

FIG. 1

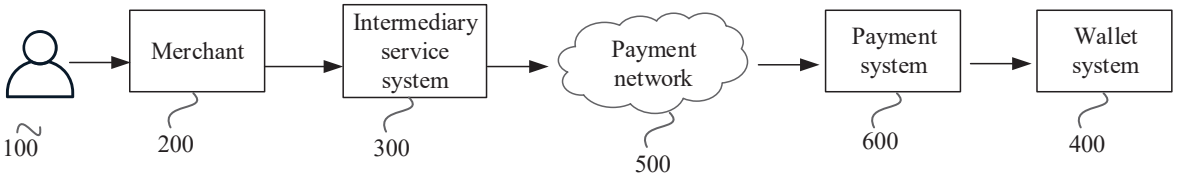

FIG. 2

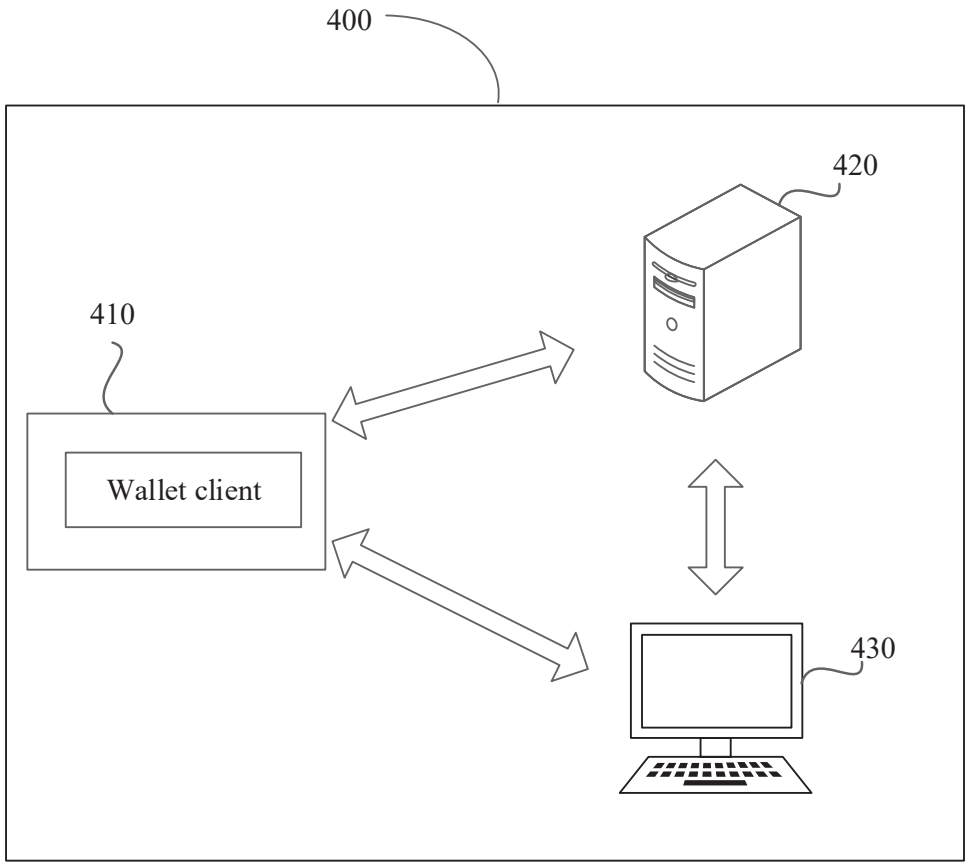

FIG. 3

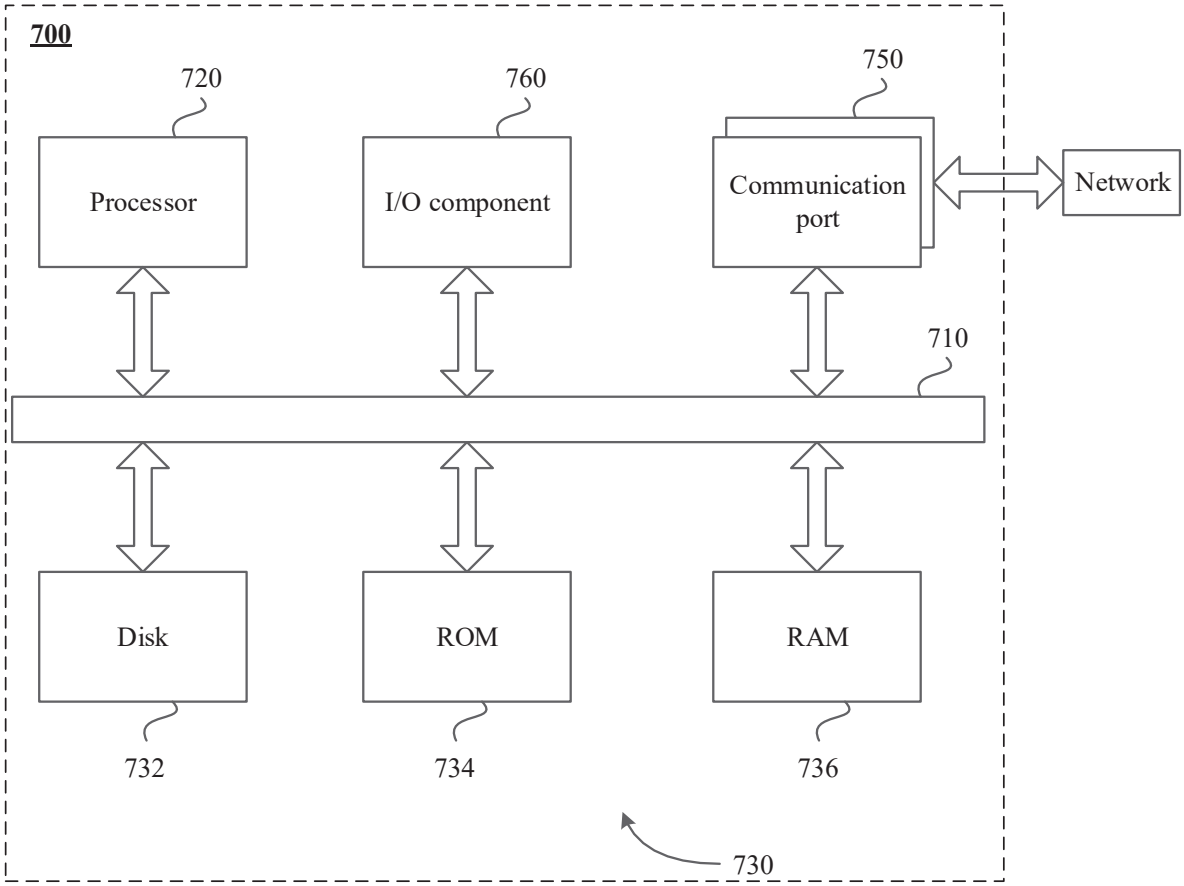
700
720
760
750
Processor
I/O component
Communication port
Network
710
Disk
ROM
RAM
732
734
736
730

FIG. 4

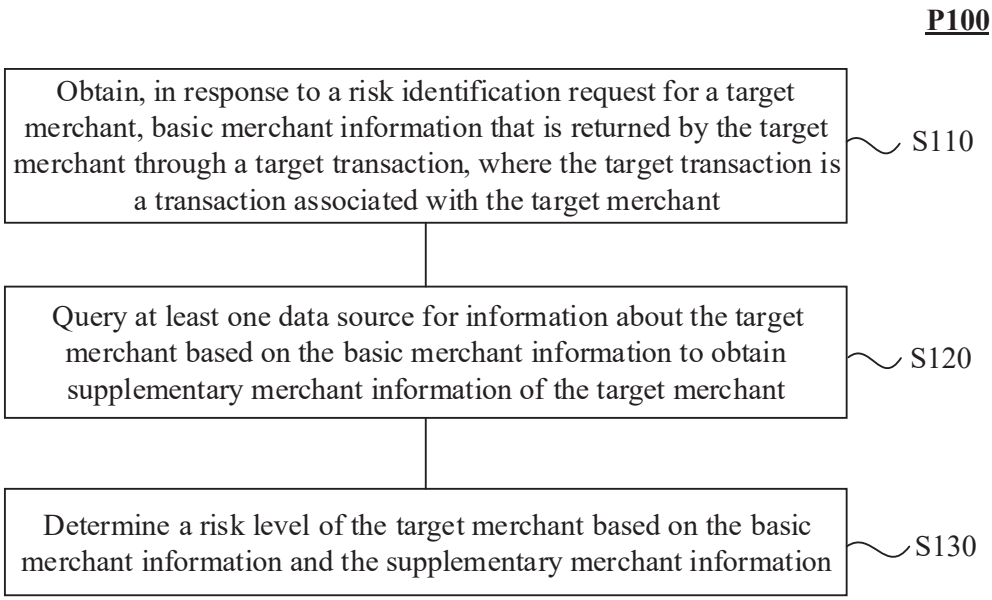
P100
Obtain, in response to a risk identification request for a target merchant, basic merchant information that is returned by the target merchant through a target transaction, where the target transaction is a transaction associated with the target merchant
S110
Query at least one data source for information about the target merchant based on the basic merchant information to obtain supplementary merchant information of the target merchant
S120
Determine a risk level of the target merchant based on the basic merchant information and the supplementary merchant information
S130

FIG. 5

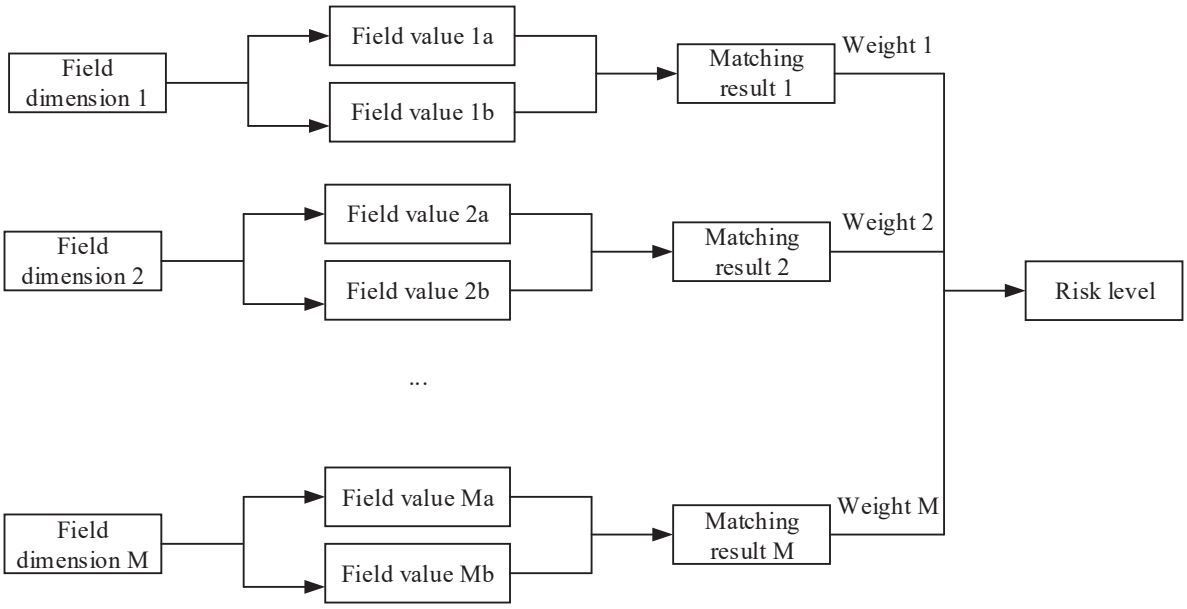
Field dimension 1
Field value 1a
Field value 1b
Matching result 1
Weight 1
Field dimension 2
Field value 2a
Field value 2b
Matching result 2
Weight 2
...
Field dimension M
Field value Ma
Field value Mb
Matching result M
Weight M
Risk level

FIG. 6

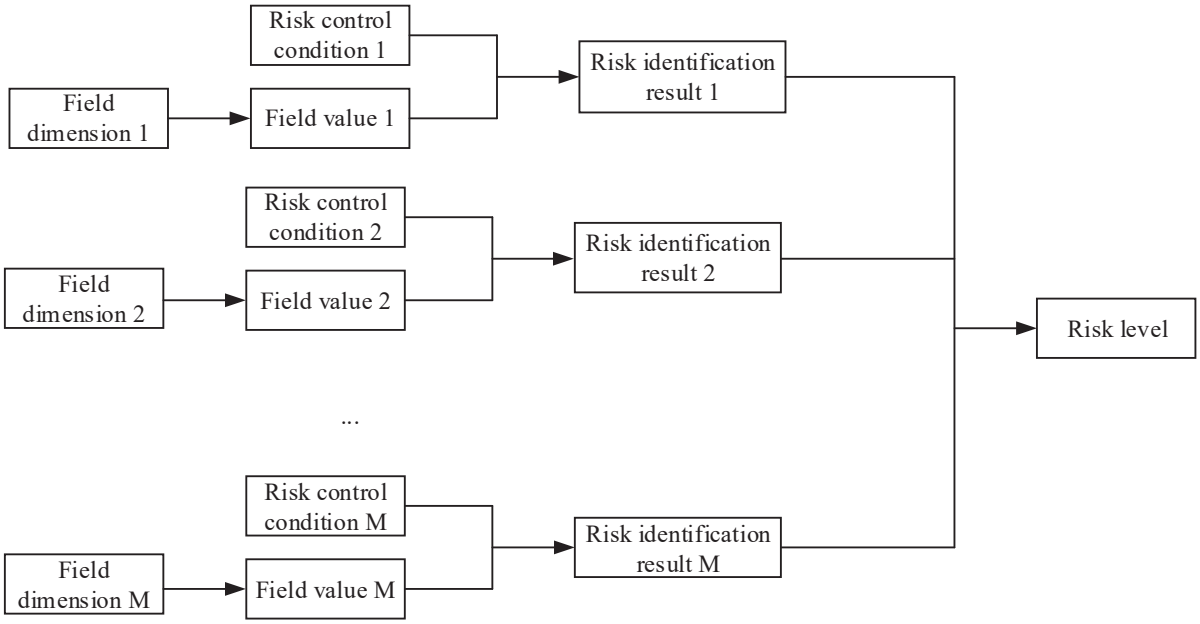
Risk control condition 1
Field dimension 1
Field value 1
Risk identification result 1
Risk control condition 2
Field dimension 2
Field value 2
Risk identification result 2
Risk level
...
Risk control condition M
Field dimension M
Field value M
Risk identification result M

FIG. 7