ABSTRACT

The present application discloses a risk identification method, including: receiving, by a client device, a risk identification request sent based on a service operation request, where the service operation request includes service data; obtaining, by the client device, service data corresponding to the risk identification request; and determining whether the service operation request is risky based on a risk identification rule or a risk identification model, and the service data and/or service indicator data stored in the client device, where the service indicator data is determined based on the service data. The present application further discloses a risk identification device, including a data acquisition module, an indicator storage module, and a risk identification module. The present application further discloses a risk identification system, including a client device and a server device, or a client device, a server device, and a cloud risk identification device. The present application reduces costs of a server device in the existing technology, consumption of the server device, and storage costs of risk identification and control.