

TRANSACTION RISK DETECTION METHOD, APPARATUS, AND DEVICE

ABSTRACT

Implementations of the present specification disclose a transaction risk detection method,
5 apparatus, and device. The method includes: obtaining transaction purpose description information
provided by a plurality of different transaction initiators when the plurality of different transaction
initiators each initiate a target transaction to a same transaction target party in a same transaction
service; then converting, into a token sequence, a plurality of character sequences of the transaction
purpose description information provided by the plurality of different transaction initiators, the
10 token sequence including a plurality of sub-token sequences each corresponding to a character
sequence of transaction purpose description information provided by a transaction initiator; setting
a set of a first number of token positions for each sub-token sequence of the plurality of sub-token
sequences, and sequentially placing characters in each sub-token sequence of the plurality of sub-
token sequences at a corresponding set of the first number of token positions based on an order of
15 each sub-token sequence; and determining, based on a corresponding sub-token sequence placed
at each set of the first number of token positions, token information of a transaction initiator
corresponding to each set of the first number of token positions, and a text classification model,
whether the target transaction is at risk.

20 [FIG .1]