

THRESHOLD DETERMINING AND IDENTITY VERIFICATION METHOD, APPARATUS, ELECTRONIC DEVICE, AND STORAGE MEDIUM

ABSTRACT

5 Embodiments of the present disclosure disclose threshold determining and
identity verification methods, apparatuses, electronic devices, and storage media. The
threshold determining method includes: obtaining predetermined target values
respectively corresponding to multiple identification models for identity verification,
where the predetermined target values are used to indicate expected target
10 identification capabilities of the identification models for identity verification; and
determining user service variable values and identity verification thresholds
respectively corresponding to the multiple identification models for identity
verification based on the predetermined target values, where the user service variable
values are used for classification of active users and inactive users, and the identity
15 verification thresholds are used by the identification models for identity verification to
exclude users who need strong verification from the inactive users. In the present
disclosure, users at risk can be identified from the inactive users while a range of
inactive users is maximized. As such, weak identity verification demands of inactive
users can be satisfied, and the users who need strong identity verification can be
20 identified from the inactive users, which can achieve a balance between user
experience and risk control.

FIG. 1