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 corresponding to the risk identification request;

obtaining, by the client device, the service data;

receiving, by the client device from a server device, configuration data, the server device being connected to the client device by a data channel, the configuration data comprising a risk identification rule and/or a risk identification model;

determining service indicator data based on the service data; and

determining whether the service operation request is risky based on the risk identification rule or the risk identification model, and the service data, the configuration data, and the service indicator data stored in the client device, wherein the service indicator data is configured to represent a historical status of the service operation request corresponding to the service data within a predetermined time period.

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

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

3. The method according to claim 2, wherein calculating the service indicator data comprises a series of statistical calculations based on the service data.

4. The method according to claim 2, wherein after calculating, by the client device, the service indicator data based on the service data, the method further comprises the following:

reporting, by the client device, the calculated service indicator data to a server device by using a data channel.

5. The method according to claim 2, further comprising:

recalculating and updating the service indicator data based on new service data when new service data is generated.

6. The method according to claim 1, wherein the configuration data further comprises a

service indicator update data and/or a risk-free list.

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

receiving, by a server device by using a data channel, the service indicator data calculated by the client device based on the service data; or wherein determining the 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.

8. The method according to claim 1, wherein determining the service indicator data based on the service data comprises the following:

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

calculating, 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.

9. The method according to any one of claims 1 to 8, wherein the service indicator data comprises a frequency feature of the service operation request and/or 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/or a minimum value of data generated by the service operation request in a predetermined time window.

10. The method according to any one of claims 1 to 9, wherein determining whether the service operation request is risky based on a risk identification rule or a risk identification model, and the service data and/or service indicator data stored in the client device comprises the following:

performing, by the client device, logic analysis on the service data and/or 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, logic analysis and/or probability analysis on the service

data and/or 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/or the probability analysis.

11. The method according to any one of claims 1 to 9, wherein determining whether the service operation request is risky based on a risk identification rule or a risk identification model, and the service data and/or service indicator data stored in the client device comprises the following:

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/or 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/or probability analysis performed by a server device on the service data and/or 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/or the probability analysis.

12. The method according to any one of claims 1 to 11, wherein the configuration data is obtained by the client device through training.

13. The method according to claim 1, wherein after determining whether the service operation request is risky, the method further comprises the following:

determining a processing method for the service operation request based on a risk identification result of whether the service operation request is risky.

14. The method according to claim 13, 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 comprises the following:

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

15. The method according to claim 14, wherein determining a processing method for the service operation request based on a risk identification result of whether the service operation request is risky comprises the following:

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.

16. The method according to any one of claims 14 or 15, wherein after the restricting, by the client device, an operation permission of the service operation request, the method further comprises the following:

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.

17. A client device, comprising a plurality of modules configured to perform the method of any one of claims 1 to 16.