RISK IDENTIFICATION METHOD AND SYSTEM, AND STORAGE MEDIUM

ABSTRACT

This specification provides a risk identification method and system, and a storage medium. The risk identification method provided in this specification can be applied to perform, when there is no training data in a target scenario, risk identification on to-be-identified transaction data corresponding to the target scenario based on a risk identification model obtained through training based on historical data in another scenario different from the target scenario, to obtain a first risk identification result; and perform risk identification on the to-be-identified transaction data by using a preset identification rule corresponding to the target scenario based on the first risk identification result, to obtain and output a target risk identification result. According to the risk identification method provided in this specification, even in the target scenario without training data, an accurate risk identification result of the to-be-identified transaction data can be output.

FIG. 3