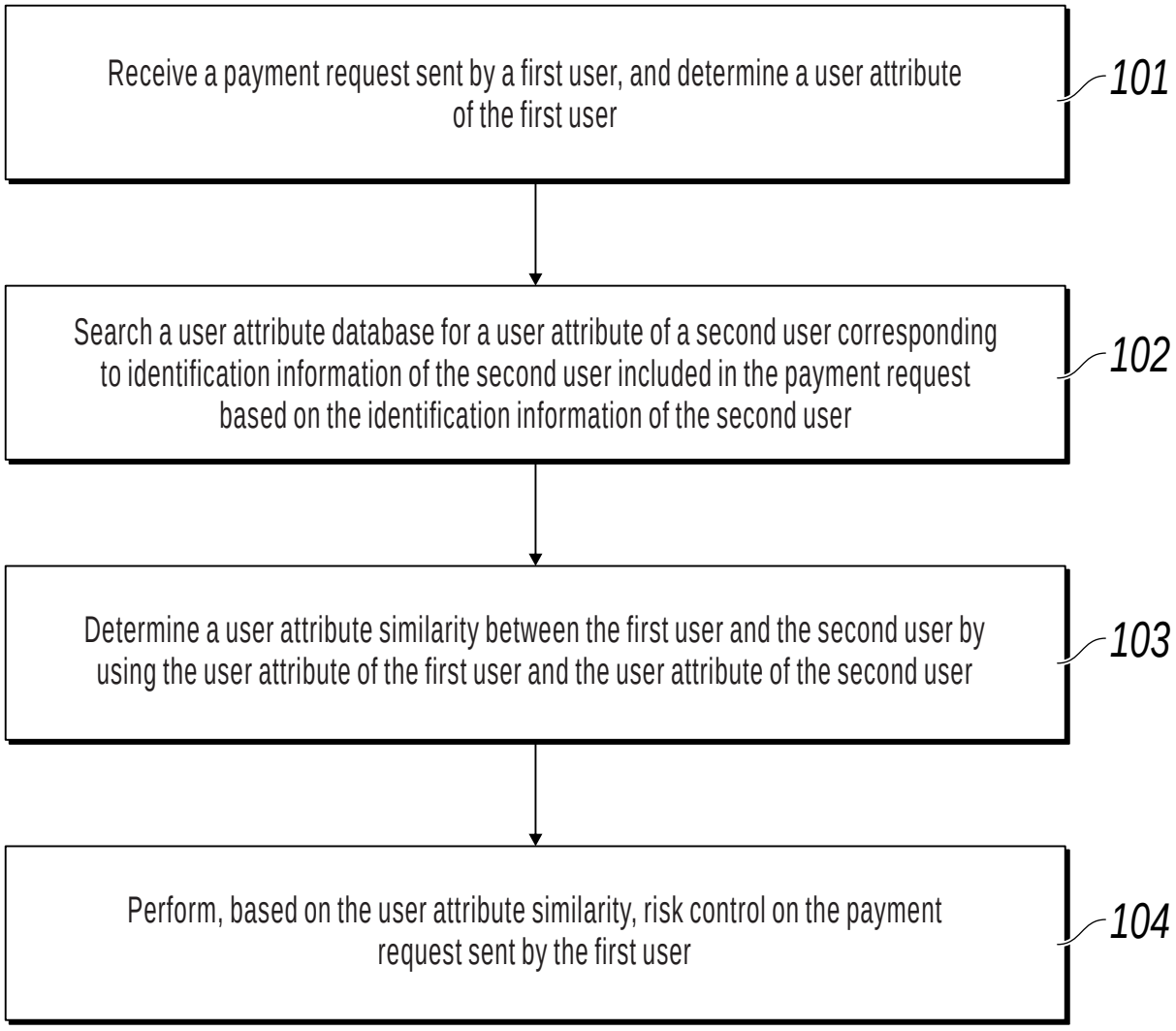

Receive a payment request sent by a first user, and determine a user attribute of the first user
101
Search a user attribute database for a user attribute of a second user corresponding to identification information of the second user included in the payment request based on the identification information of the second user
102
Determine a user attribute similarity between the first user and the second user by using the user attribute of the first user and the user attribute of the second user
103
Perform, based on the user attribute similarity, risk control on the payment request sent by the first user
104

FIG. 1

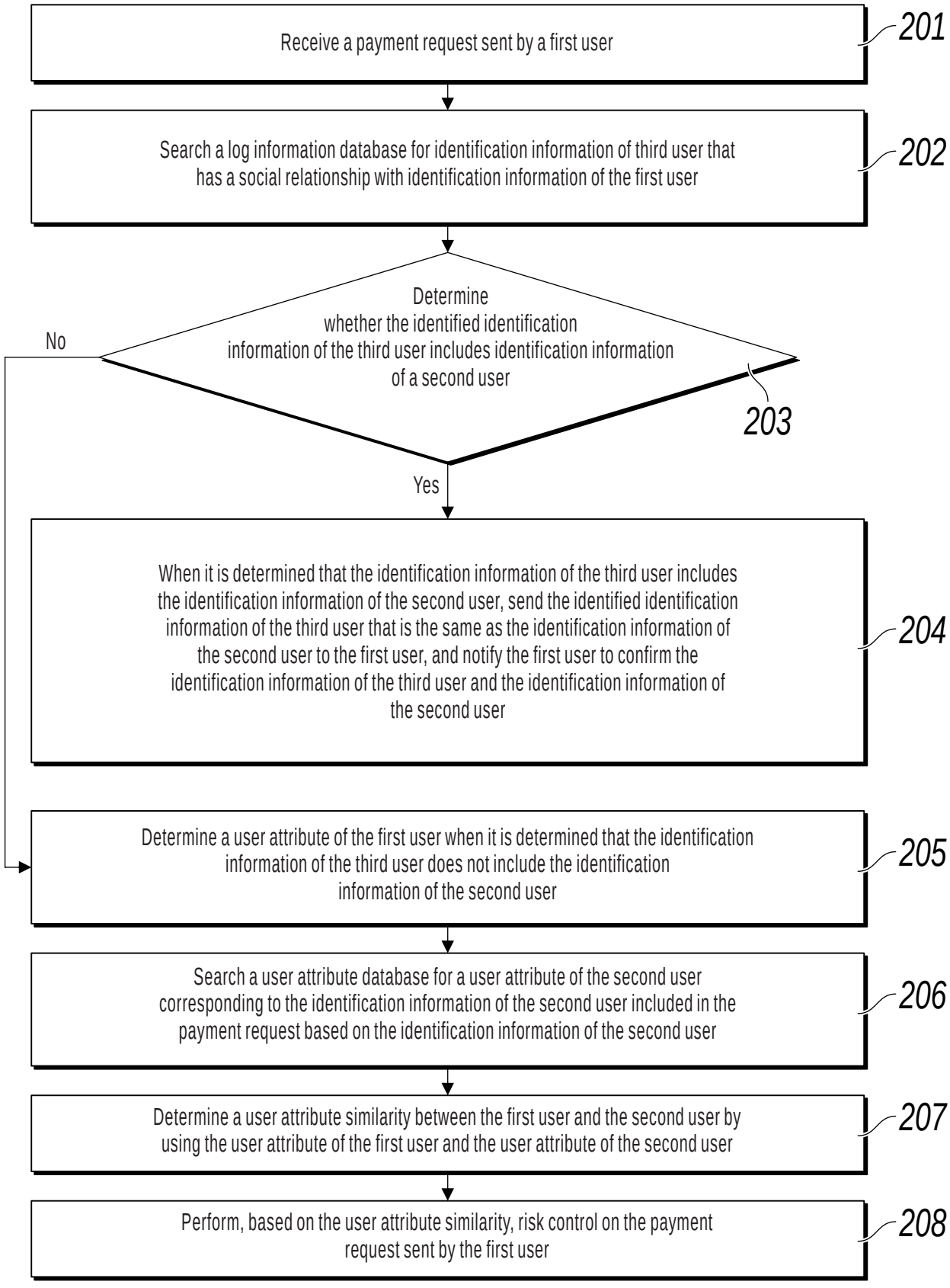

Receive a payment request sent by a first user
201
Search a log information database for identification information of third user that has a social relationship with identification information of the first user
202
Determine whether the identified identification information of the third user includes identification information of a second user
203
No
Yes
When it is determined that the identification information of the third user includes the identification information of the second user, send the identified identification information of the third user that is the same as the identification information of the second user to the first user, and notify the first user to confirm the identification information of the third user and the identification information of the second user
204
Determine a user attribute of the first user when it is determined that the identification information of the third user does not include the identification information of the second user
205
Search a user attribute database for a user attribute of the second user corresponding to the identification information of the second user included in the payment request based on the identification information of the second user
206
Determine a user attribute similarity between the first user and the second user by using the user attribute of the first user and the user attribute of the second user
207
Perform, based on the user attribute similarity, risk control on the payment request sent by the first user
208

FIG. 2

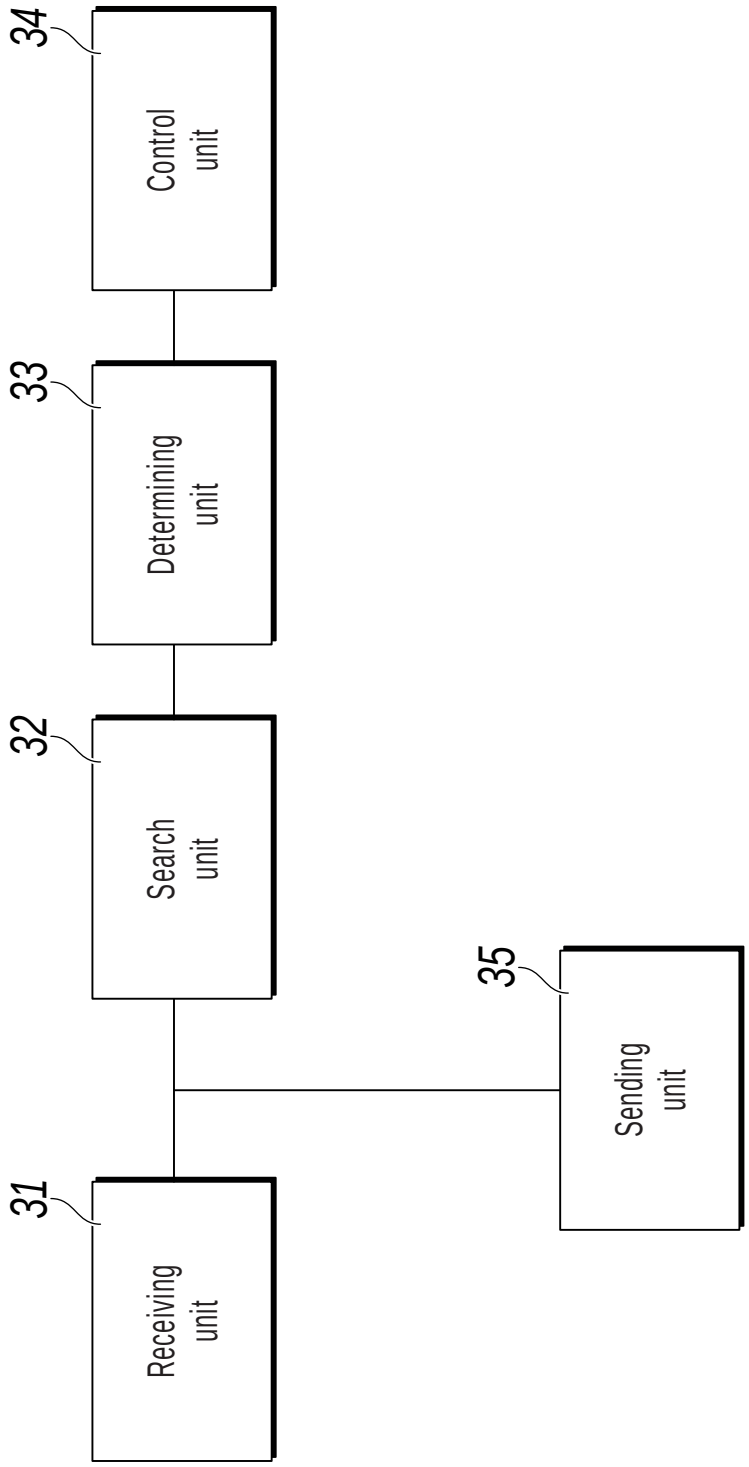

34
Control unit
33
Determining unit
32
Search unit
35
Sending unit
31
Receiving unit

FIG. 3