FIGURES

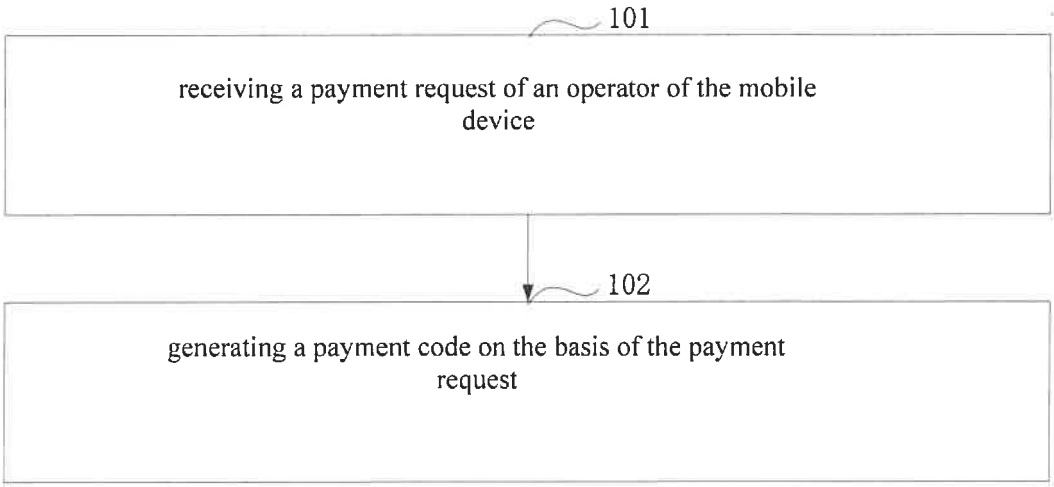


FIG. 1

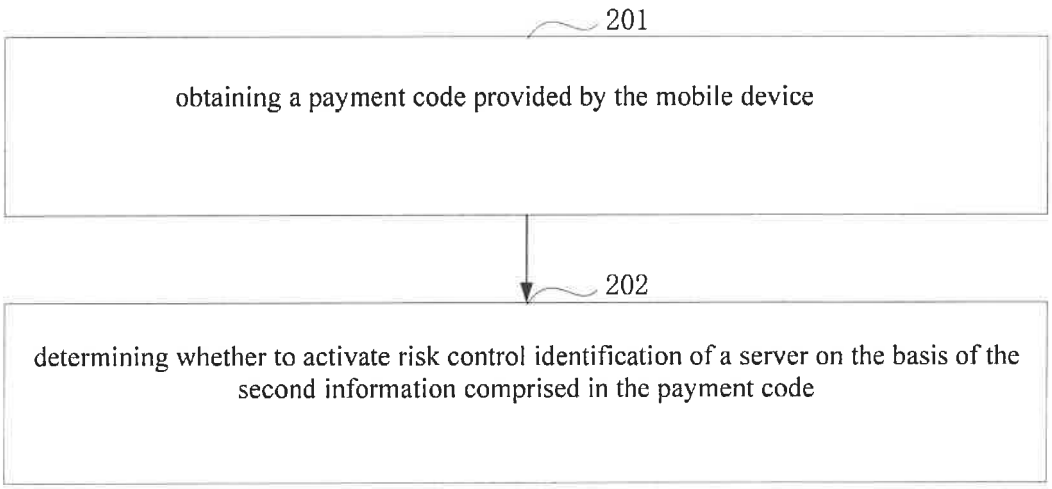


FIG. 2

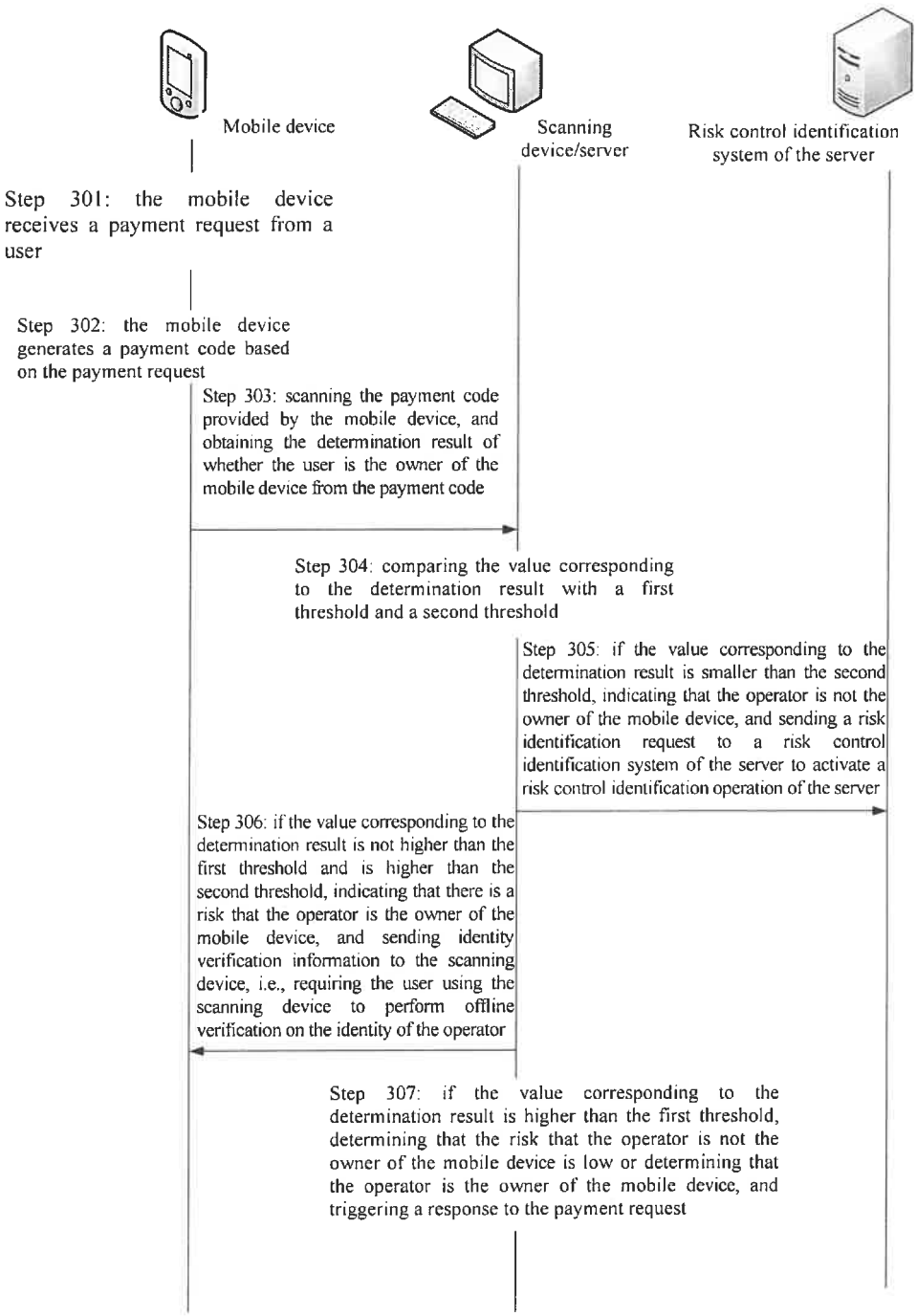

Mobile device
Scanning device/server
Risk control identification system of the server
Step 301: the mobile device receives a payment request from a user
Step 302: the mobile device generates a payment code based on the payment request
Step 303: scanning the payment code provided by the mobile device, and obtaining the determination result of whether the user is the owner of the mobile device from the payment code
Step 304: comparing the value corresponding to the determination result with a first threshold and a second threshold
Step 305: if the value corresponding to the determination result is smaller than the second threshold, indicating that the operator is not the owner of the mobile device, and sending a risk identification request to a risk control identification system of the server to activate a risk control identification operation of the server
Step 306: if the value corresponding to the determination result is not higher than the first threshold and is higher than the second threshold, indicating that there is a risk that the operator is the owner of the mobile device, and sending identity verification information to the scanning device, i.e., requiring the user using the scanning device to perform offline verification on the identity of the operator
Step 307: if the value corresponding to the determination result is higher than the first threshold, determining that the risk that the operator is not the owner of the mobile device is low or determining that the operator is the owner of the mobile device, and triggering a response to the payment request

FIG. 3

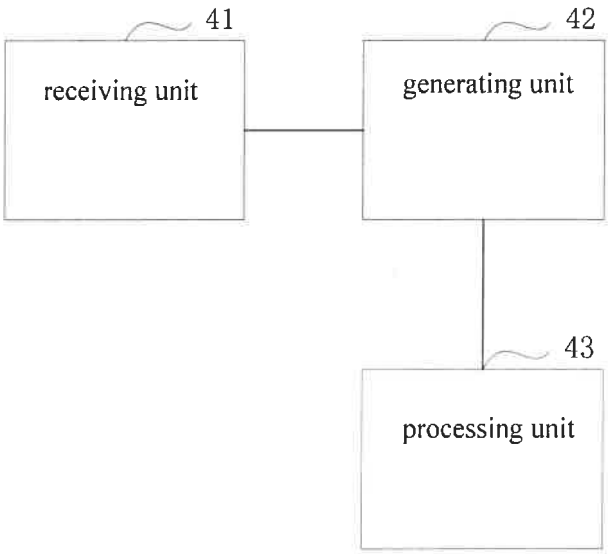

41
receiving unit
42
generating unit
43
processing unit

FIG. 4

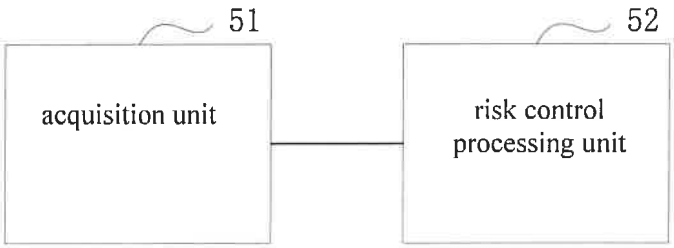

51
acquisition unit
52
risk control processing unit

FIG. 5