

Claims

1. A transaction risk detection method comprising:
determining a current transaction account, and acquiring a historical transaction track of the current transaction account, the historical transaction track being determined according to LBS data of the current transaction account;
acquiring feature information of the current transaction account according to the historical transaction track of the current transaction account; and
performing risk management and control according to the feature information, wherein acquiring the historical transaction track of the current transaction account comprises:
collecting, for each account, LBS data of the account, the LBS data comprising position information;
obtaining a historical transaction track of the account according to the position information; and
extracting feature points from the historical transaction track, and obtaining a reconstructed track of the account according to the feature points.
2. The method of claim 1, wherein the extracting feature points from the historical transaction track comprises:
acquiring a point embodying a characteristic change of the historical transaction track, and a stay point; and
determining the point embodying a characteristic change of the historical transaction track and the stay point as the feature points, wherein the stay point is a point successively appearing at least twice at the same position.
3. The method of claim 1 or 2, wherein:
the current transaction account is a single account,
the reconstructed track corresponds to each account; and
after the reconstructed track is obtained, the method further comprises:
determining track segments comprised in the reconstructed track, and clustering the track segments to obtain at least one clustered category;
extracting a feature track from each category of the at least one category, to obtain a feature track set including at least one feature track; and

saving a corresponding relationship between each account and the feature track set.

4. The method of claim 3, wherein the clustering the track segments comprises:
calculating a vertical distance, a parallel distance, and an angular distance between every two track segments, and obtaining a final distance according to the vertical distance, the parallel distance, and the angular distance; and
clustering the track segments according to the final distance.

5. The method of claim 3, wherein the extracting the feature track from each category comprises:
extracting, by line-sweeping track segments comprised in each category, a feature track from the corresponding category.

6. The method of claim 3, wherein before the performing risk management and control according to the feature information, the method further comprises:
acquiring LBS data of a current transaction and LBS data of a previous transaction of the current transaction account, and acquiring, according to the LBS data, position information of the current transaction and position information of the previous transaction;
and
determining, according to the position information of the current transaction and the position information of the previous transaction, the current transaction track of the current transaction account.

7. The method of claim 6, wherein:
the feature information is a feature track set corresponding to the current transaction account; and
the performing risk management and control according to the feature information comprises:
calculating a spatial distance between the current transaction track and each feature track in the feature track set, and determining the minimum spatial distance as a distance value between the current transaction track and the feature track set; and
determining a risk score of the current transaction account according to the distance value.

8. The method of claim 7, wherein the determining a risk score of the current transaction account according to the distance value comprises:

determining the distance value as a risk score of the current transaction account; or
determining a threshold range to which the distance value belongs, determining, according to a preset corresponding relationship between threshold ranges and risk scores, a risk score corresponding to the threshold range to which the distance value belongs, and determining the risk score as the risk score of the current transaction account.

9. The method of claim 1 or 2, wherein, the current transaction account comprises at least two accounts, the reconstructed track comprises reconstructed tracks respectively corresponding to the at least two accounts, and the acquiring feature information of the current transaction account according to the historical transaction track of the current transaction account after the reconstructed track is obtained comprises:

acquiring, from the historical transaction track, the reconstructed tracks respectively corresponding to the at least two accounts;

calculating a temporal-spatial distance between the reconstructed tracks respectively corresponding to the at least two accounts; and

determining the temporal-spatial distance as the feature information, or, determining a similarity degree value between the at least two accounts according to the temporal-spatial distance, and determining the similarity degree value as the feature information.

10. The method of claim 9, wherein the performing risk management and control according to the feature information comprises:

determining the temporal-spatial distance or the similarity degree value as a risk score of the current transaction account; or

determining a threshold range to which the temporal-spatial distance or the similarity degree value belongs, determining, according to a preset corresponding relationship between threshold ranges and risk scores, a risk score corresponding to the threshold range to which the temporal-spatial distance or the similarity degree value belongs, and determining the risk score as the risk score of the current transaction account.

11. A transaction risk detection apparatus, comprising:

- a first determination module configured to determine a current transaction account, and acquire a historical transaction track of the current transaction account by
 - collecting, for each account, LBS data of the account, the LBS data comprising position information,
 - obtaining a historical transaction track of the account according to the position information, and
 - extracting feature points from the historical transaction track, and obtaining a reconstructed track of the account according to the feature points;
- an acquisition module configured to acquire feature information of the current transaction account according to the historical transaction track of the current transaction account; and
- a management and control module configured to perform risk management and control according to the feature information.