ABSTRACT

The present application relates to the field of Internet technologies, and in particular, to a service processing method and apparatus, to reduce system resource consumption, and improve risk identification performance. The service processing method provided in embodiments of the present application includes: performing fast risk identification on the service processing request based on an identification algorithm of a fast risk identification layer; after the fast risk identification is performed, if it cannot be determined whether the service processing request is risky, performing deep risk identification on the service processing request based on an identification algorithm of a deep risk identification layer, where a data volume used for the deep risk identification is greater than a data volume used for the fast risk identification, and duration of the deep risk identification is greater than duration of the fast risk identification; and processing the service processing request based on a result of the deep risk identification.