Method and Device for Detecting Fund Transaction Route in Electronic Payment Process

Abstract

Provided are a method and a device for detecting a fund transaction route in an electronic payment process. The method comprises: generating an actual route code for a fund transaction based on a fund transaction identifier, the actual route code being used to represent an actual transaction route of fund in the fund transaction; obtaining a standard route code corresponding to the fund transaction identifier; and when the actual route code is identical to the standard route code, confirming correctness of the transaction route of the fund transaction. By generating an actual route code for representing an actual transaction route for a fund transaction process based on a fund transaction identifier and determining whether the fund transaction route is consistent with a preset route by comparing the actual route code with a standard route code, timely interventions can be taken when the routes are inconsistent so as to reduce financial losses to a user caused by inconsistency in the actual transaction route and to enhance the user experience.

FIG. 1