

CLAIMS

1. A method for outputting risk information, comprising:
 - determining, based on a risk control rule and/or risk control model that comprise/comprises one or more risk factors, a risk factor that corresponds to a risk control decision result of a service from the risk factors, wherein the risk control decision result is determined based on the risk control rule and/or risk control model and service data that relates to the corresponding risk factor (S101);
 - determining a risk information set that corresponds to the corresponding risk factor, wherein the corresponding risk information set comprises multiple levels of risk information with different refinement degrees, and the risk information is used to explain a cause of the risk control decision result (S102);
 - determining one or more levels of risk information with refinement degrees that match a risk information requirement level of a service owner from the multiple levels of risk information based on the risk information requirement level of the service owner (S103); and
 - outputting the determined risk information, wherein the service owner obtains the determined risk information (S104).
2. The method according to claim 1, wherein a correspondence is established between each risk factor comprised in the risk control rule and/or risk control model and one predetermined risk information set, and determining a risk information set that corresponds to the corresponding risk factor comprises:
 - determining the risk information set that corresponds to the corresponding risk factor from predetermined risk information sets based on the correspondence.
3. The method according to claim 1, wherein before determining one or more levels of risk information with refinement degrees that match a risk information requirement level of a service owner, the method further comprises:
 - determining the risk information requirement level that is of the service owner and that is specified in a predetermined configuration file; or
 - inferring the risk information requirement level of the service owner from obtained risk control level information and/or risk control requirement information of the service owner.

4. The method according to claim 1, wherein outputting the determined risk information comprises outputting the determined risk information to the service owner when outputting the risk control decision result to the service owner.
5. The method according to claim 1, wherein:
 - the risk information requirement level of the service owner is one of multiple predetermined risk information requirement levels and is used to indicate a risk information requirement degree and/or depth of the service owner; and
 - the multiple risk information requirement levels are in a one-to-one correspondence with and match the multiple levels of risk information, and a risk information requirement level that indicates a higher risk information requirement degree and/or depth matches a level of risk information with a higher refinement degree in the multiple levels of risk information.
6. The method according to any one of claims 1 to 5, wherein the multiple levels of risk information are constructed based on the risk control rule and/or risk control model and related historical risk control experience data, and are described by using a method that can be easily understood by the service owner.
7. The method according to any one of claims 1 to 5, wherein the risk control decision result of the service comprises rejecting the service, accepting the service, or needing to manually review the service.
8. The method according to any one of claims 1 to 5, wherein the service comprises a payment service, and the service owner comprises a merchant that corresponds to the payment service.
9. The method according to any one of claims 1 to 8, wherein determining a risk information set that corresponds to the corresponding risk factor comprises constructing the risk information set, comprising:
 - splitting the predetermined risk control rule and/or risk control model, to obtain the one or more risk factors comprised in the risk control rule and/or risk control model (S401); and
 - constructing the risk information set for each obtained risk factor (S402).

10. A device for outputting risk information, wherein the device comprises multiple modules configured to perform operations according to the method of any one of claims 1 to 9.