

## **ABSTRACT OF THE DISCLOSURE**

A method of constructing a decision model includes: obtaining a rule template data and extracting each variable object and each template sample from the rule template data; clustering and analyzing the variable objects to obtain a clustering result; matching the clustering result with each template sample according to the rule template data, and serving the matched clustering result as a first feature; calculating a black sample probability for each variable object and serving the black sample probability of each variable object as a second feature; and constructing the decision model according to the first feature and the second feature.

Fig. 2