

CLAIMS

1. A method for risk identification, the method comprising:
 - receiving by an end-user device, a financial service processing request;
 - extracting by the end-user device, service data, from the financial service processing request;
 - performing by the end-user device, first risk identification on the financial service processing request based on a first stored risk identification rule or a first stored risk identification model with reference to the service data to generate a risk identification result;
 - determining by the end-user device, whether the risk identification result is a definite result or an indefinite result, the definite result providing a definite direction for risk control, and the indefinite result indicating that the risk identification result cannot be determined and not providing a definite direction for risk control; and
 - in response to determining that the risk identification result is the indefinite result, sending by the end-user device, a risk identification request that comprises the service data to a cloud risk identification device, wherein the risk identification request is used to request the cloud risk identification device to perform second risk identification on the financial service processing request based on a second stored risk identification rule or a second stored risk identification model with reference to the service data to generate a risk identification result, wherein the second stored risk identification rule or the second risk identification model is different from the first stored risk identification or the first stored risk identification model;
 - in response to determining that the risk identification result is a definite result that indicates a risk identification result can be determined:
 - sending, by the end-user device, the risk identification result to the cloud risk identification device,
 - receiving and storing, at the cloud risk identification device, the risk identification result sent from the end-user device,
 - obtaining, by the cloud risk identification device, service data of the risk identification result, and
 - using, by the cloud risk identification device, the stored risk identification result and the service data as a training sample to adjust the second stored risk identification rule or second stored risk identification model to improve risk identification accuracy.

2. The method according to claim 1, further comprising:
in response to determining that the risk identification result is the definite result, performing risk control on the financial service processing request.
3. The method according to claim 1, further comprising:
receiving a risk identification result sent by the cloud risk identification device; and
performing risk control on the financial service processing request based on the received risk identification result.
4. The method according to claim 1, further comprising, when the risk identification result is the definite result that indicates the risk identification result can be determined:
synchronizing the determined risk identification result and the service data to the cloud risk identification device, comprising sending the determined risk identification result and some or all of the service data to the cloud risk identification device.
5. The method according to any one of claims 1 to 4, wherein performing the first risk identification on the financial service processing request based on the first stored risk identification rule or the first stored risk identification model with reference to the service data comprises:
analysing the service data; and
performing the first risk identification on the financial service processing request based on the first stored risk identification rule and a result of analysing the service data.
6. The method according to claim 5, wherein analyzing the service data comprises determining a service indicator corresponding to the service data based on the collected service data.
7. The method according to claim 6, wherein the service indicator comprises at least one of a count value, a sum value, a start value, an end value, a difference value, an average value, a standard deviation, a maximum value, and a minimum value of the service data in a predetermined time window.

8. The method according to claim 6, further comprising analyzing a characteristic of occurrence frequency of the financial service processing request and/or a running environment characteristic of the end-user device based on the determined service indicator and the service data.

9. The method according to any of claims 1 to 8, wherein the method is performed by the end-user device, and wherein the method further comprises:

receiving, from an intelligent platform device and at both the end-user device and the cloud risk identification device, an updated risk identification policy data packet; and

synchronously updating, by the end-user device and the cloud risk identification device, a locally stored risk identification policy data packet.

10. The method according to claim 1, wherein the method is performed by the end-user device, and wherein the risk identification result cannot be determined because a computing capability of the end-user device is limited.

11. The method according to claim 1, wherein the method is performed by the end-user device, and wherein the risk identification result cannot be determined because the risk identification rule is not suitable for the end-user device.

12. A risk identification system comprising:

a risk identification apparatus comprising:

an end user device, and

a cloud risk identification device;

wherein the end user device of the risk identification apparatus is configured to execute the method according to any of claims 1-11.