

CLAIMS

1. A server for evaluating a risk for an account of a user for a plurality of types of on-demand services, the server comprising:

a memory configured to store a behaviour profile of the user for at least one of the plurality of types of on-demand services; and

a processor configured to assign a user risk score to the account of the user, detect an occurrence of an event linked to the account of the user for any one of the plurality of types of on-demand services, adjust the user risk score assigned to the account of the user by adding or subtracting a predetermined score based on the event, and evaluate the risk for the account of the user for the plurality of types of on-demand services based on the adjusted user risk score,

wherein the processor is configured to vary the predetermined score to be added or subtracted based on the event, based on the behaviour profile of the user,

the processor is configured to determine if the adjusted user risk score is below a predetermined threshold, and trigger the user to perform a predetermined task to continue activating the account of the user for the plurality of types of on-demand services if the adjusted user risk score is below the predetermined threshold, and

if the predetermined task is not performed within a predetermined time, the processor is configured to deactivate the account of the user for at least one of the plurality of types of on-demand services based on the adjusted user risk score.

2. ~~The server according to claim 1, wherein the processor is configured to determine if the adjusted user risk score is below a predetermined threshold, and trigger the user to perform a predetermined task to continue activating the account of the user for the plurality of types of on-demand services if the adjusted user risk score is below the predetermined threshold.~~

~~3. The server according to claim 2, wherein the processor is configured to deactivate the account of the user for the plurality of types of on-demand services, if the predetermined task is not performed within a predetermined time.~~

42. The server according to claim ~~21~~, wherein the processor is configured to adjust the user risk score assigned to the account of the user by adding the predetermined score corresponding to the task, if the predetermined task is performed within ~~a~~ the predetermined time.

53. The server according to ~~any one of claims 1 to 4~~ or claim 2, wherein the processor is configured to create an event score table indicating the predetermined score corresponding to each of a plurality of events.

64. The server according to claim ~~53~~, wherein the processor is configured to update the predetermined score corresponding to each of the plurality of events of the event score table using machine learning.

75. The server according to any one of claims 1 to ~~64~~, wherein the processor is configured to receive a request for a transaction from the user, and decide whether to process the transaction and/or a priority for processing the transaction, based on the adjusted user risk score.

86. The server according to any one of claims 1 to ~~75~~, wherein the behaviour profile of the user includes a history of one or more events made by the user for the at least one of the plurality of types of on-demand services.

97. A method for evaluating a risk for an account of a user for a plurality of types of on-demand services, the method comprising:

assigning a user risk score to the account of the user;

detecting an occurrence of an event linked to the account of the user for any one of the plurality of types of on-demand services;

adjusting the user risk score assigned to the account of the user by adding or subtracting a predetermined score based on the event; and

evaluating the risk for the account of the user for the plurality of types of on-demand services based on the adjusted user risk score,

wherein the predetermined score to be added or subtracted based on the event varies based on a behaviour profile of the user for at least one of the plurality of types of on-demand services, and

wherein the method further comprises:

determining if the adjusted user risk score is below a predetermined threshold;

if the adjusted user risk score is below the predetermined threshold, triggering the user to perform a predetermined task to continue activating the account of the user for the plurality of types of on-demand services; and

if the predetermined task is not performed within a predetermined time, deactivating the account of the user for at least one of the plurality of types of on-demand services based on the adjusted user risk score.

~~10. The method according to claim 9 further comprising:~~

~~—determining if the adjusted user risk score is below a predetermined threshold; and~~

~~—— if the adjusted user risk score is below the predetermined threshold, triggering the user to perform a predetermined task to continue activating the account of the user for the plurality of types of on-demand services.~~

~~11. The method according to claim 10 further comprising: if the predetermined task is not performed within a predetermined time, deactivating the account of the user for the plurality of types of on-demand services.~~

~~128.~~ The method according to claim ~~10-7~~ further comprising: if the predetermined task is performed within a the predetermined time, adjusting the user risk score assigned to the account of the user by adding the predetermined score corresponding to the task.

~~139.~~ The method according to ~~any one of claims 9 to 127~~ or claim 8 further comprising: creating an event score table indicating the predetermined score corresponding to each of a plurality of events.

~~1410.~~ The method according to claim ~~13-9~~ further comprising: updating the predetermined score corresponding to each of the plurality of events of the event score table using machine learning.

~~1511.~~ The method according to any one of claims ~~9-7~~ to ~~14-10~~ further comprising:
receiving a request for a transaction from the user; and
deciding whether to process the transaction and/or a priority for processing the transaction, based on the adjusted user risk score.

~~16~~12. The method according to any one of claims ~~9~~7 to ~~16~~11, wherein the behaviour profile of the user includes a history of one or more events made by the user for the at least one of the plurality of types of on-demand services.

~~17~~13. A data processing apparatus configured to perform the method of any one of claims ~~9~~7 to ~~16~~12.

~~18~~14. A computer-readable medium comprising program instructions, which, when executed by one or more processors, cause the one or more processors to perform the method of any one of claims ~~9~~7 to ~~16~~12.