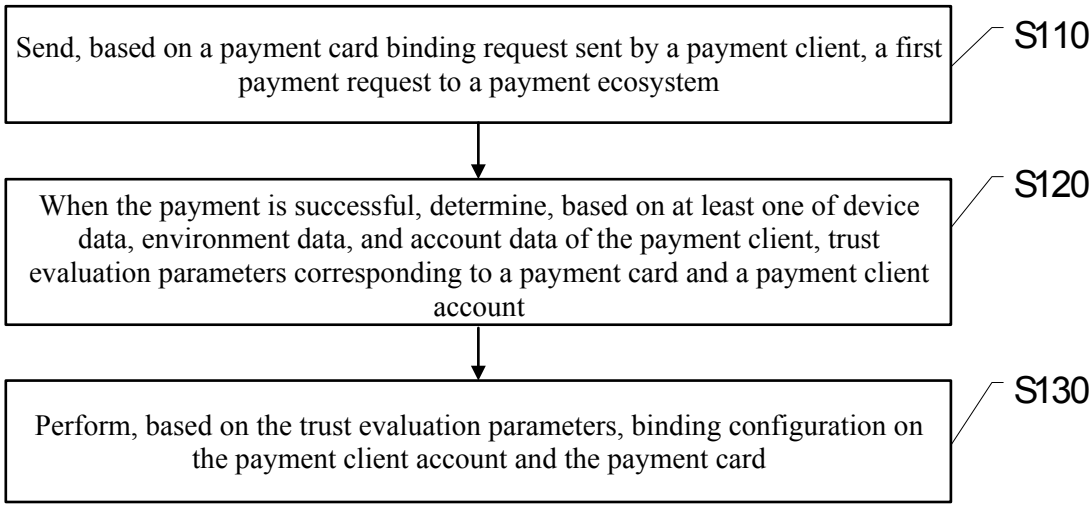

Send, based on a payment card binding request sent by a payment client, a first payment request to a payment ecosystem
S110
When the payment is successful, determine, based on at least one of device data, environment data, and account data of the payment client, trust evaluation parameters corresponding to a payment card and a payment client account
S120
Perform, based on the trust evaluation parameters, binding configuration on the payment client account and the payment card
S130

FIG. 1

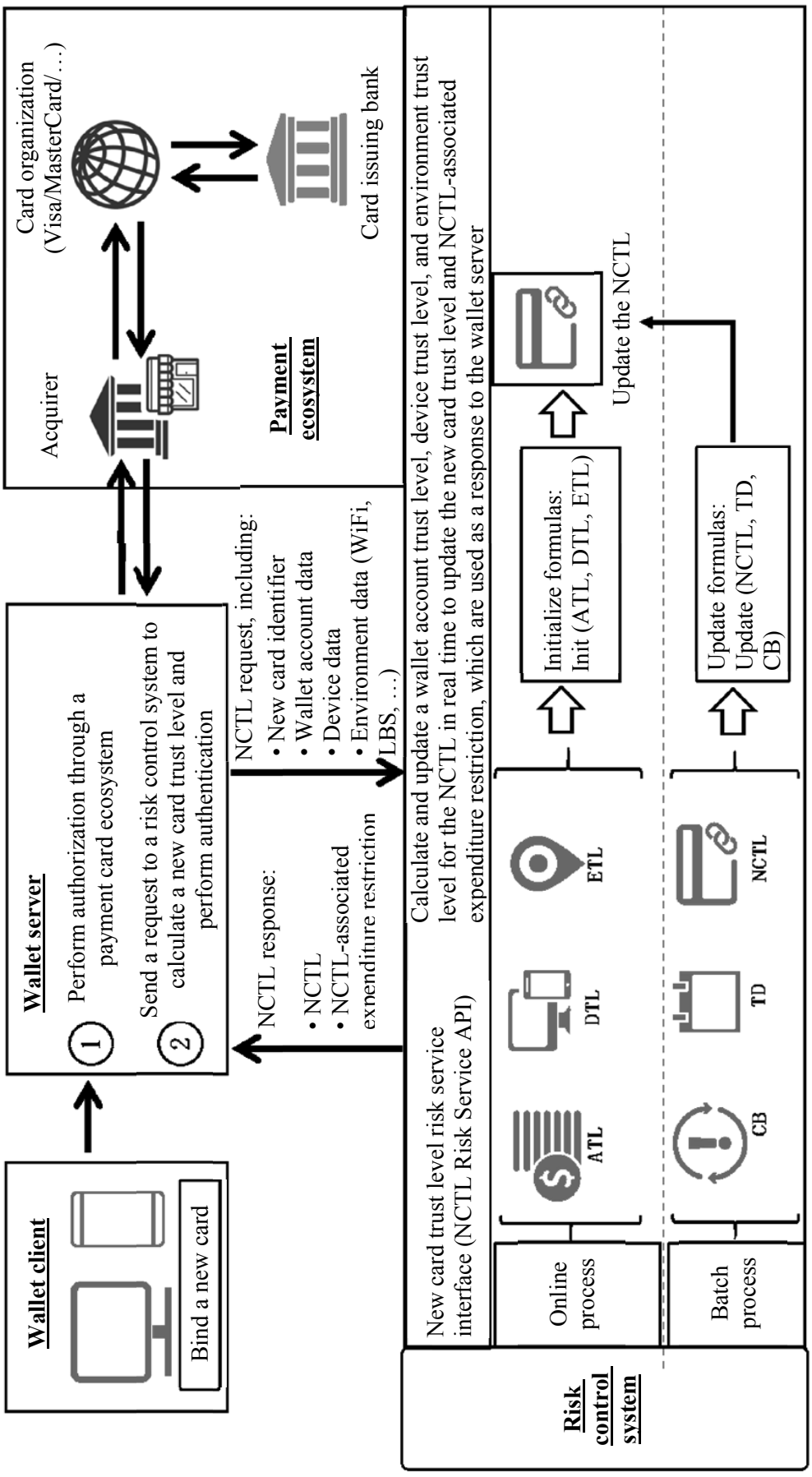

Wallet client
Bind a new card
Wallet server
1 Perform authorization through a payment card ecosystem
2 Send a request to a risk control system to calculate a new card trust level and perform authentication
NCTL request, including:
• New card identifier
• Wallet account data
• Device data
• Environment data (WiFi, LBS, …)
NCTL response:
• NCTL
• NCTL-associated expenditure restriction
Payment ecosystem
Acquirer
Card organization (Visa/MasterCard/…)
Card issuing bank
Risk control system
New card trust level risk service interface (NCTL Risk Service API)
Calculate and update a wallet account trust level, device trust level, and environment trust level for the NCTL in real time to update the new card trust level and NCTL-associated expenditure restriction, which are used as a response to the wallet server
Online process
Batch process
ATL
DTL
ETL
CB
TD
NCTL
Initialize formulas: Init (ATL, DTL, ETL)
Update formulas: Update (NCTL, TD, CB)
Update the NCTL

FIG. 2

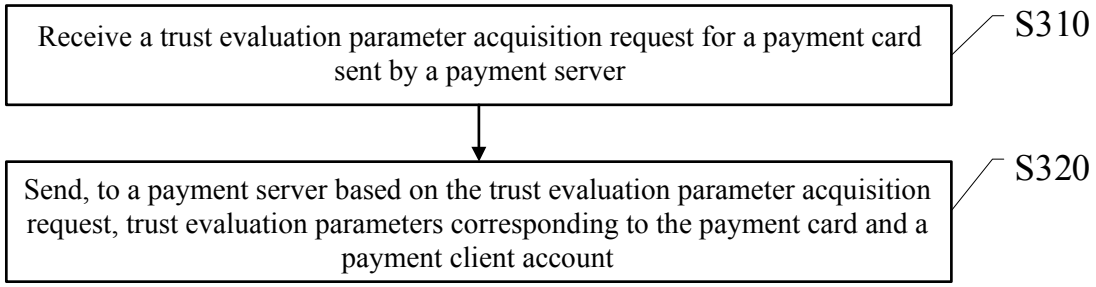


FIG. 3

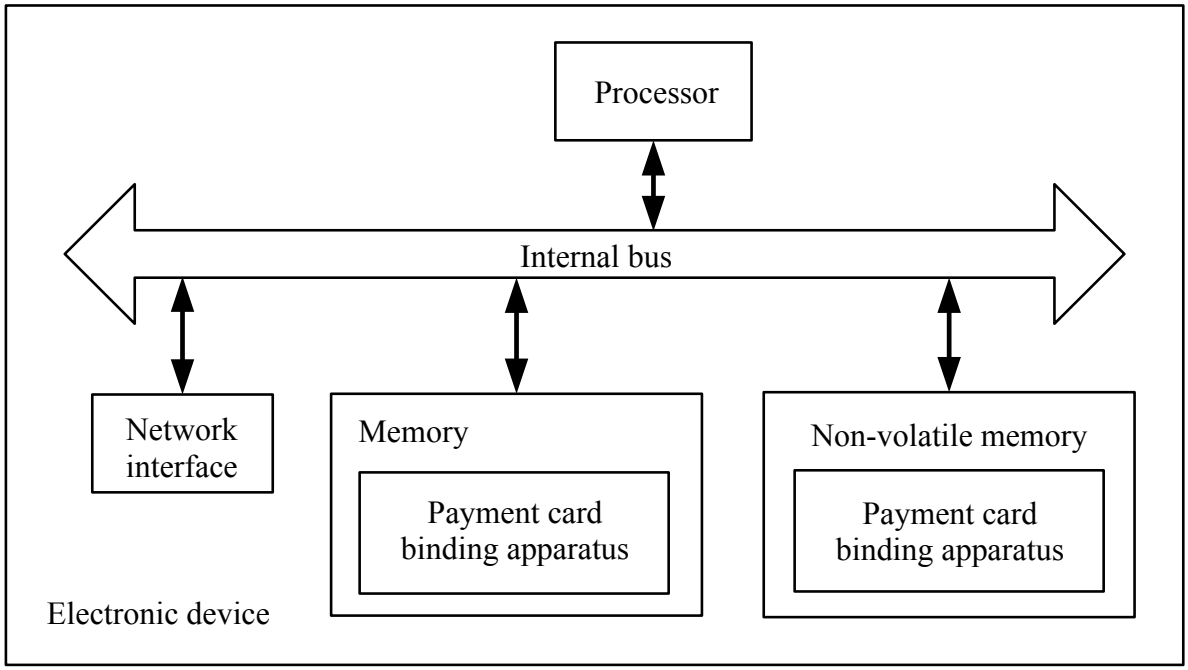


FIG. 4

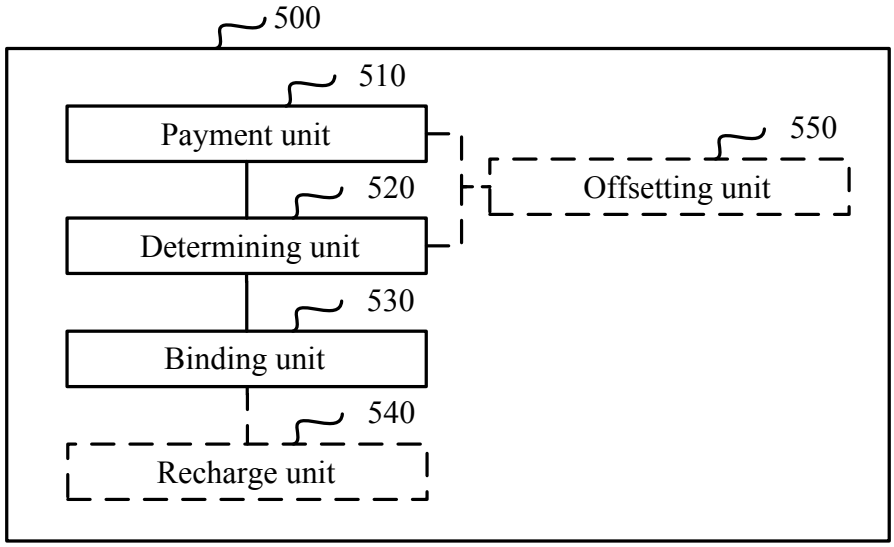


FIG. 5

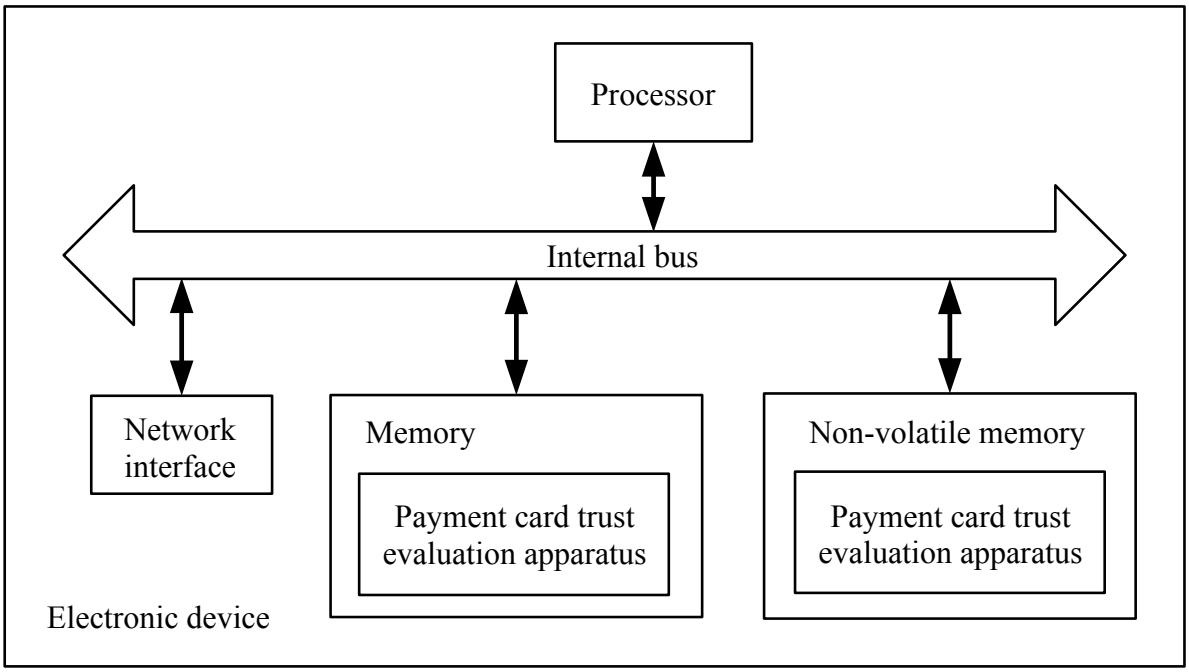

Processor
Internal bus
Network interface
Memory
Payment card trust evaluation apparatus
Non-volatile memory
Payment card trust evaluation apparatus
Electronic device

FIG. 6

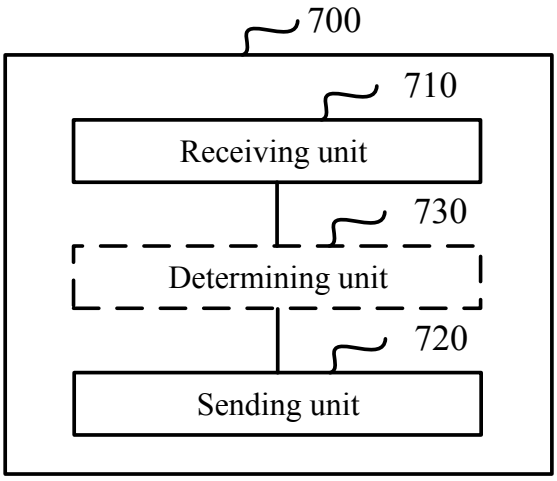

700
710
Receiving unit
730
Determining unit
720
Sending unit

FIG. 7