

(12) 按照专利合作条约所公布的国际申请

(19) 世界知识产权组织
国际局



(10) 国际公布号
WO 2024/255645 A1

(43) 国际公布日
2024 年 12 月 19 日 (19.12.2024)

(51) 国际专利分类号:
G06F 21/32 (2013.01)

(21) 国际申请号: PCT/CN2024/097246

(22) 国际申请日: 2024 年 6 月 4 日 (04.06.2024)

(25) 申请语言: 中文

(26) 公布语言: 中文

(30) 优先权:
202310700650.6 2023年6月13日 (13.06.2023) CN

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(81) 指定国(除另有指明, 要求每一种可提供的国家保护): AE, AG, AL, AM, AO, AT, AU, AZ, BA, BB, BG, BH, BN, BR, BW, BY, BZ, CA, CH, CL, CN, CO, CR, CU,

(54) Title: DATA PROCESSING METHOD AND APPARATUS, AND COMPUTER DEVICE, STORAGE MEDIUM AND PRODUCT

(54) 发明名称: 数据处理方法、装置、计算机设备、存储介质及产品

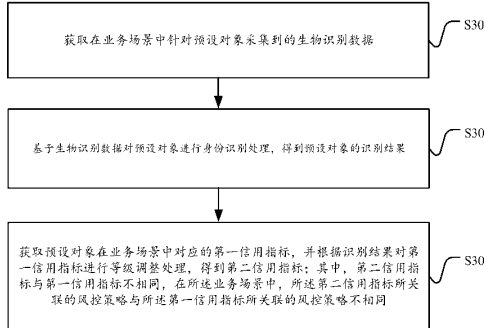


图 3

- S301 Acquire biological recognition data which is collected for a preset object in a service scenario
- S302 Perform identity recognition processing on the preset object on the basis of the biological recognition data, so as to obtain a recognition result for the preset object
- S303 Acquire a first credit index corresponding to the preset object in the service scenario, and perform grade adjustment processing on the first credit index according to the recognition result, so as to obtain a second credit index, wherein the second credit index is different from the first credit index, and in the service scenario, a risk control policy associated with the second credit index is different from a risk control policy associated with the first credit index

(57) Abstract: Provided in the present application are a data processing method and apparatus, and a computer device, a storage medium and a product. The method comprises: acquiring biological recognition data which is collected for a preset object in a service scenario; performing identity recognition processing on the preset object on the basis of the biological recognition data, so as to obtain a recognition result for the preset object; and acquiring a first credit index corresponding to the preset object in the service scenario, and performing grade adjustment processing on the first credit index according to the recognition result, so as to obtain a second credit

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CV, CZ, DE, DJ, DK, DM, DO, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IQ, IR, IS, IT, JM, JO, JP, KE, KG, KH, KN, KP, KR, KW, KZ, LA, LC, LK, LR, LS, LU, LY, MA, MD, MG, MK, MN, MU, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PA, PE, PG, PH, PL, PT, QA, RO, RS, RU, RW, SA, SC, SD, SE, SG, SK, SL, ST, SV, SY, TH, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, WS, ZA, ZM, ZW。

- (84) 指定国(除另有指明, 要求每一种可提供的地区保护): ARIPO (BW, CV, GH, GM, KE, LR, LS, MW, MZ, NA, RW, SC, SD, SL, ST, SZ, TZ, UG, ZM, ZW), 欧亚 (AM, AZ, BY, KG, KZ, RU, TJ, TM), 欧洲 (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, ME, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG)。

本国际公布:

— 包括国际检索报告(条约第21条(3))。

index, wherein the second credit index is different from the first credit index, and in the service scenario, a risk control policy associated with the second credit index is different from a risk control policy associated with the first credit index. The present application makes it possible to perform grade adjustment on a credit index of a user in a service scenario, so as to flexibly adjust a risk control policy for the user in the service scenario.

(57) 摘要: 本申请提出一种数据处理方法、装置、计算机设备、存储介质及产品。该方法包括: 获取在业务场景中针对预设对象采集到的生物识别数据; 基于生物识别数据对预设对象进行身份识别处理, 得到预设对象的识别结果; 获取预设对象在业务场景中对应的第一信用指标, 并根据识别结果对第一信用指标进行等级调整处理, 得到第二信用指标; 其中, 第二信用指标与第一信用指标不相同; 在业务场景中, 第二信用指标所关联的风控策略与第一信用指标所关联的风控策略不相同。本申请能够在业务场景中对用户的信用指标进行等级调整, 从而灵活调整该用户在业务场景下的风控策略。