ABSTRACT

The present application discloses a risk control method and device. The method includes: receiving a payment request sent by a first user, and determining a user attribute of the first user; searching a user attribute database for a user attribute of a second user that corresponds to identification information of the second user included in the payment request based on the identification information of the second user; determining 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; and performing, based on the user attribute similarity, risk control on the payment request sent by the first user. As such, whether the payment request sent by the first user is potentially incorrect is determined based on the determined user attribute similarity, which can effectively reduce low security caused by user mistakes and effectively improve payment security.