ABSTRACT

Disclosed are a method for adjusting a risk parameter, and a method and device for risk identification. On the one hand, operation data related to one transaction is converted into at least one operation hopping sequence, each operation hopping sequence further includes at least one operation hopping event, each operation hopping event corresponds to a risk parameter, and then, the operation data related to one transaction is actually discretized into a plurality of independent operation hopping events; and on the other hand, with respect to various user identifiers registered on a client providing electronic trading services, a set of various risk parameters in one-to-one correspondence to the various user identifiers is set, and real-time on-line updating of the various risk parameters is supported. By means of the method for risk identification as claimed in this application, on the one hand, the high-cost manual inputs is avoided, and risk parameters can be dynamically updated on line without waiting for several months for a risk identification system to be retrained, thus completing the updates for the risk identification system in a timely manner.