CLAIMS

1. A method for risk identification, the method comprising:

receiving, by a client device, a risk identification request sent based on a service operation request, wherein the service operation request comprises service data (S101);

retrieving, by the client device, service data corresponding to the risk identification request (S102);

receiving, by the client device from a server device, configuration data, the server device being connected to the client device by a data channel; and

determining whether the service operation request is risky by processing one or more of the service data, the configuration data, and service indicator data stored in the client device by using a risk identification rule or a risk identification model, wherein the service indicator data is determined based on the service data (S103).

2. The method according to claim 1, wherein determining the service indicator data based on the service data is based on:

generating, by the client device, the service indicator data based on the service data.

3. The method according to claim 2, the method further comprising:

in response to generating, by the client device, the service indicator data based on the service data, reporting, by the client device, the calculated service indicator data to a server device by using a data channel.

4. The method according to claim 1, wherein the service indicator data is determined based on the service data by receiving, by a server device by using a data channel, the service indicator data calculated by the client device based on the service data.

5. The method according to claim 1, wherein the operation of service indicator data is determined based on the service data comprises:

reporting, by the client device, the service data to a server device by using a data channel; and

receiving, by the client device by using the data channel, the service indicator data calculated by the server device based on the service data.

6. The method according to claim 1, wherein the service indicator data is determined based

on the service data comprises:

receiving, by a server device by using a data channel, the service data reported by the client device;

generating, by the server device, the service indicator data based on the service data; and

sending, by the server device, the service indicator data to the client device by using the data channel.

7. The method according to any one of claims 1 to 6, wherein the service indicator data comprises at least one of a frequency feature of the service operation request, a running environment feature of the client device, a count value, a sum value, a first value, a last value, a distinction value, an average value, a standard deviation, a variance, a maximum value, and a minimum value of data generated by the service operation request in a predetermined time window.

8. The method according to any one of claims 1 to 7, wherein operation of determining whether the service operation request is risky based on a risk identification rule or a risk identification model, and at least one of the service data and service indicator data stored in the client device comprises:

performing, by the client device, logic analysis on at least one of the service data and the service indicator data based on the risk identification rule, and determining whether the service operation request is risky based on a result of the logic analysis; or

performing, by the client device, at least one of logic analysis and probability analysis on at least one of the service data and the service indicator data based on the risk identification model, and determining whether the service operation request is risky based on a result of at least one of the logic analysis and the probability analysis.

9. The method according to any one of claims 1 to 7, wherein operation of determining whether the service operation request is risky comprises:

receiving, by the client device by using a data channel, a result of logic analysis performed by a server device on the service data and the service indicator data based on the risk identification rule, and determining whether the service operation request is risky based on a result of the logic analysis; or

receiving, by the client device by using a data channel, a result of logic analysis and probability analysis performed by a server device on the service data and the service indicator

data based on the risk identification model, and determining whether the service operation request is risky based on a result of the logic analysis and the probability analysis.

10. The method according to any one of claims 1 to 9, wherein the configuration data comprises at least one of service indicator update data, the risk identification rule, a risk-free list, and the risk identification model.

11. The method according to claim 1, wherein the method further comprises in response to determining whether the service operation request is risky, determining a processing method for the service operation request based on a risk identification result of whether the service operation request is risky.

12. The method according to claim 11, wherein determining that the processing method for the service operation request based on a risk identification result of whether the service operation request is risky is based on:

restricting, by the client device, an operation permission of the service operation request if the service operation request is risky.

13. The method according to claim 12, wherein determining the processing method for the service operation request based on a risk identification result of whether the service operation request is risky is based on:

receiving, by the client device by using a data channel, a request sent by the server device that is used for restricting the operation permission of the service operation request if the service operation request is risky, and restricting the operation permission of the service operation request.

14. The method according to any one of claims 12 or 13, wherein the method further comprises in response to restricting, by the client device, an operation permission of the service operation request, removing the restriction on the operation permission of the service operation request if restriction removal verification information fed back for a restriction removal verification request is received, wherein the restriction removal verification request is sent by the client device or the server device.

15. A client device, comprising a plurality of modules configured to perform the method

of any one of claims 1 to 14.