CLAIMS

1. A computer implemented method for processing service interaction data, comprising:

building a risk model by performing the steps of :

retrieving a value of a user historical behavior of a user corresponding to each piece of historical service interaction data in at least one preset dimension within a first time interval;

calculating a first mean value or a first variance of the user historical behaviors corresponding to all pieces of historical service interaction data in the preset dimension within the first time interval;

retrieving a value of the user historical behavior of the user corresponding to each piece of historical service interaction data in at least one preset dimension within a second time interval;

calculating a second mean value or a second variance of the user historical behaviors corresponding to all pieces of historical service interaction data in the preset dimension within the second time interval; and

calculating a safety threshold range corresponding to each preset dimension by using a decision tree through the first mean value or the first variance and the second mean value or the second variance or through a difference between the first mean value and the second mean value, and building the risk model corresponding to the user,

wherein the length of the first time interval is greater than that of the second time interval; and wherein the historical service interaction data within the second time interval is more recent than the historical service interaction data within the first time interval;

receiving the service interaction data initiated by the user;

substituting user behavior data corresponding to the service interaction data in at least one preset dimension into the risk model corresponding to the user, wherein the preset dimension is associated with an interaction behavior between the user and a third party associated to the service interaction data;

determining whether the user behavior data in the preset dimension is in the safety threshold range defined by the risk model; and

in response to determining that the user behavior data in the preset dimension is in the safety threshold range, approving the service interaction data.

2. The computer implemented method of claim 1, wherein substituting the value of a user behavior data corresponding to the service interaction data in at least one preset dimension into

the risk model specifically comprises:

determining whether the user behavior data corresponding to the service interaction data in the preset dimension exists; and

in response to determining that the user behavior data in the preset dimension exists, substituting the value of the user behavior data corresponding to the service interaction data in at least one preset dimension into the risk model.

3. The computer implemented method of claim 1 or 2, wherein the preset dimension is associated with an instant message interaction behavior between the user and the third party involved in the service interaction data.

4. The computer implemented method of claim 3, wherein the preset dimension of the user behavior comprises:

a communication duration of instant message interaction between the user and the third party involved in the service interaction data, a data size of the instant message interaction between the user and the third party involved in the service interaction data, and an interval time from completion of the instant message interaction between the user and the third party involved in the service interaction data to initiation of the service interaction data.

5. The computer implemented method of claim 4, wherein determining whether the user behavior data in the preset dimension is in the safety threshold range defined by the risk model specifically comprises:

determining whether the communication duration of the instant message interaction between the user and the third party involved in the service interaction data, the data size of the instant message interaction between the user and the third party involved in the service interaction data, and the interval time from completion of the instant message interaction between the user and the third party involved in the service interaction data to initiation of the service interaction data all fall within the corresponding safety threshold range.

6. The computer implemented method of any one of claims 1 to 5, wherein determining the safety threshold range comprises collecting device information of a user terminal device or information of an environment where the user is located.

7. The computer implemented method of claim 6, wherein determining where the user is

located comprises a geographical position or an IP address.

8. The computer implemented method of any one of claims 1 to 7, wherein the service interaction data comprises data associated to a service accessed through common technical means.

9. The computer implemented method of any one of claims 1 to 8, wherein the service interaction data comprises data associated to a network transaction service accessed through a transaction system.

10. The computer implemented method of any one of claims 1 to 9, further comprising in response to determining that the user behavior data in the preset dimension is outside the safety threshold range, rejecting the service interaction data.

11. An apparatus for processing service interaction data, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 10.