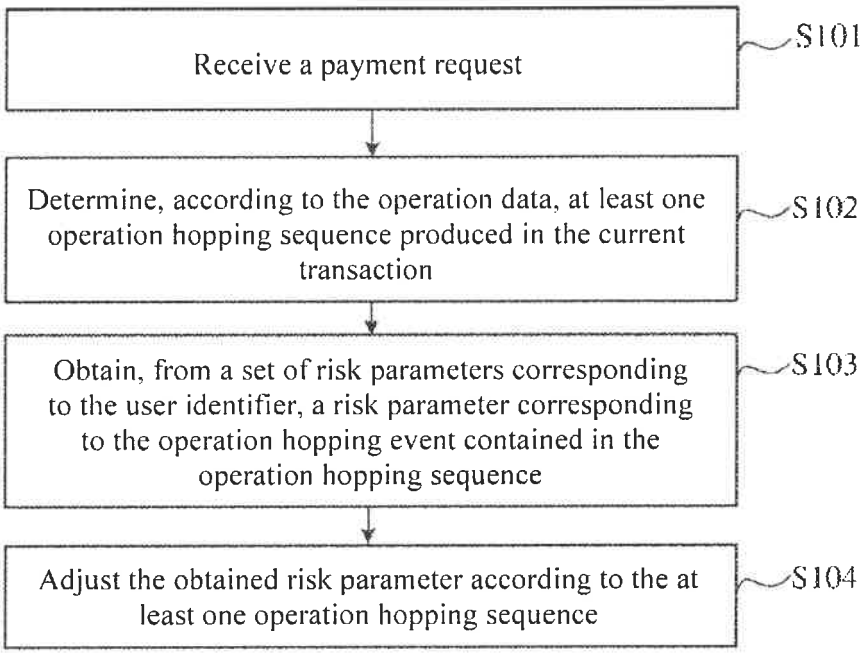

Receive a payment request
S101
Determine, according to the operation data, at least one operation hopping sequence produced in the current transaction
S102
Obtain, from a set of risk parameters corresponding to the user identifier, a risk parameter corresponding to the operation hopping event contained in the operation hopping sequence
S103
Adjust the obtained risk parameter according to the at least one operation hopping sequence
S104

FIG. 1

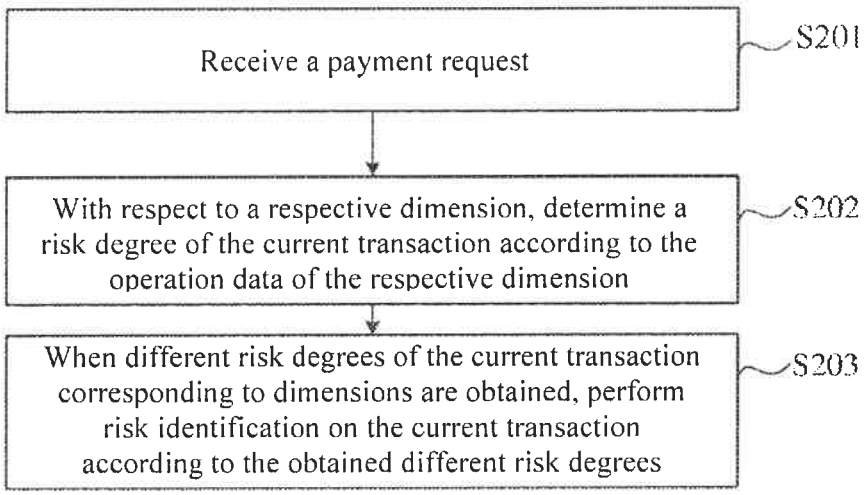

Receive a payment request
S201
With respect to a respective dimension, determine a risk degree of the current transaction according to the operation data of the respective dimension
S202
When different risk degrees of the current transaction corresponding to dimensions are obtained, perform risk identification on the current transaction according to the obtained different risk degrees
S203

FIG. 2

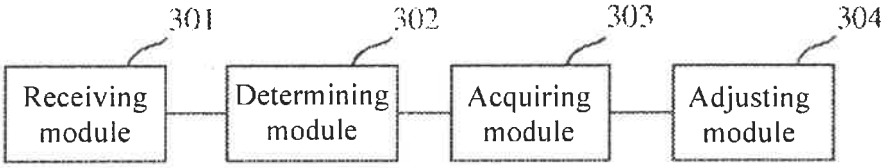


FIG. 3

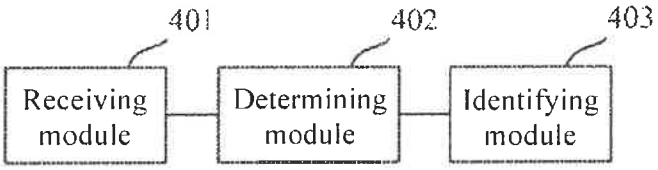


FIG. 4

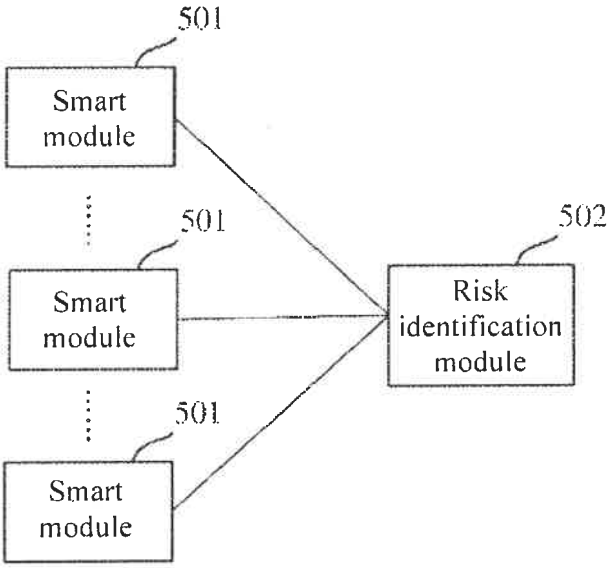


FIG. 5

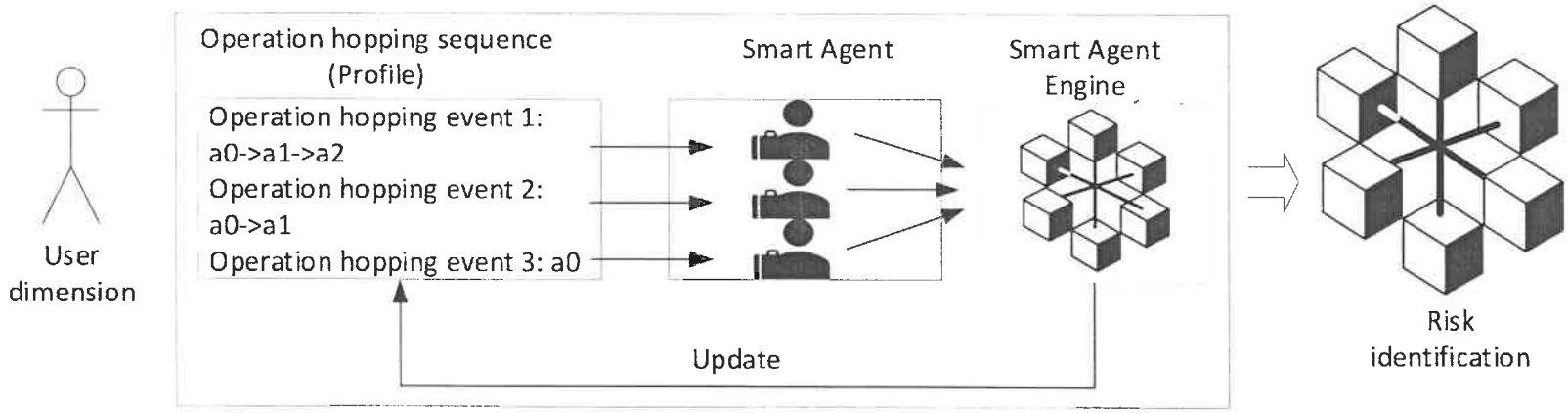

User dimension
Operation hopping sequence (Profile)
Operation hopping event 1: a0->a1->a2
Operation hopping event 2: a0->a1
Operation hopping event 3: a0
Smart Agent
Smart Agent Engine
Update
Risk identification
Smart module

FIG.6a

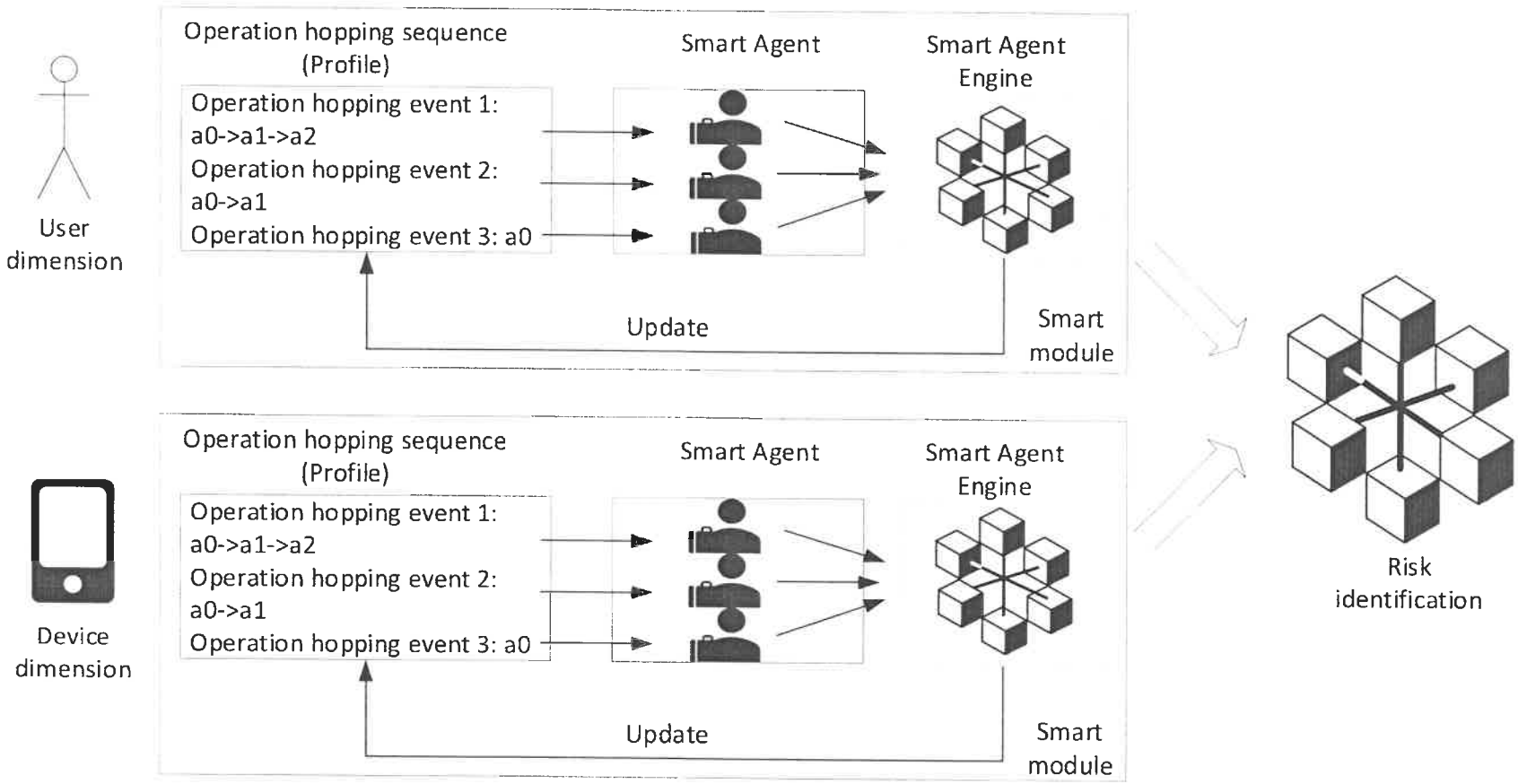

User dimension
Operation hopping sequence (Profile)
Operation hopping event 1: a0->a1->a2
Operation hopping event 2: a0->a1
Operation hopping event 3: a0
Smart Agent
Smart Agent Engine
Update
Smart module
Device dimension
Operation hopping sequence (Profile)
Operation hopping event 1: a0->a1->a2
Operation hopping event 2: a0->a1
Operation hopping event 3: a0
Smart Agent
Smart Agent Engine
Update
Smart module
Risk identification

FIG.6b

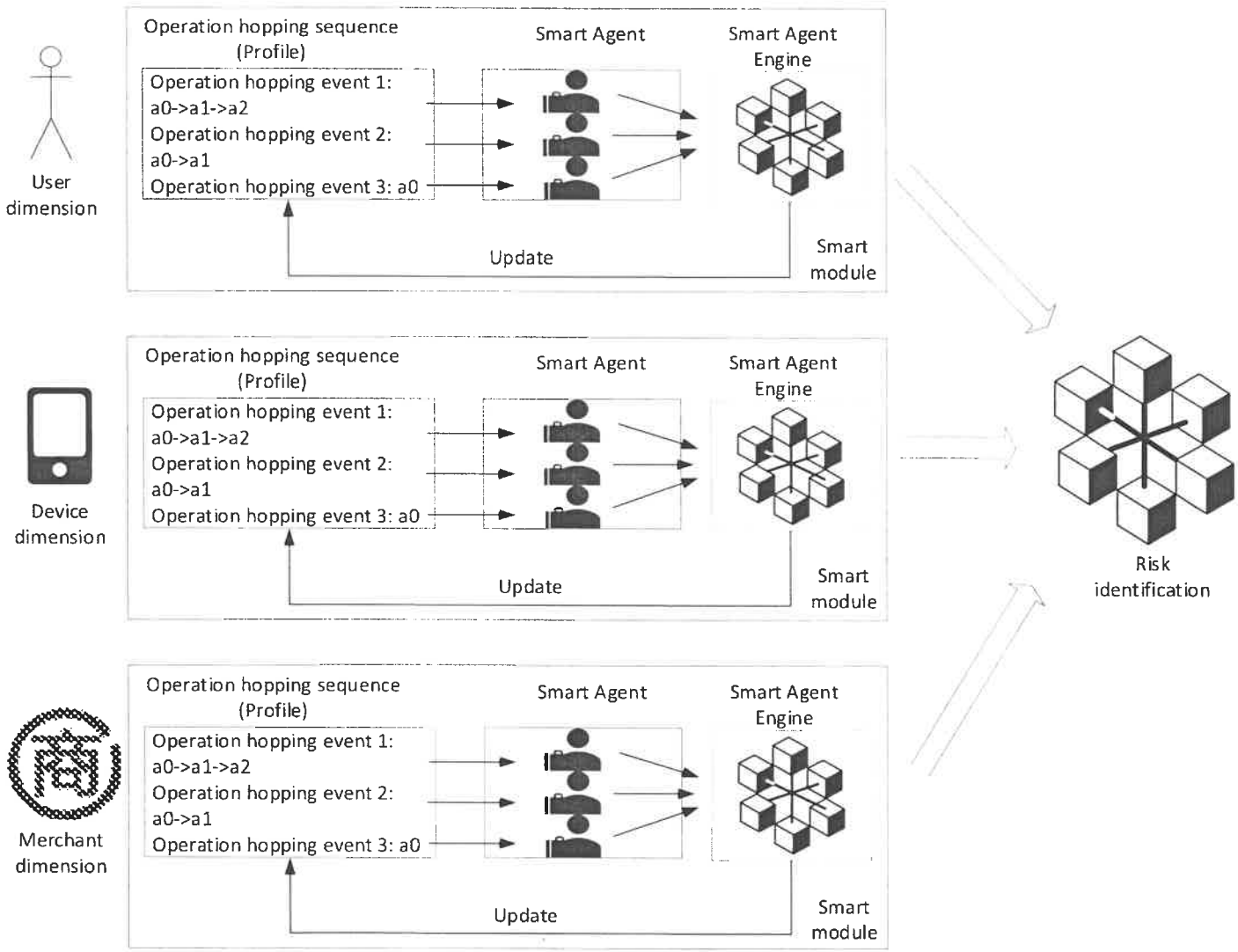

User dimension
Operation hopping sequence (Profile)
Operation hopping event 1: a0->a1->a2
Operation hopping event 2: a0->a1
Operation hopping event 3: a0
Smart Agent
Smart Agent Engine
Update
Smart module
Device dimension
Operation hopping sequence (Profile)
Operation hopping event 1: a0->a1->a2
Operation hopping event 2: a0->a1
Operation hopping event 3: a0
Smart Agent
Smart Agent Engine
Update
Smart module
Merchant dimension
Operation hopping sequence (Profile)
Operation hopping event 1: a0->a1->a2
Operation hopping event 2: a0->a1
Operation hopping event 3: a0
Smart Agent
Smart Agent Engine
Update
Smart module
Risk identification

FIG.6c

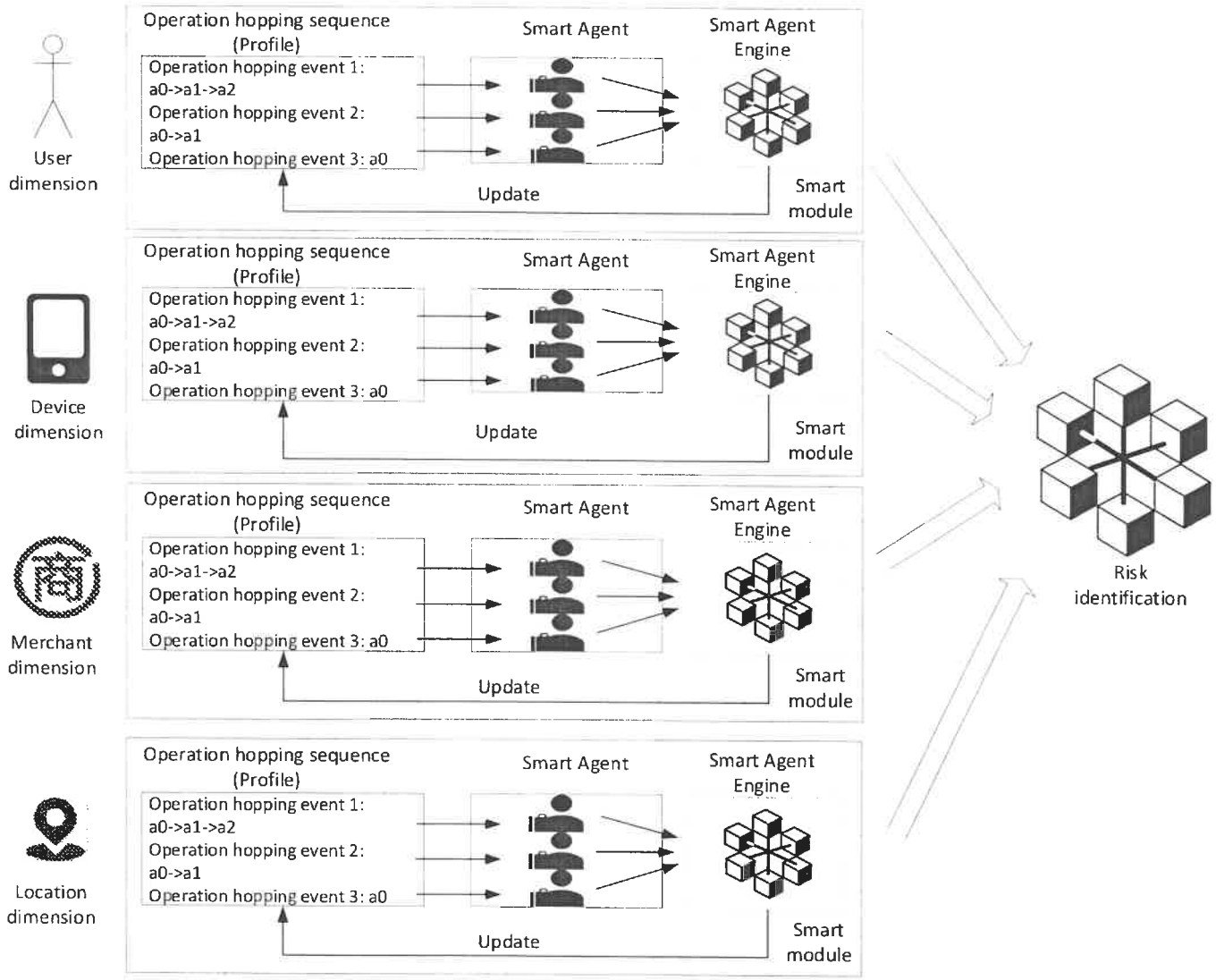

User dimension
Operation hopping sequence (Profile)
Operation hopping event 1: a0->a1->a2
Operation hopping event 2: a0->a1
Operation hopping event 3: a0
Smart Agent
Smart Agent Engine
Update
Smart module
Device dimension
Operation hopping sequence (Profile)
Operation hopping event 1: a0->a1->a2
Operation hopping event 2: a0->a1
Operation hopping event 3: a0
Smart Agent
Smart Agent Engine
Update
Smart module
Merchant dimension
Operation hopping sequence (Profile)
Operation hopping event 1: a0->a1->a2
Operation hopping event 2: a0->a1
Operation hopping event 3: a0
Smart Agent
Smart Agent Engine
Update
Smart module
Location dimension
Operation hopping sequence (Profile)
Operation hopping event 1: a0->a1->a2
Operation hopping event 2: a0->a1
Operation hopping event 3: a0
Smart Agent
Smart Agent Engine
Update
Smart module
Risk identification

FIG.6d