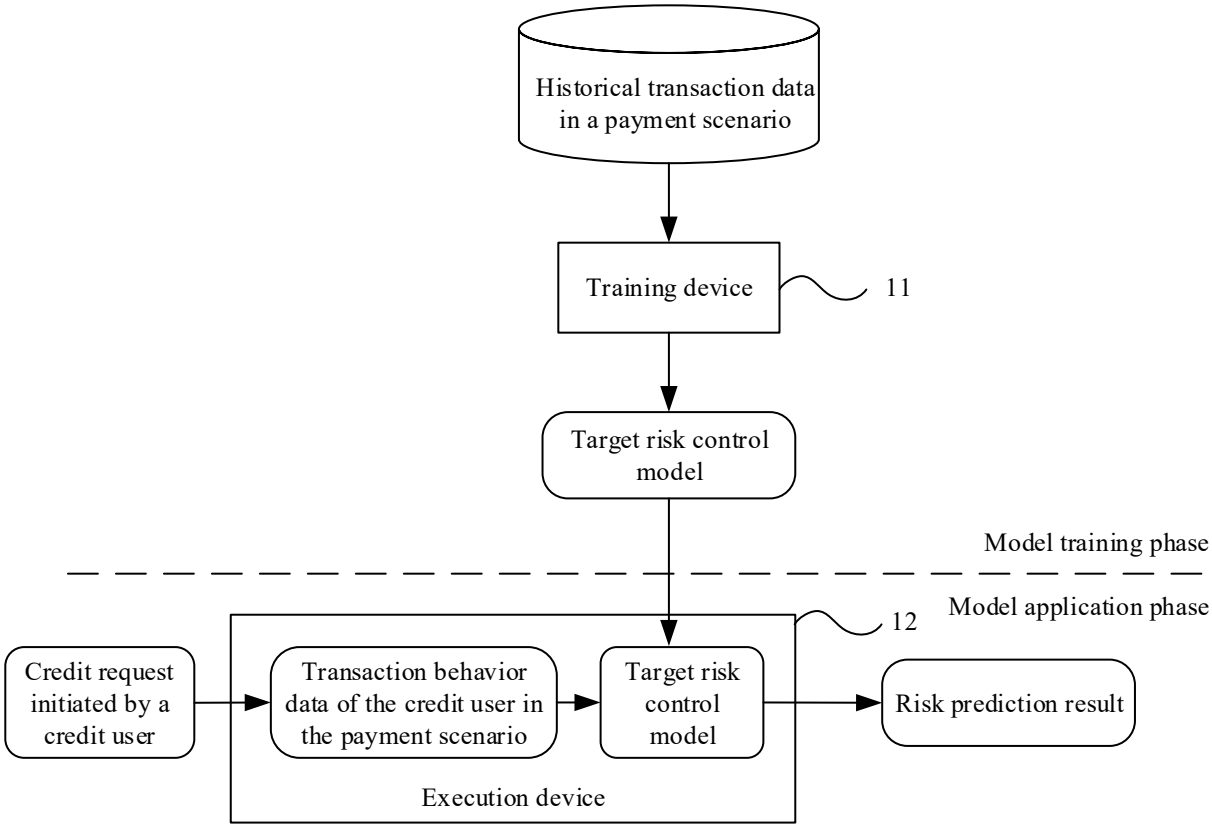

Historical transaction data in a payment scenario
Training device
11
Target risk control model
Model training phase
Model application phase
12
Credit request initiated by a credit user
Transaction behavior data of the credit user in the payment scenario
Target risk control model
Risk prediction result
Execution device

FIG. 1

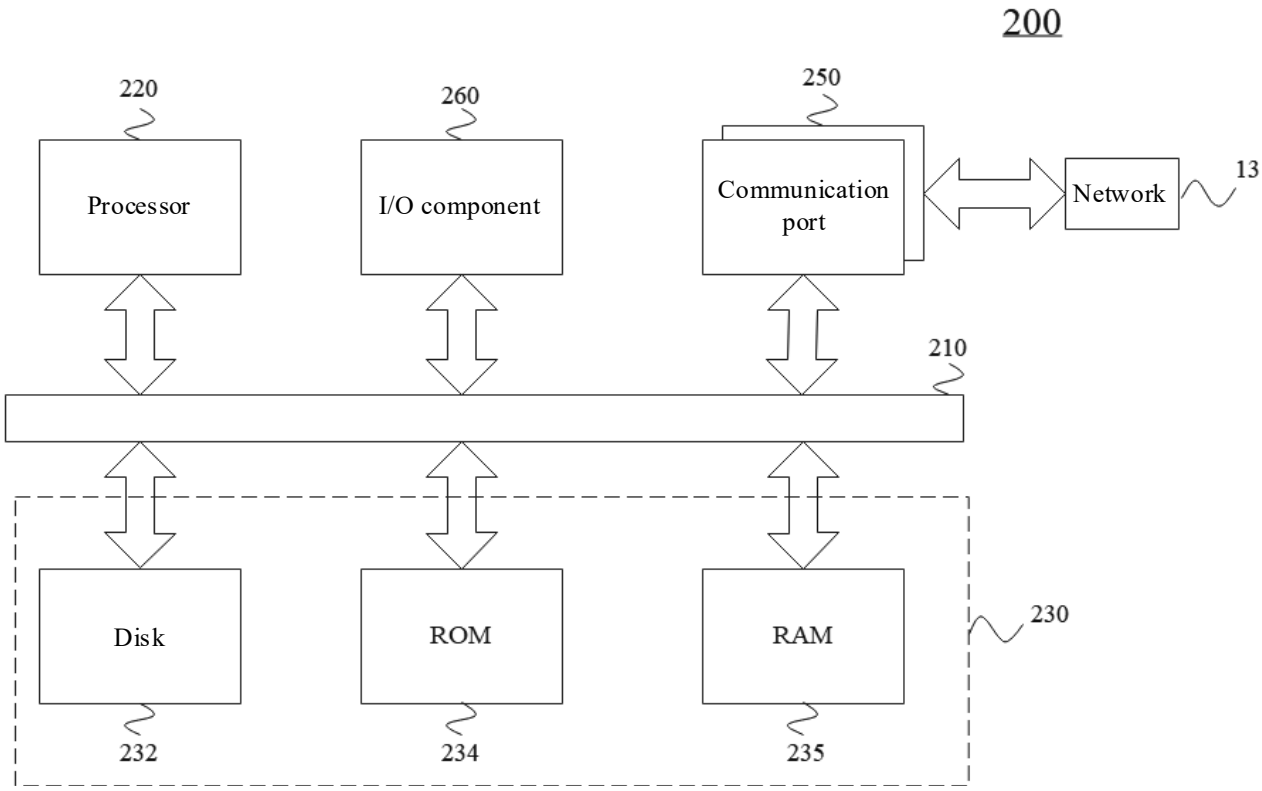

200
220
Processor
260
I/O component
250
Communication port
Network
13
210
Disk
ROM
RAM
230
232
234
235

FIG. 2

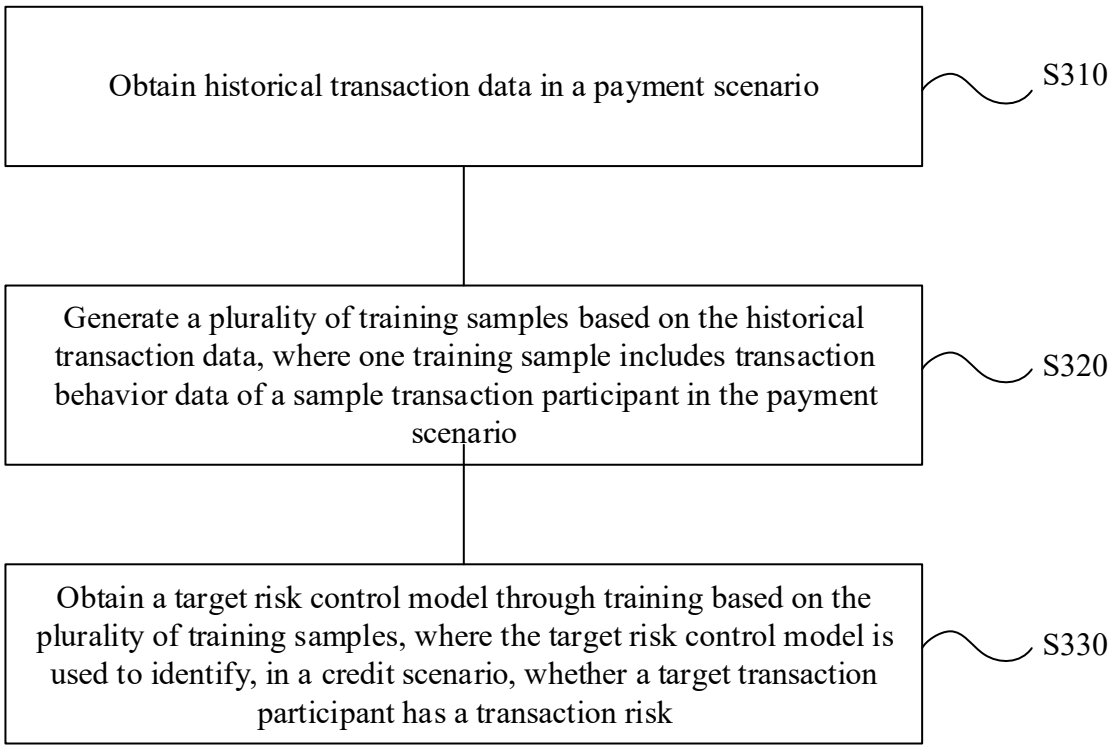

Obtain historical transaction data in a payment scenario
S310
Generate a plurality of training samples based on the historical transaction data, where one training sample includes transaction behavior data of a sample transaction participant in the payment scenario
S320
Obtain a target risk control model through training based on the plurality of training samples, where the target risk control model is used to identify, in a credit scenario, whether a target transaction participant has a transaction risk
S330

FIG. 3

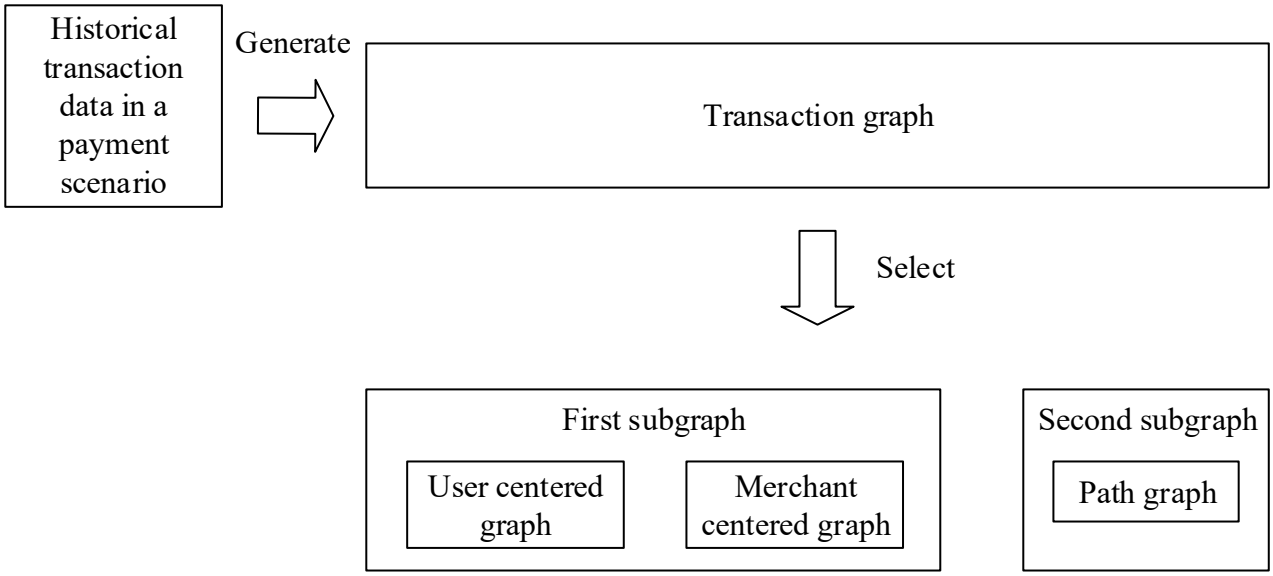

Historical transaction data in a payment scenario
Generate
Transaction graph
Select
First subgraph
User centered graph
Merchant centered graph
Second subgraph
Path graph

FIG. 4

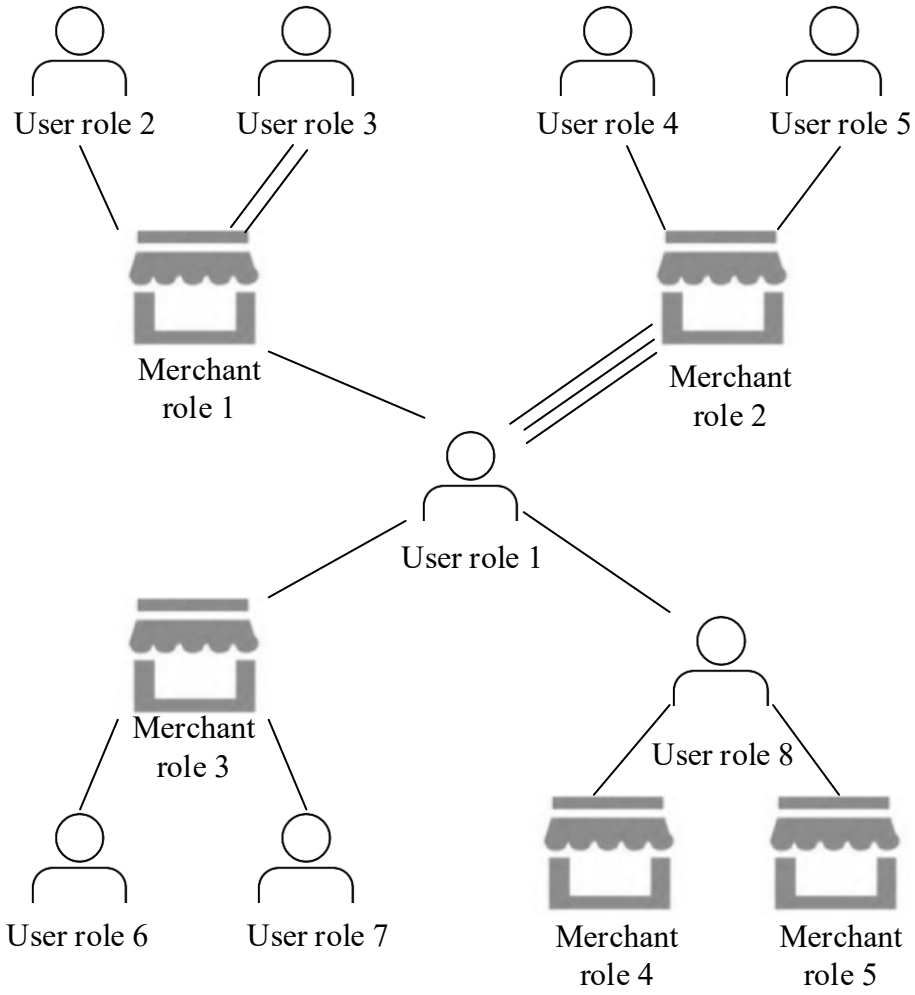

User role 2
User role 3
User role 4
User role 5
Merchant role 1
Merchant role 2
User role 1
Merchant role 3
User role 8
User role 6
User role 7
Merchant role 4
Merchant role 5

FIG. 5

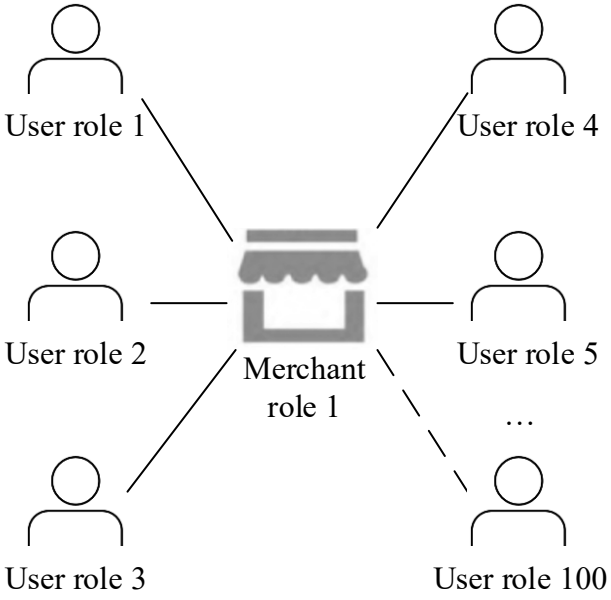

User role 1
User role 4
User role 2
User role 5
Merchant role 1
…
User role 3
User role 100

FIG. 6

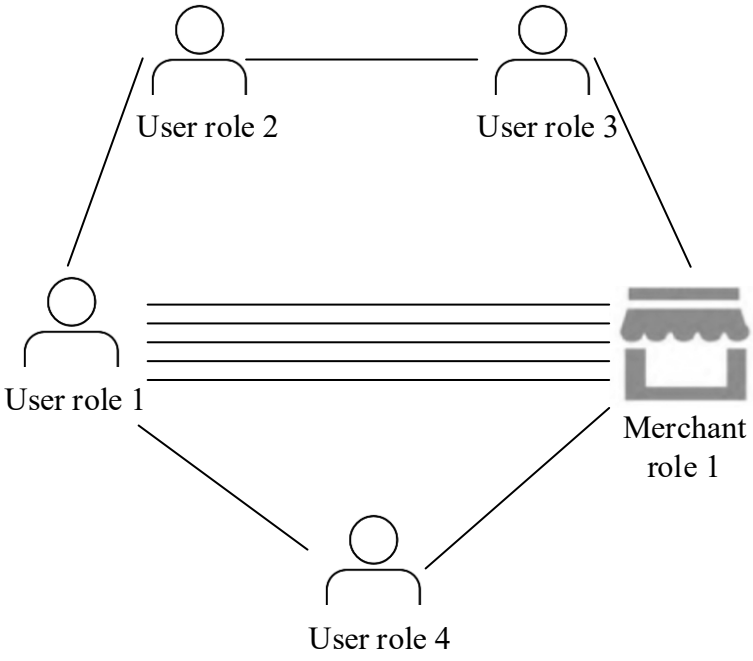

User role 2
User role 3
User role 1
Merchant role 1
User role 4

FIG. 7

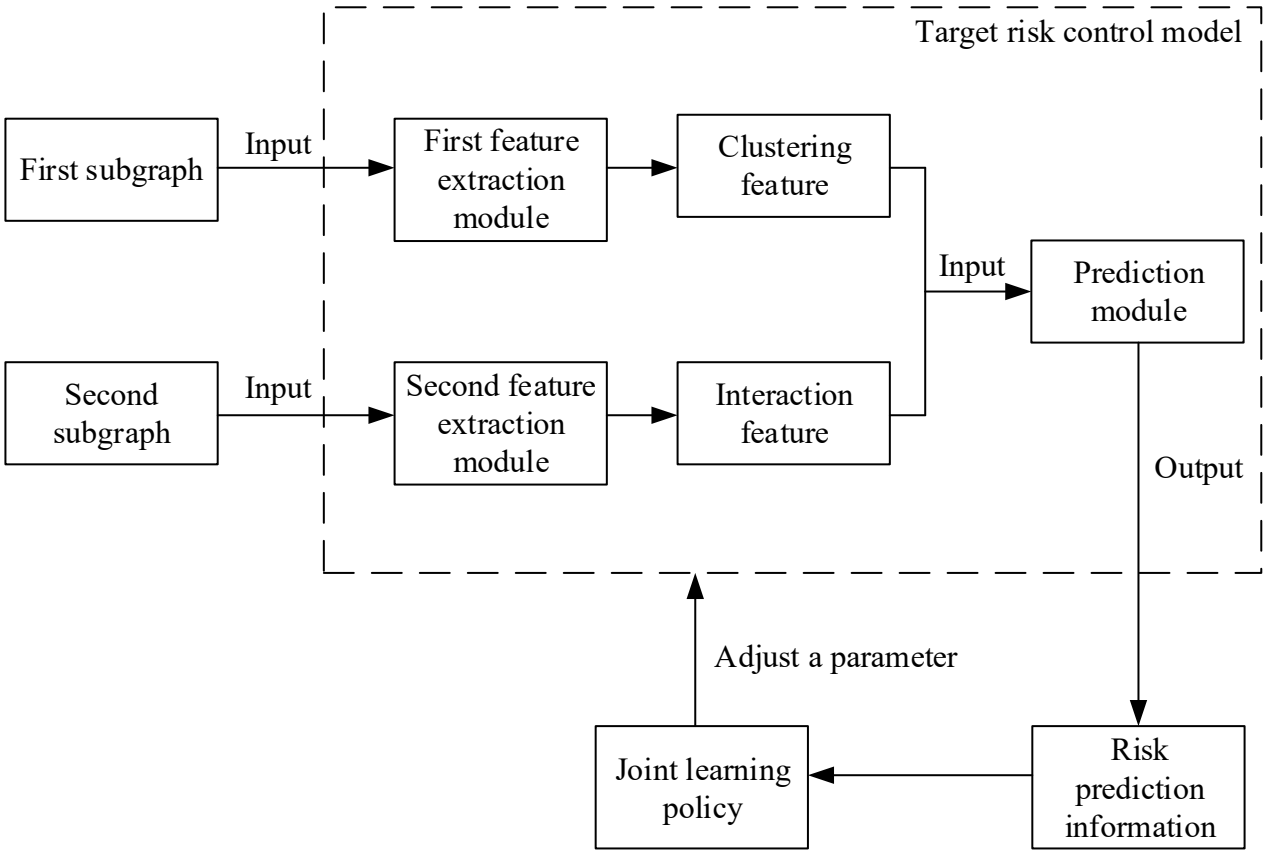

Target risk control model
First subgraph
Input
First feature extraction module
Clustering feature
Input
Prediction module
Second subgraph
Input
Second feature extraction module
Interaction feature
Output
Adjust a parameter
Joint learning policy
Risk prediction information

FIG. 8

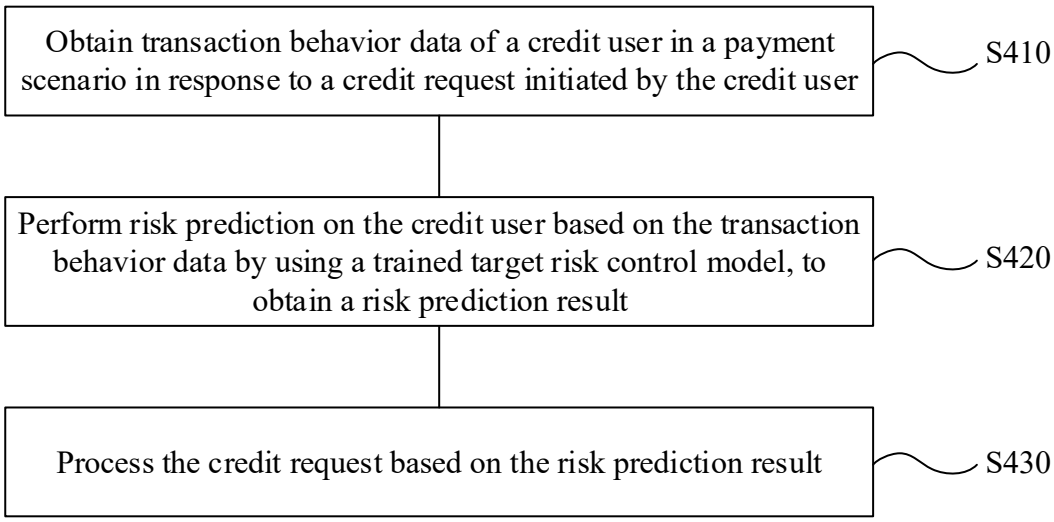

Obtain transaction behavior data of a credit user in a payment scenario in response to a credit request initiated by the credit user
S410
Perform risk prediction on the credit user based on the transaction behavior data by using a trained target risk control model, to obtain a risk prediction result
S420
Process the credit request based on the risk prediction result
S430

FIG. 9