CLAIMS

1. A risk control method, the risk control method comprising:

acquiring risk information of a current user operation, the risk information comprising a risk type and/or a parameter characterizing a magnitude of a risk corresponding to the risk type;

calculating, for an identity verification mode corresponding to historical identity verification, a security coefficient according to the risk information and security information corresponding to the identity verification mode, wherein the historical identity verification comprises identity verification for a current user prior to the user operation, and the security information is information related to security of the identity verification mode;

calculating an expected asset loss according to the security coefficient calculated according to the risk information and the security information corresponding to the identity verification mode, and an amount corresponding to the user operation; and

performing prescribed risk control processing on the user operation when the expected asset loss satisfies a preset condition, and waiving performing prescribed risk control processing on the user operation when the expected asset loss does not satisfy the preset condition.

2. The risk control method according to claim 1, wherein when the historical identity verification corresponds to at least two identity verification modes, calculating, for an identity verification mode corresponding to historical identity verification, a security coefficient according to the risk information and security information corresponding to the identity verification mode comprises:

calculating, for each of the at least two identity verification modes, a sub-security coefficient corresponding to the identity verification mode according to the risk information and security information corresponding to the identity verification mode; and

performing weighted calculation on the sub-security coefficients respectively corresponding to the at least two identity verification modes, and using a weighted value as the security coefficient.

3. The risk control method according to claim 1, the risk control method further comprising:

obtaining an adjustment coefficient according to a characteristic variable characterizing an aggregated risk for the user operation,

and after calculating, for an identity verification mode corresponding to historical identity verification, a security coefficient according to the risk information and security information corresponding to the identity verification mode, the risk control method further comprising:

adjusting the security coefficient according to the adjustment coefficient,

wherein calculating an expected asset loss according to the security coefficient and an amount corresponding to the user operation comprises:

calculating the expected asset loss according to the adjusted security coefficient and the amount corresponding to the user operation.

4. The risk control method according to claim 3,

before obtaining an adjustment coefficient according to a characteristic variable characterizing an aggregated risk for the user operation, the risk control method further comprising:

calculating, based on grids obtained from division according to two preset dimensions and historical data in each grid, a preset index in each grid, and determining the characteristic variable according to the preset index in each grid, wherein the historical data is data, related to a user operation prior to the user operation, in the grid.

5. The risk control method according to claim 3 or 4, when there are at least two characteristic variables, the risk control method further comprising:

performing weighted calculation on the at least two characteristic variables to obtain a weighted value of the characteristic variables,

wherein obtaining an adjustment coefficient according to a characteristic variable characterizing an aggregated risk for the user operation comprises:

obtaining the adjustment coefficient according to the weighted value of the characteristic variables.

6. The risk control method according to claim 1,

wherein performing prescribed risk control processing on the user operation when the expected asset loss satisfies a preset condition and waiving performing prescribed risk control processing on the user operation when the expected asset loss does not satisfy the preset condition comprises:

performing prescribed risk control processing on the user operation when the expected asset loss exceeds a threshold, and waiving performing prescribed risk control processing on the user operation when the expected asset loss does not exceed the threshold.

7. The risk control method according to claim 6, before performing prescribed risk control processing on the user operation when the expected asset loss satisfies a preset condition and waiving performing prescribed risk control processing on the user operation when the expected asset loss does not satisfy the preset condition, the risk control method further comprising:

setting the threshold according to the risk information and the amount.

8. The risk control method according to claim 1, before calculating, for an identity verification mode corresponding to historical identity verification, a security coefficient according to the risk information and security information corresponding to the identity verification mode, the risk control method further comprising:

classifying users to obtain a classification result,

wherein calculating, for an identity verification mode corresponding to historical identity verification, a security coefficient according to the risk information and security information corresponding to the identity verification mode comprises:

calculating, for an identity verification mode corresponding to historical identity verification, the security coefficient according to the classification result, the risk information, and security information corresponding to the identity verification mode.

9. A risk control apparatus, the risk control apparatus comprising:

a risk acquisition unit, configured to acquire risk information of a current user operation, the risk information comprising a risk type and/or a parameter characterizing a magnitude of a risk corresponding to the risk type;

a security coefficient calculation unit, configured to calculate, for an identity verification mode corresponding to historical identity verification, a security coefficient according to the risk information and security information corresponding to the identity verification mode, wherein the historical identity verification comprises identity verification for a current user prior to the user operation, and the security information is information related to the security of the identity verification mode;

an asset loss calculation unit, configured to calculate an expected asset loss according to the security coefficient calculated according to the risk information and the security information corresponding to the identity verification mode, and an amount corresponding to the user operation; and

a risk control processing unit, configured to perform prescribed risk control processing on the user operation when the expected asset loss satisfies a preset condition, and waive performing prescribed risk control processing on the user operation when the expected asset loss does not satisfy the preset condition.

10. The risk control apparatus according to claim 9,

wherein when the historical identity verification corresponds to at least two identity verification modes, the security coefficient calculation unit calculates, for each of the at least two identity verification modes, a sub-security coefficient corresponding to the identity verification mode according to the risk information and security information corresponding to the identity verification mode, performs weighted calculation on the sub-security coefficients respectively corresponding to the at least two identity verification modes, and uses a weighted value as the security coefficient.

11. The risk control apparatus according to claim 9, the risk control apparatus further comprising:

an adjustment coefficient obtaining unit, configured to obtain an adjustment coefficient according to a characteristic variable characterizing an aggregated risk for the user operation; and

an adjustment unit, configured to adjust the security coefficient according to the adjustment coefficient,

wherein the asset loss calculation unit calculates the expected asset loss according to the adjusted security coefficient and the amount corresponding to the user operation.

12. The risk control apparatus according to claim 11, the risk control apparatus further comprising:

a characteristic variable determination unit, configured to calculate, based on grids obtained from division according to two preset dimensions and historical data in each grid, a preset index in each grid, and calculate the characteristic variable according to the preset index in each grid, wherein the historical data is data, related to a user operation prior to the user operation, in the grid.

13. The risk control apparatus according to claim 11 or 12,

wherein when there are at least two characteristic variables, the characteristic variable calculation unit further performs weighted calculation on the at least two characteristic variables to obtain a weighted value of the characteristic variables, and the adjustment coefficient obtaining unit obtains the adjustment coefficient according to the weighted value of the characteristic variables.

14. The risk control apparatus according to claim 9,

wherein the risk control processing unit performs prescribed risk control processing on the user operation when the expected asset loss exceeds a threshold, and waives performing prescribed risk control processing on the user operation when the expected asset loss does not exceed the threshold.

15. The risk control apparatus according to claim 9, the risk control apparatus further comprising:

a threshold setting unit, configured to set the threshold according to the risk information and the amount.

16. The risk control apparatus according to claim 9, the risk control apparatus further comprising:

a user classification unit, configured to classify users to obtain a classification result,

wherein the security coefficient calculation unit calculates, for an identity verification mode corresponding to historical identity verification, the security coefficient according to the classification result, the risk information, and security information corresponding to the identity verification mode.

17. An electronic device, the electronic device comprising a processor and a memory for storing computer-readable programs that cause the processor to perform the risk control method according to any one of claims 1 to 8.

18. A storage medium storing computer-readable programs that cause a processor to perform the risk control method of any one of claims 1-8.