CLAIMS

1. A method for risk identification, the method comprising:

receiving by an end-user device, a financial service processing request;

extracting by the end-user device, service data, from the financial service processing request;

performing by the end-user device, first risk identification on the financial service processing request based on a first stored risk identification rule or a first stored risk identification model with reference to the service data to generate a risk identification result;

determining by the end-user device, whether the risk identification result is a definite result or an indefinite result, the definite result providing a definite direction for risk control, and the indefinite result indicating that the risk identification result cannot be determined and not providing a definite direction for risk control; and

in response to determining that the risk identification result is the indefinite result, sending by the end-user device, a risk identification request that comprises the service data to a cloud risk identification device, wherein the risk identification request is used to request the cloud risk identification device to perform second risk identification on the financial service processing request.

2. The method according to claim 1, further comprising:

in response to determining that the risk identification result is the definite result, synchronizing the determined risk identification result and the service data to the cloud risk identification device.

3. The method according to claim 1, further comprising:

receiving a risk identification result sent by the cloud risk identification device; and

performing risk control on the financial service processing request based on the received risk identification result.

4. The method according to any one of claims 1 to 3, wherein performing first risk identification on the financial service processing request based on the first stored risk identification rule or a first stored risk identification model with reference to the service data comprises:

processing the service data; and

performing first risk identification on the financial service processing request based on

the first stored risk identification rule and an analysis result.

5. A method according to any one of claims 1 to 4, wherein the second risk identification on the financial service processing request is performed based on a second stored risk identification rule or a second stored risk identification model with reference to the service data (202).

6. The method according to claim 1, wherein in response to determining that the risk identification result is the definite result, sending the risk identification result and the service data to the cloud risk identification device to be used as a training sample.

7. The method according to any of claims 1 to 6, further comprising receiving from an intelligent platform device an update of a risk identification policy data packet; and updating a locally stored risk identification policy data packet with the update synchronously with the cloud risk identification device.

8. The method according to any of claims 1 to 7, further comprising determining a service indicator corresponding to the service data based on the collected service data.

9. The method according to claim 8, wherein the service indicator comprises at least one of a count value, a sum value, a start value, an end value, a difference value, an average value, a standard deviation, a maximum value, and a minimum value of the service data in a predetermined time window.

10. The method according to any of claims 1 to 9, further comprising processing a characteristic of occurrence frequency of the financial service processing request.

11. A risk identification apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 10.