FIGURES

1/3

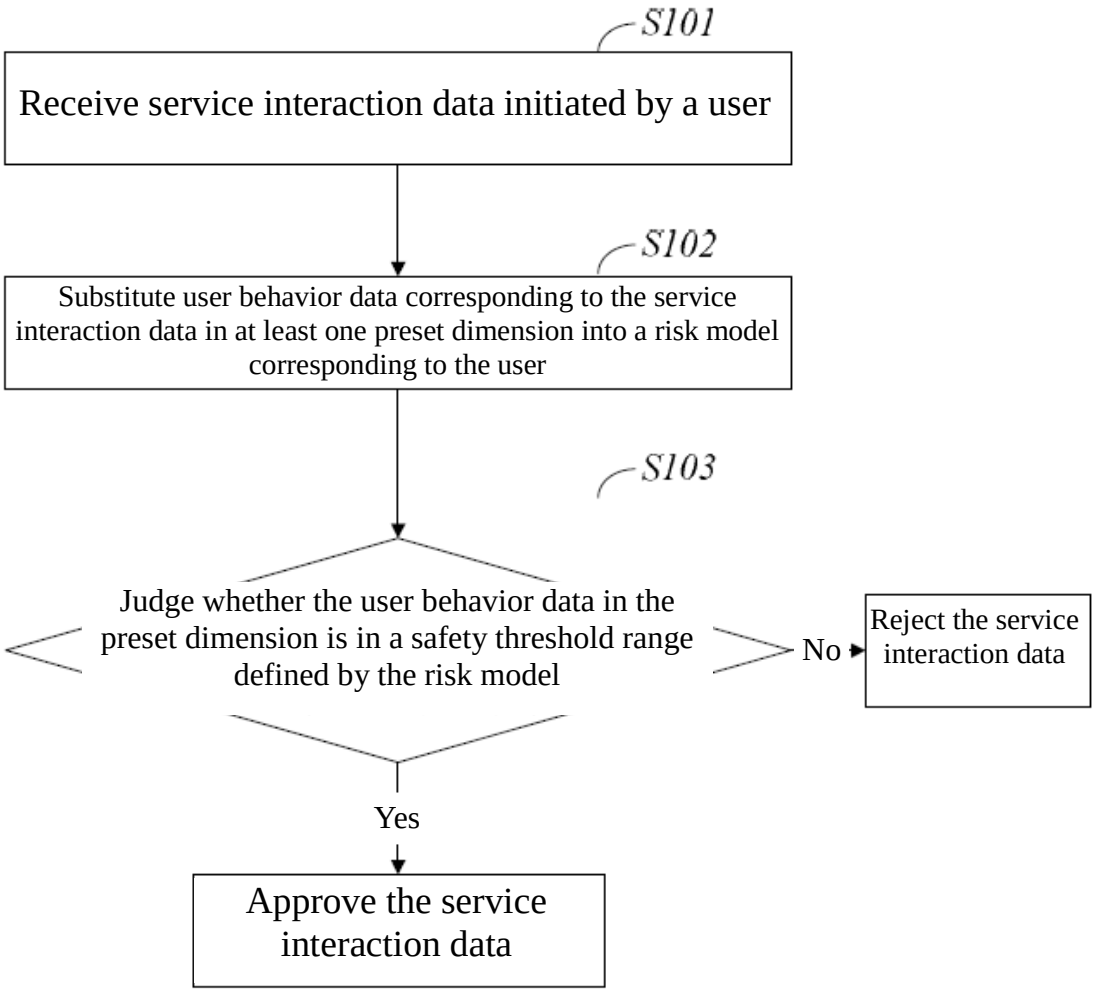


FIG. 1

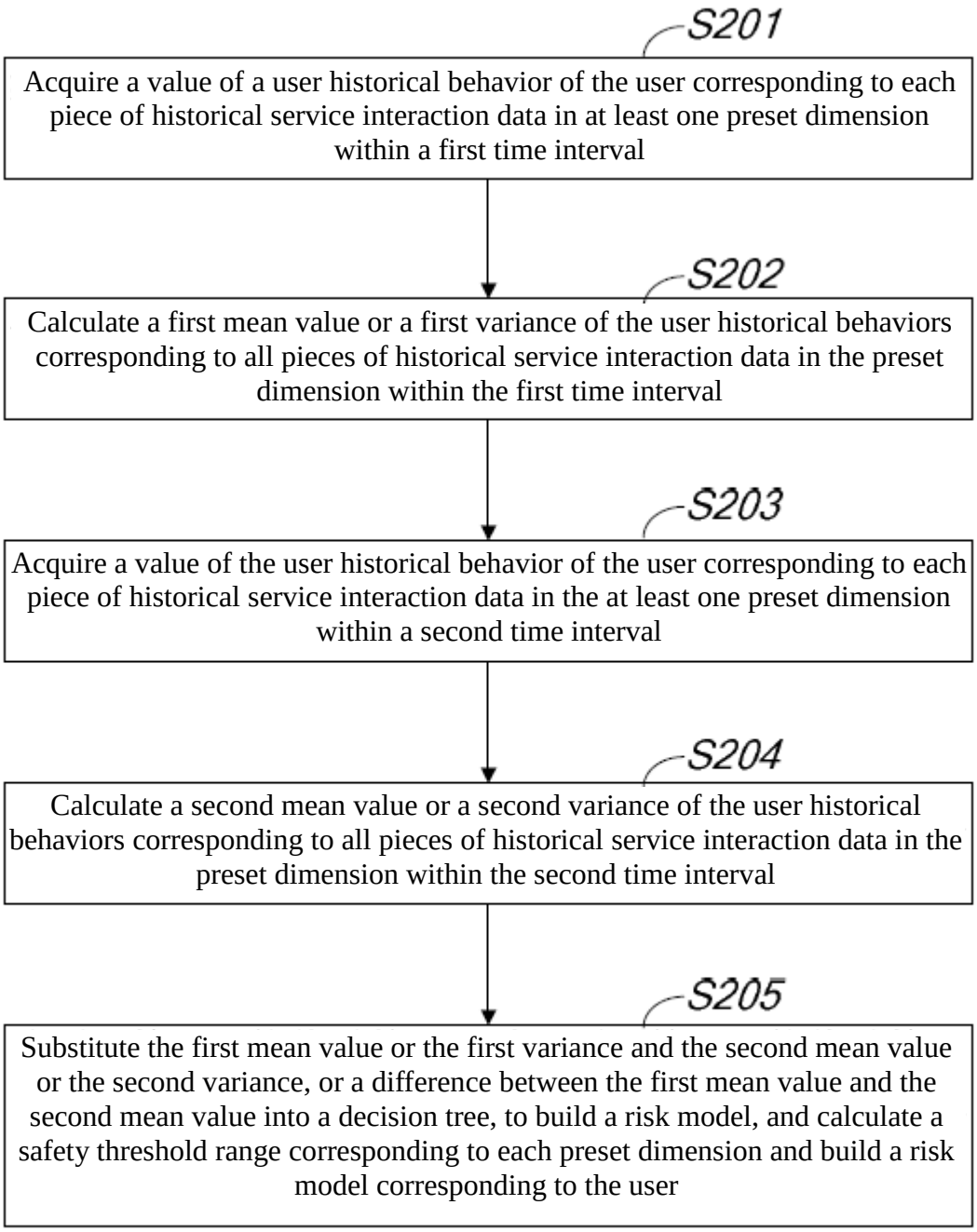

S201
Acquire a value of a user historical behavior of the user corresponding to each piece of historical service interaction data in at least one preset dimension within a first time interval
S202
Calculate a first mean value or a first variance of the user historical behaviors corresponding to all pieces of historical service interaction data in the preset dimension within the first time interval
S203
Acquire a value of the user historical behavior of the user corresponding to each piece of historical service interaction data in the at least one preset dimension within a second time interval
S204
Calculate a second mean value or a second variance of the user historical behaviors corresponding to all pieces of historical service interaction data in the preset dimension within the second time interval
S205
Substitute the first mean value or the first variance and the second mean value or the second variance, or a difference between the first mean value and the second mean value into a decision tree, to build a risk model, and calculate a safety threshold range corresponding to each preset dimension and build a risk model corresponding to the user

FIG. 2

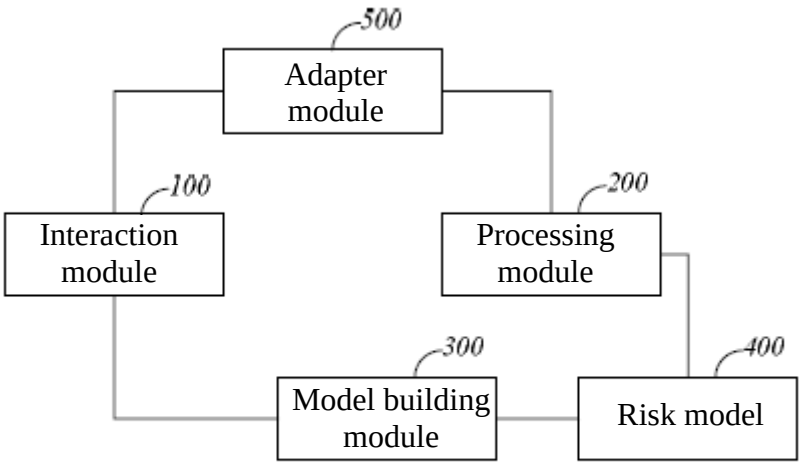

500
Adapter module
100
Interaction module
200
Processing module
300
Model building module
400
Risk model

FIG. 3