

ABSTRACT

The present application discloses a risk identification method, a risk identification apparatus, and a cloud risk identification apparatus and system. The method includes the following: after collecting service data, performing, by an end-user device, risk identification on a service processing request that generates the service data based on a stored risk identification rule, and when a risk identification result cannot be determined, triggering a cloud risk identification device to perform risk identification on the service processing request that generates the service data. A distributed risk identification architecture is provided in the implementations of the present application. This effectively alleviates an existing technology's problem that a risk control server takes a relatively long time to process received data, which causes relatively low risk control efficiency; reduces the operation burden of the risk control server through this type of multi-layered risk identification; reduces overheads of system resources; and also completes risk identification on the end-user device, to shorten the time of risk identification, and improve user experience.