

ABSTRACT

Provided in the present application are a data processing method and apparatus, and a computer device, a storage medium and a product. The method comprises: acquiring biological recognition data which is collected for a preset object in a service scenario; performing identity recognition processing on the preset object on the basis of the biological recognition data, so as to obtain a recognition result for the preset object; and acquiring a first credit index corresponding to the preset object in the service scenario, and performing grade adjustment processing on the first credit index according to the recognition result, so as to obtain a second credit index, wherein the second credit index is different from the first credit index, and in the service scenario, a risk control policy associated with the second credit index is different from a risk control policy associated with the first credit index. The present application makes it possible to perform grade adjustment on a credit index of a user in a service scenario, so as to flexibly adjust a risk control policy for the user in the service scenario.