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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; 及

(71) 申请人 (仅对*US*): 李超 (LI, Chao) [CN/CN]; 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)。 赵华 (ZHAO, Hua) [CN/CN]; 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)。 董纯洁 (DONG, Chunjie) [CN/CN]; 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)。 金宏 (JIN, Hong) [CN/CN]; 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)。 章李杰 (ZHANG, Lijie) [CN/CN]; 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)。

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(54) **Title:** METHOD FOR ADJUSTING RISK PARAMETER, AND METHOD AND DEVICE FOR RISK IDENTIFICATION

(54) 发明名称: 一种调整风险参数的方法、风险识别方法及装置

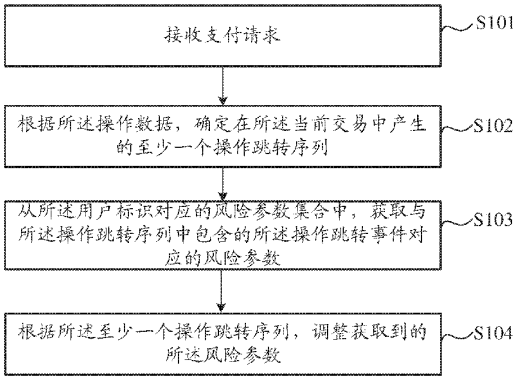


图 1

S101 RECEIVING A PAYMENT REQUEST
S102 ACCORDING TO THE OPERATION DATA, DETERMINING AT LEAST ONE OPERATION HOPPING SEQUENCE PRODUCED IN THE CURRENT TRANSACTION
S103 FROM A SET OF RISK PARAMETERS CORRESPONDING TO THE USER IDENTIFIER, ACQUIRING A RISK PARAMETER CORRESPONDING TO THE OPERATION HOPPING EVENT CONTAINED IN THE OPERATION HOPPING SEQUENCE
S104 ACCORDING TO THE AT LEAST ONE OPERATION HOPPING SEQUENCE, ADJUSTING THE ACQUIRED RISK PARAMETER

(57) **Abstract:** Disclosed are a method for adjusting a risk parameter, and a method and device for risk identification. On the one hand, operation data related to one transaction is converted into at least one operation hopping sequence, each operation hopping sequence further comprises at least one operation hopping event, each operation hopping event corresponds to a risk parameter, and then, the operation data related to one transaction is actually discretized into a plurality of independent operation hopping events; and on the other hand, with respect to various user identifiers registered on a client providing electronic trading services, a set of various risk parameters

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(74) 代理人:北京国昊天诚知识产权代理有限公司(CO-HORIZON INTELLECTUAL PROPERTY INC.); 中国北京市朝阳区小关北里甲2号渔阳置业大厦B座605, Beijing 100029 (CN)。

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in one-to-one correspondence to the various user identifiers is set, and real-time on-line updating of the various risk parameters is supported. By means of the method for risk identification as claimed in the present application, on the one hand, the high-cost manual filling-in is avoided, and risk parameters can be dynamically updated on line without waiting for several months for a risk identification system to be retrained, thus completing the filling-in for the risk identification system in a timely manner.

(57) 摘要: 本申请公开了一种调整风险参数的方法、风险识别方法及装置。一方面，将一次交易涉及的操作数据转化为至少一个操作跳转序列，每个操作跳转序列又包含至少一个操作跳转事件，每个操作跳转事件都对应有一个风险参数，那么，一次交易涉及的操作数据实际上被离散化为若干个独立的操作跳转事件；另一方面，针对在提供电子交易服务的客户端上注册的各用户标识，设置与各用户标识一一对应的各风险参数集合，并支持对各风险参数进行在线实时更新。通过本申请所要求保护的风险识别方法，一方面可以避免人工补防的高成本，另一方面也无需等待风险识别系统长达数月的重训，就能实现对风险参数的在线动态更新，及时对风险识别系统完成补防。