a system, and a storage medium. The risky merchant identification method is applied to an acquiring system. The acquiring system provides an acquiring service to a target merchant through a checkout counter. The risky merchant identification method includes: receiving a payment request corresponding to a target transaction, where the target transaction is a transaction between a target user and the target merchant, and the payment request is a request triggered by a payment operation performed by the target user on a first merchant page integrated with the checkout counter by using a terminal device; obtaining a page web address of a second merchant page from the payment request, where the second merchant page is a previous hop of page of the first merchant page; and determining, based on at least the page web address of the second merchant page, whether the target merchant is a risky merchant.

Fig. 5