

CLAIMS

What is claimed is:

1. A risk decision-making method, comprising:
 - receiving a risk decision-making request initiated by a local service system, the risk decision-making request comprising service information of a local service;
 - performing, based on the service information of the local service, risk assessment on the local service by using a first risk decision-making rule for the local service to determine a first risk assessment result for the local service, the first risk decision-making rule being obtained from a central server;
 - performing, based on the service information and/or the first risk assessment result, risk assessment on the local service by using a second risk decision-making rule to determine a second risk assessment result for the local service, the second risk decision-making rule being created locally; and
 - determining, based on a preset rule, a risk decision-making result for the local service based on the first risk assessment result and the second risk assessment result.
2. The method according to claim 1, wherein the first risk rule has at least one label corresponding to at least one local merchant, and the first risk rule for each merchant is packaged in the central server based on the label.
- ~~3. The method according to claim 1, wherein before the determining a risk decision-making result for the local service based on the first risk assessment result, the method further comprises:
 - ~~performing, based on the service information and/or the first risk assessment result, risk assessment on the local service by using a second risk decision-making rule to determine a second risk assessment result for the local service, the second risk decision-making rule being created locally;~~ and
 - ~~the determining a risk decision-making result for the local service based on the first risk assessment result comprises:~~
 - ~~determining, based on a preset rule, the risk decision-making result for the local service from the first risk assessment result and the second risk assessment result.~~~~
- ~~43.~~ The method according to claim ~~31~~, further comprising:
 - adjusting the second risk decision-making rule according to the risk decision-making result and the second risk assessment result if the determined risk decision-making result is different from the second risk assessment result.
- ~~54.~~ The method according to any one of claims 1 to ~~43~~, wherein the risk assessment result for the local service is one of the following:
 - rejecting the local service;
 - verifying the local service; and
 - accepting the local service.
- ~~65.~~ The method according to claim ~~54~~, wherein the preset rule comprises at least one of the following:
 - determining the first risk assessment result as the risk decision-making result for the local service;
 - determining the second risk assessment result as the risk decision-making result for the local service; and
 - determining a risk assessment result with a higher priority in the first risk assessment result and the second risk assessment result as the risk decision-making result for the local service.
- ~~76.~~ The method according to any one of claims 1 to ~~43~~, wherein the local service

comprises local services corresponding to at least two service categories, each local service has at least one service risk category, the first risk decision-making rule corresponds to the service risk category, and before the first risk assessment result for the local service is determined based on the service information by using the first risk decision-making rule obtained from the central server, the method further comprises:

- determining the service risk category of the local service based on the service information of the local service; and

- obtaining the corresponding first risk decision-making rule based on the service category and/or the service risk category of the local service.

87. The method according to claim 76, wherein the second risk decision-making rule corresponds to the service risk category, and before the performing, based on the service information and/or the first risk assessment result, risk assessment on the local service by using a second risk decision-making rule, the method further comprises:

- obtaining the corresponding second risk decision-making rule based on the service risk category of the local service.

98. A risk decision-making apparatus, comprising:

- a risk decision-making request receiving unit, configured to receive a risk decision-making request initiated by a local service system, the risk decision-making request comprising service information of a local service;

- a first risk assessment unit, configured to perform, based on the service information of the local service, risk assessment on the local service by using a first risk decision-making rule for the local service to determine a first risk assessment result for the local service, the first risk decision-making rule being obtained from a central server;

- a second risk assessment unit, configured to: before a risk decision-making result for the local service is determined based on the first risk assessment result, perform, based on the service information and/or the first risk assessment result, risk assessment on the local service by using a second risk decision-making rule to determine a second risk assessment result for the local service, the second risk decision-making rule being created locally; and

- a risk decision-making result determining unit, configured to determine, based on a preset rule, a risk decision-making result for the local service from the first risk assessment result and the second risk assessment result based on the first risk assessment result.

10. The apparatus according to claim 9, further comprising:

- ~~a second risk assessment unit, configured to: before the risk decision-making result for the local service is determined based on the first risk assessment result, perform, based on the service information and/or the first risk assessment result, risk assessment on the local service by using a second risk decision-making rule to determine a second risk assessment result for the local service, the second risk decision-making rule being created locally;~~

- ~~the risk decision-making result determining unit being configured to determine, based on a preset rule, the risk decision-making result for the local service from the first risk assessment result and the second risk assessment result.~~

119. The apparatus according to claim 108, further comprising:

- a rule adjustment unit, configured to adjust the second risk decision-making rule according to the risk decision-making result and the second risk assessment result if the determined risk decision-making result is different from the second risk assessment result.

1210. The apparatus according to any one of claims 9-8 to 119, wherein the risk assessment result for the local service is one of the following:

- rejecting the local service;
- verifying the local service; and
- accepting the local service.

1311. The apparatus according to claim 1210, wherein the preset rule comprises at least

one of the following:

- determining the first risk assessment result as the risk decision-making result for the local service;

- determining the second risk assessment result as the risk decision-making result for the local service; and

- determining a risk assessment result with a higher priority in the first risk assessment result and the second risk assessment result as the risk decision-making result for the local service.

[4412](#). The apparatus according to any one of claims [9-8](#) to [449](#), wherein the local service comprises local services corresponding to at least two service categories, each local service is at least in one service risk category, the first risk decision-making rule corresponds to the service risk category, and the apparatus further comprises:

- a service risk category determining unit, configured to determine the service risk category of the local service based on the service information of the local service before the first risk assessment result for the local service is determined based on the service information by using the first risk decision-making rule obtained from the central server; and

- a first risk decision-making rule obtaining unit, configured to obtain the corresponding first risk decision-making rule based on the service category and/or the service risk category of the local service.

[4513](#). The apparatus according to claim [4412](#), wherein the second risk decision-making rule corresponds to the service risk category, and the apparatus further comprises:

- a second risk decision-making rule obtaining unit, configured to obtain the corresponding second risk decision-making rule based on the service risk category of the local service before risk assessment is performed on the local service based on the service information and/or the first risk assessment result by using the second risk decision-making rule.

[4614](#). A computing device, comprising:

- at least one processor; and

- a memory, storing instructions, the instructions, when executed by the at least one processor, causing the at least one processor to perform the method according to any one of claims 1 to [87](#).

[4715](#). A non-transitory machine-readable storage medium, storing executable instructions, the instructions, when executed, causing the machine to perform the method according to any one of claims 1 to [87](#).