ABSTRACT

A chargeback request processing method. The method is executed by a payment verification device, and comprises: receiving a payment evidence provision request for a completed payment sent by a chargeback request processing device, wherein the payment evidence provision request carries a payment identifier of the completed payment, the payment evidence provision request is sent by the chargeback request processing device upon reception of a chargeback request carrying the payment identifier, the completed payment is a payment that is made on the basis of a first biometric feature and has been successfully made, and the first biometric feature is a biometric feature of a first portion of a payer acquired during the payment process of the completed payment (S301); on the basis of the payment identifier, acquiring a second biometric feature corresponding to the completed payment, the second biometric feature being a biometric feature of a second portion of the payer acquired during the payment process of the completed payment (S302); and sending to the chargeback request processing device payment evidence information comprising the second biometric feature, such that the chargeback request processing device processes the chargeback request on the basis of the degree of matching between the biometric feature in the payment evidence information and a biometric feature of a chargeback requester (S303).

FIG. 3a