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(71) 申请人: 阿里巴巴集团控股有限公司 (ALIBABA GROUP HOLDING LIMITED) [—/CN]; 开曼群岛大开曼资本大厦一座四层 847 号邮箱, Grand Cayman (KY)。

(72) 发明人: 叶帆帆 (YE, Fanfan); 中国浙江省杭州市余杭区文一西路 969 号 3 号楼 5 楼阿里巴巴集团法务部, Zhejiang 311121 (CN)。

(74) 代理人: 北京博思佳知识产权代理有限公司 (BEIJING BESTIPR INTELLECTUAL PROPERTY LAW CORPORATION); 中国北京市海淀区上地三街 9 号嘉华大厦 B 座 409, Beijing 100085 (CN)。

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(54) Title: RISK CONTROL METHOD, RISK CONTROL DEVICE, ELECTRONIC DEVICE AND STORAGE MEDIUM

(54) 发明名称: 风险控制方法、风险控制装置、电子设备和存储介质

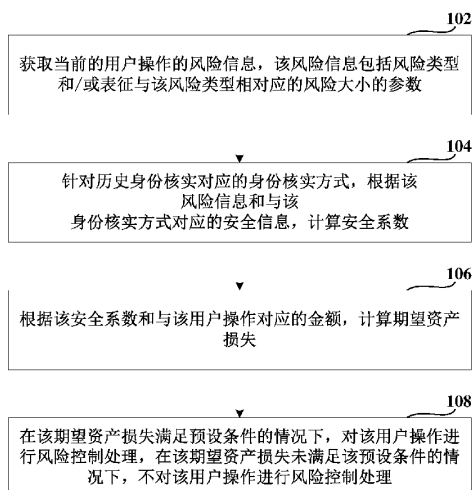


图 1

102 Acquire risk information for a current user operation, the risk information comprising a risk category and/or parameters which express a degree of risk corresponding to the risk category

104 Compute security parameters for an identity verification mode corresponding to historical identity verification according to the risk information and security information corresponding to the identity verification mode

106 Calculate an expected asset loss according to the security parameters and a monetary amount corresponding to the user operation

108 When said expected asset loss fulfills a preset condition, carry out regulated risk control processing for the user operation, and when said expected asset loss does not fulfill the preset condition, regulated risk control processing is not carried out for the user operation

(57) Abstract: Provided by the embodiments of the present description are a risk control method, a risk control device, an electronic device and a storage medium. The risk control method comprises: acquiring risk information for a current user operation; computing security parameters for an identity verification mode corresponding to historical identity verification according to the risk information and security information corresponding to the identity verification mode, and calculating an expected asset loss according to the security parameters and a monetary amount corresponding to the user operation; and when said expected asset loss fulfills a preset condition, carrying out regulated risk control processing for the user operation, otherwise regulated risk control processing is not carried out for the user operation.

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本国际公布:

— 包括国际检索报告 (条约第21条(3))。

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(57) 摘要: 本说明书实施例提供一种风险控制方法、风险控制装置、电子设备和存储介质。该风险控制方法包括: 获取当前的用户操作的风险信息; 针对历史身份核实对应的身份核实方式, 根据该风险信息和与该身份核实方式对应的安全信息, 计算安全系数, 根据该安全系数和与该用户操作对应的金额, 计算期望资产损失; 以及在该期望资产损失满足预设条件的情况下, 对该用户操作进行规定的风险控制处理, 否则不对该用户操作进行规定的风险控制处理。