Abstract

Embodiments of the present application provide a risk management and control method, comprising: receiving an object event to be managed and controlled; determining a candidate verification mode set according to the object event; determining output weights for at least some candidate verification modes in the candidate verification mode set; and determining a verification mode for risk management and control on the object event from the candidate verification mode set according to the output weights corresponding to the verification modes. According to the present application, quantification by weights is performed on different verification modes during a management and control decision process to prevent over-reliance on subjective understanding in the past decision process. By using existing data during the quantification process, multiple factors are taken into quantitative consideration for management and control decision, such as risk adaptability, equipment availability, user preference, scenario adaptability, etc. Meanwhile, simultaneous consideration of multiple transaction indicators in a quantitative mode can, for example, reduce financial loss caused by an illegal user who evades the management and control, and can reduce interference to normal users, thereby improving user experience and reducing costs for identity authentication computation.