

CLAIMS

1. A method for risk identification, the method comprising:
receiving a service processing request (101, 202);
extracting service data, from the service processing request (101);
performing risk identification on the service processing request based on a stored risk identification rule or a stored risk identification model with reference to the service data to generate a risk identification result (102);
determining whether the risk identification result is a definite result or an indefinite result indicating that the risk identification result cannot be determined (103); and
in response to determining that the risk identification result is the indefinite result, sending a risk identification request that comprises the service data to a cloud risk identification device, wherein the risk identification request is used to request the cloud risk identification device to perform risk identification on the service processing request (104).
2. The method according to claim 1, further comprising:
in response to determining that the risk identification result is the definite result, synchronizing the determined risk identification result and the service data to the cloud risk identification device (105).
3. The method according to claim 1, further comprising:
receiving a risk identification result sent by the cloud risk identification device (203); and
performing risk control on the service processing request based on the received risk identification result (106).
4. The method according to any one of claims 1 to 3, wherein performing risk identification on the service processing request based on the stored risk identification rule or a stored risk identification model with reference to the service data comprises:
processing the service data; and
performing risk identification on the service processing request based on the stored risk identification rule and an analysis result.
5. A method according to any one of claims 1 to 3, wherein the risk identification on the service processing request is performed based on a stored risk identification rule or a stored risk identification model with reference to the service data (202).

6. The method according to claim 5, wherein the stored risk identification result and the service data are used as a training sample.

7. The method according to any of claims 1 to 6, further comprising updating a locally stored risk identification policy data packet synchronously with the cloud risk identification device.

8. The method according to any of claims 1 to 7, further comprising determining a service indicator corresponding to the service data based on the collected service data.

9. The method according to claim 8, wherein the service indicator comprises at least one of a count value, a sum value, a start value, an end value, a difference value, an average value, a standard deviation, a maximum value, and a minimum value of the service data in a predetermined time window.

10. The method according to any of claims 1 to 9, further comprising processing a characteristic of occurrence frequency of the service processing request.

11. A risk identification apparatus applied to an end-user device, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 10.