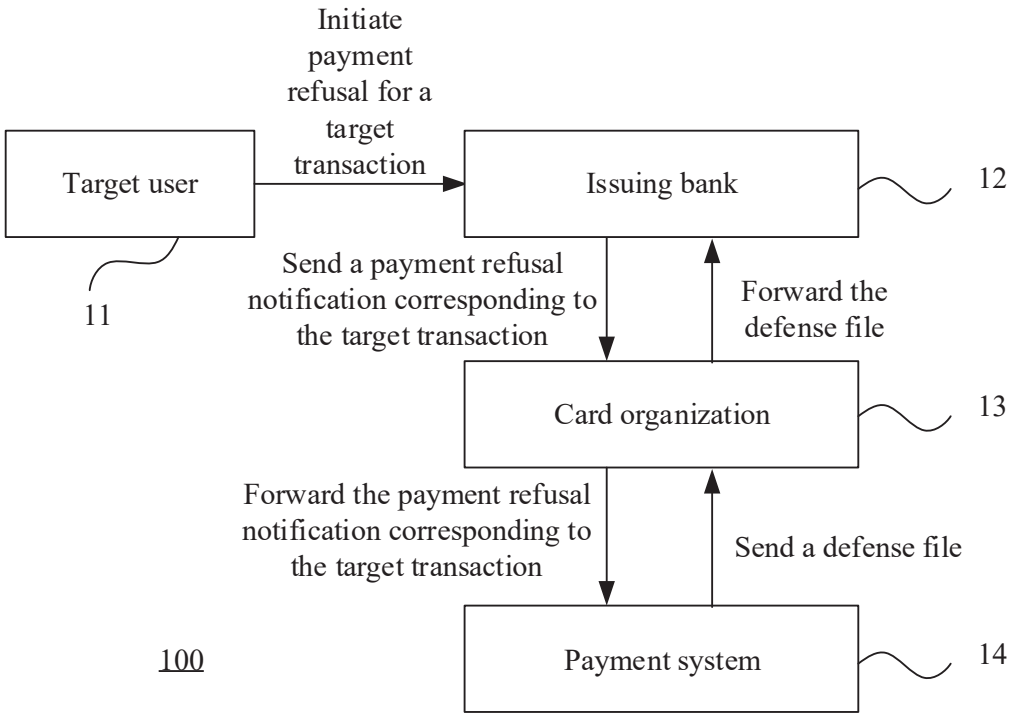
Initiate payment refusal for a target transaction
Target user
Issuing bank
12
11
Send a payment refusal notification corresponding to the target transaction
Forward the defense file
Card organization
13
Forward the payment refusal notification corresponding to the target transaction
Send a defense file
100
Payment system
14

FIG. 1

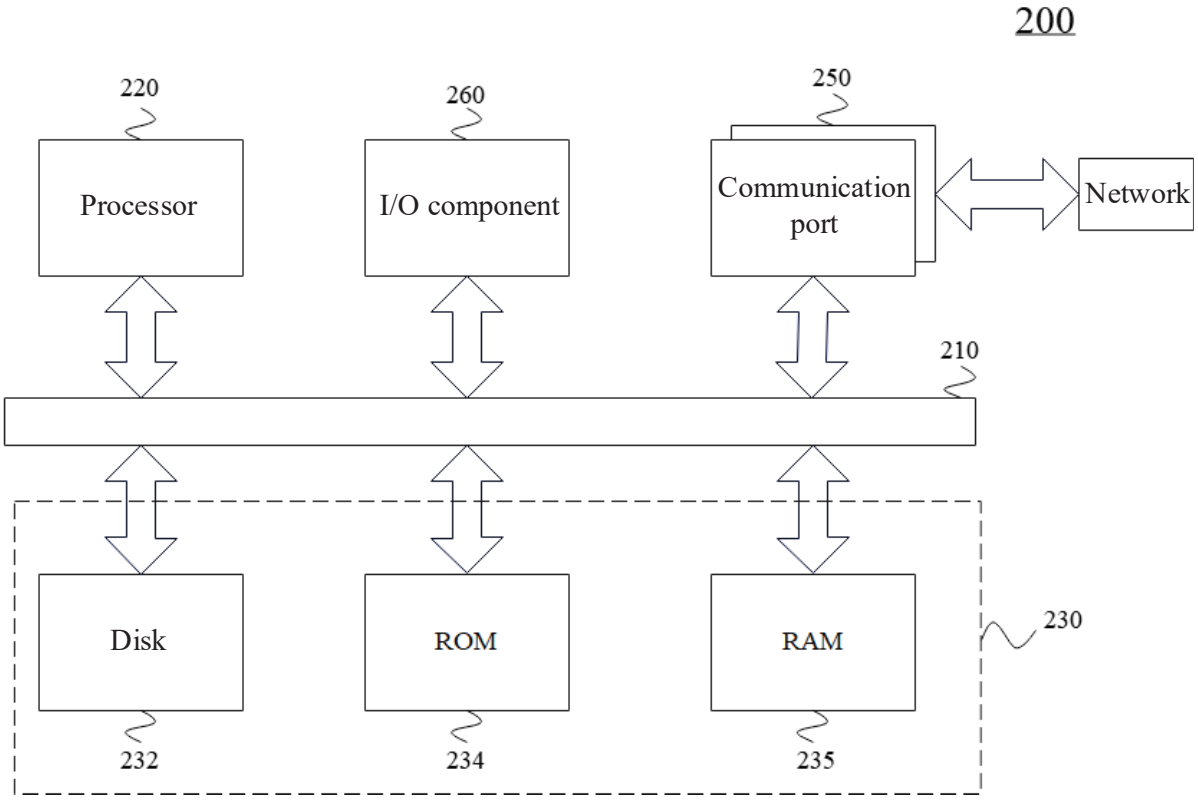
200
220
260
250
Processor
I/O component
Communication port
Network
210
Disk
ROM
RAM
230
232
234
235

FIG. 2

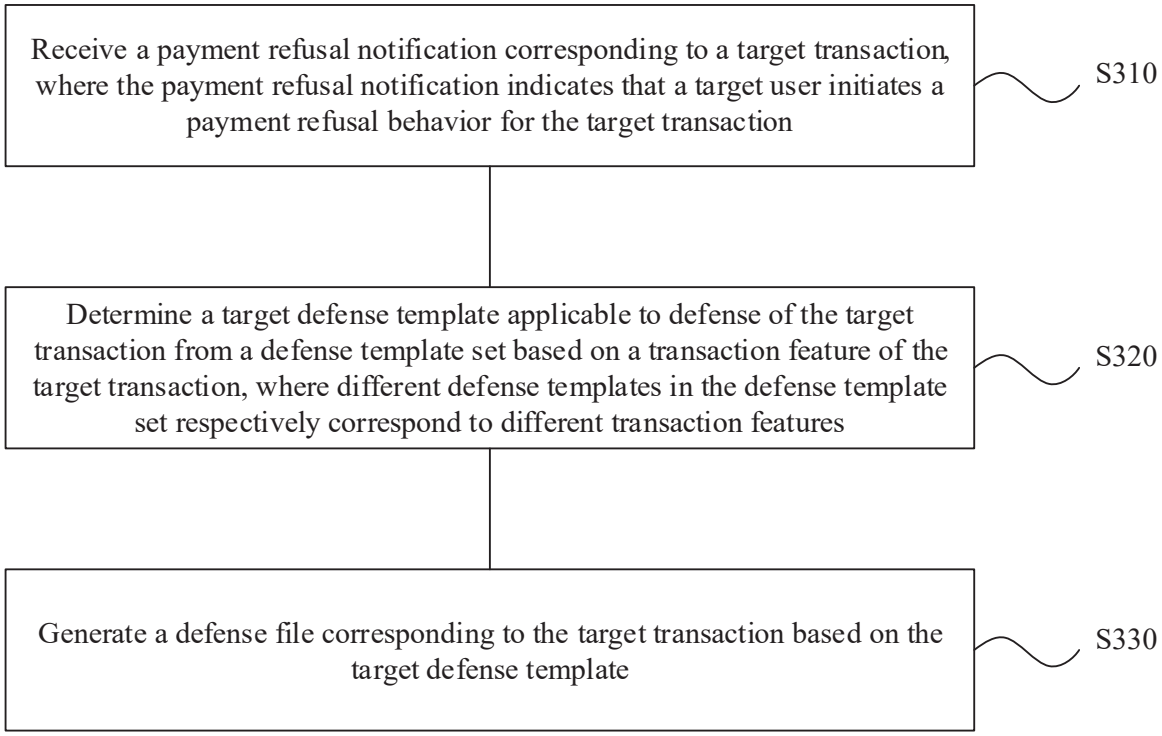
Receive a payment refusal notification corresponding to a target transaction, where the payment refusal notification indicates that a target user initiates a payment refusal behavior for the target transaction
S310
Determine a target defense template applicable to defense of the target transaction from a defense template set based on a transaction feature of the target transaction, where different defense templates in the defense template set respectively correspond to different transaction features
S320
Generate a defense file corresponding to the target transaction based on the target defense template
S330

FIG. 3

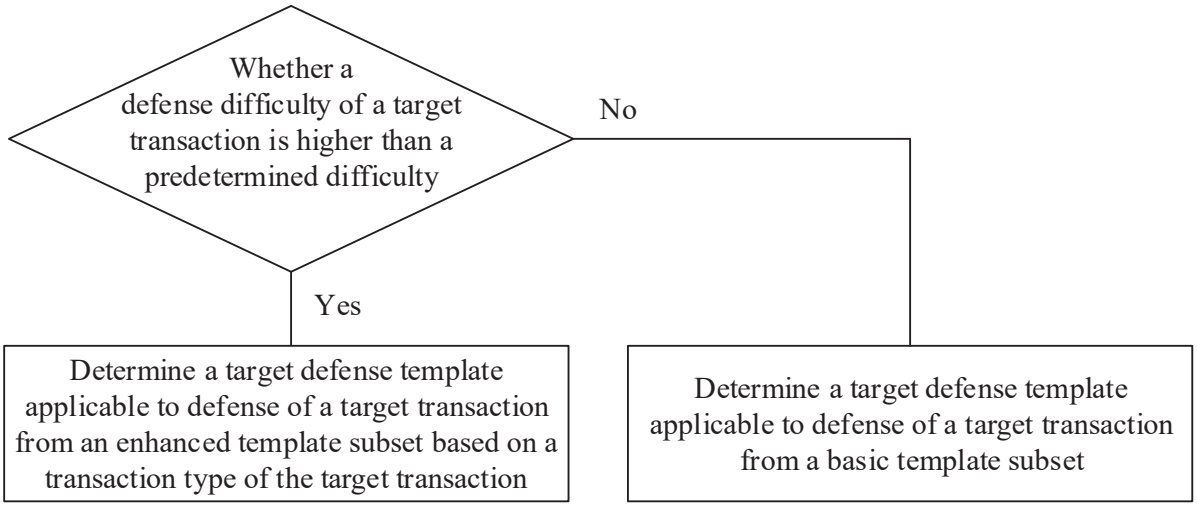
Whether a defense difficulty of a target transaction is higher than a predetermined difficulty
No
Yes
Determine a target defense template applicable to defense of a target transaction from an enhanced template subset based on a transaction type of the target transaction
Determine a target defense template applicable to defense of a target transaction from a basic template subset

FIG. 4

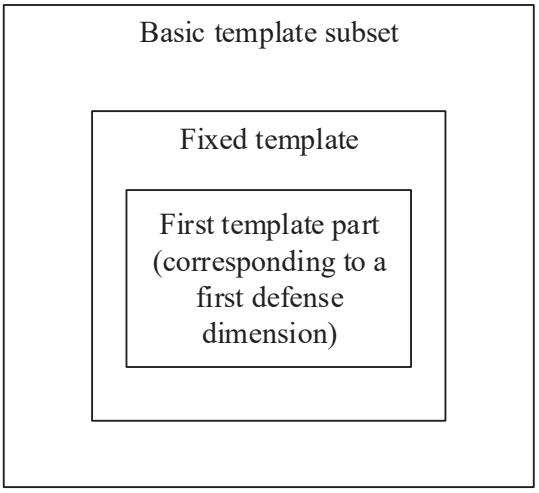
Basic template subset
Fixed template
First template part (corresponding to a first defense dimension)

FIG. 5

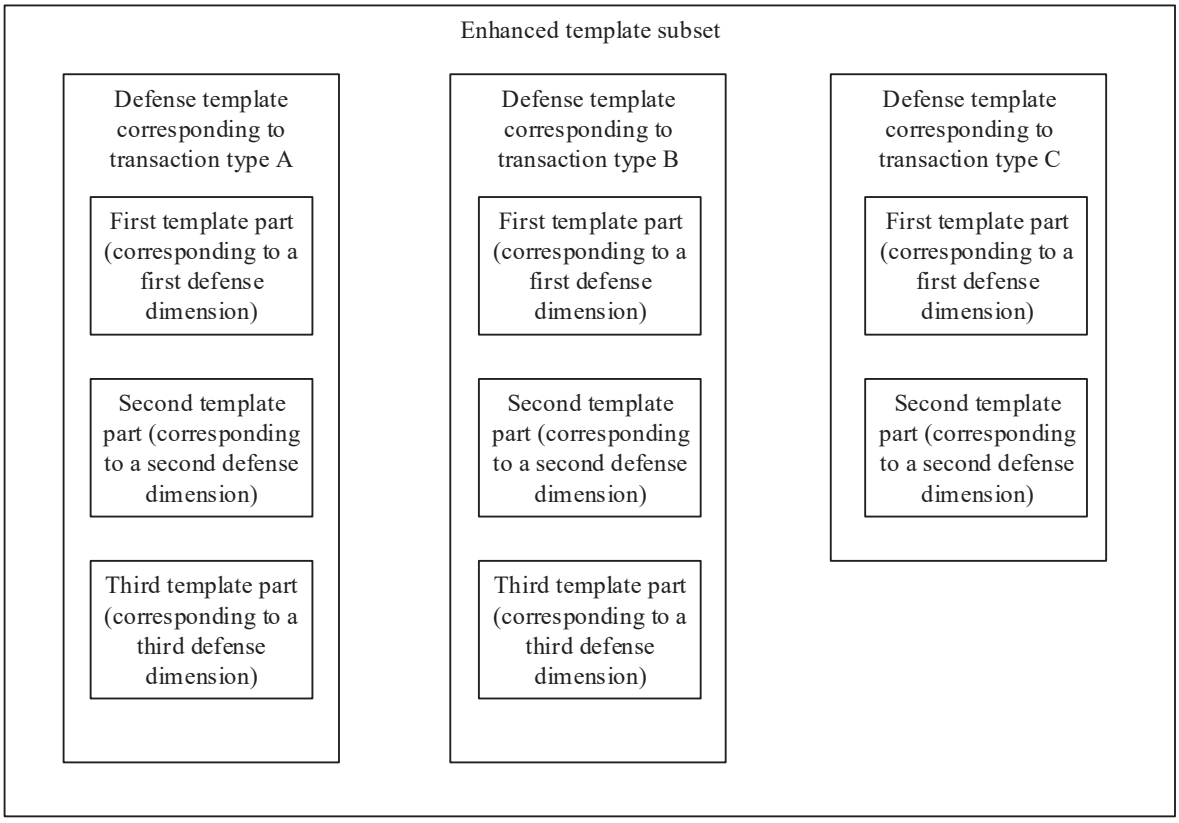
Enhanced template subset
Defense template corresponding to transaction type A
First template part (corresponding to a first defense dimension)
Second template part (corresponding to a second defense dimension)
Third template part (corresponding to a third defense dimension)
Defense template corresponding to transaction type B
First template part (corresponding to a first defense dimension)
Second template part (corresponding to a second defense dimension)
Third template part (corresponding to a third defense dimension)
Defense template corresponding to transaction type C
First template part (corresponding to a first defense dimension)
Second template part (corresponding to a second defense dimension)

FIG. 6

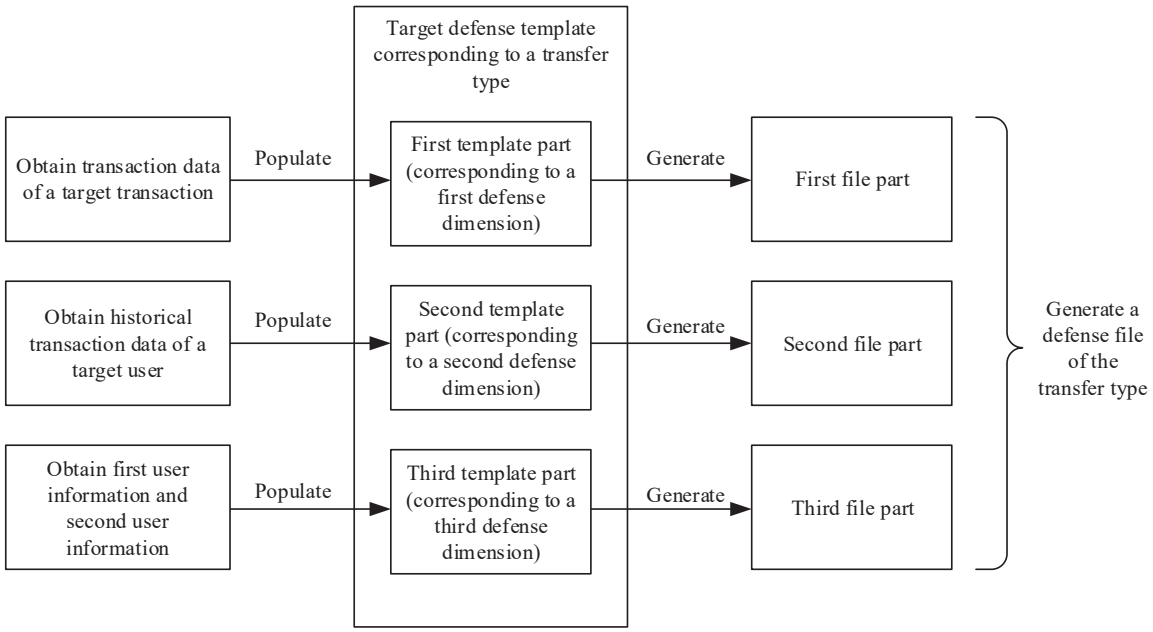
Target defense template corresponding to a transfer type
Obtain transaction data of a target transaction
Populate
First template part (corresponding to a first defense dimension)
Generate
First file part
Obtain historical transaction data of a target user
Populate
Second template part (corresponding to a second defense dimension)
Generate
Second file part
Obtain first user information and second user information
Populate
Third template part (corresponding to a third defense dimension)
Generate
Third file part
Generate a defense file of the transfer type

FIG. 7

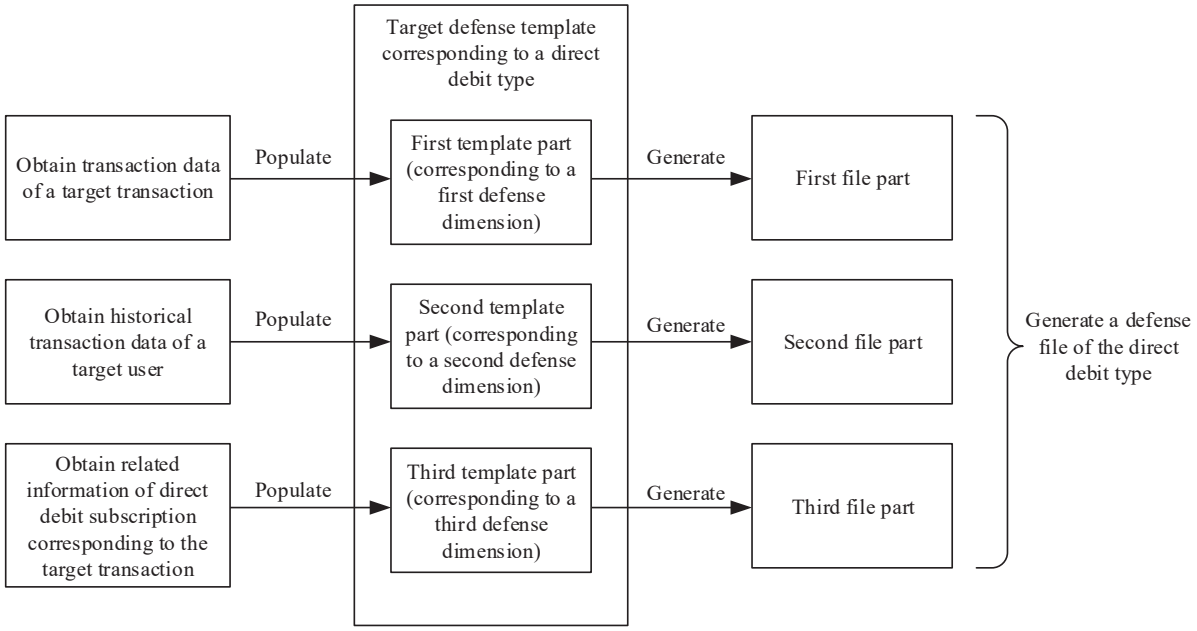
Target defense template corresponding to a direct debit type
Obtain transaction data of a target transaction
Populate
First template part (corresponding to a first defense dimension)
Generate
First file part
Obtain historical transaction data of a target user
Populate
Second template part (corresponding to a second defense dimension)
Generate
Second file part
Obtain related information of direct debit subscription corresponding to the target transaction
Populate
Third template part (corresponding to a third defense dimension)
Generate
Third file part
Generate a defense file of the direct debit type

FIG. 8