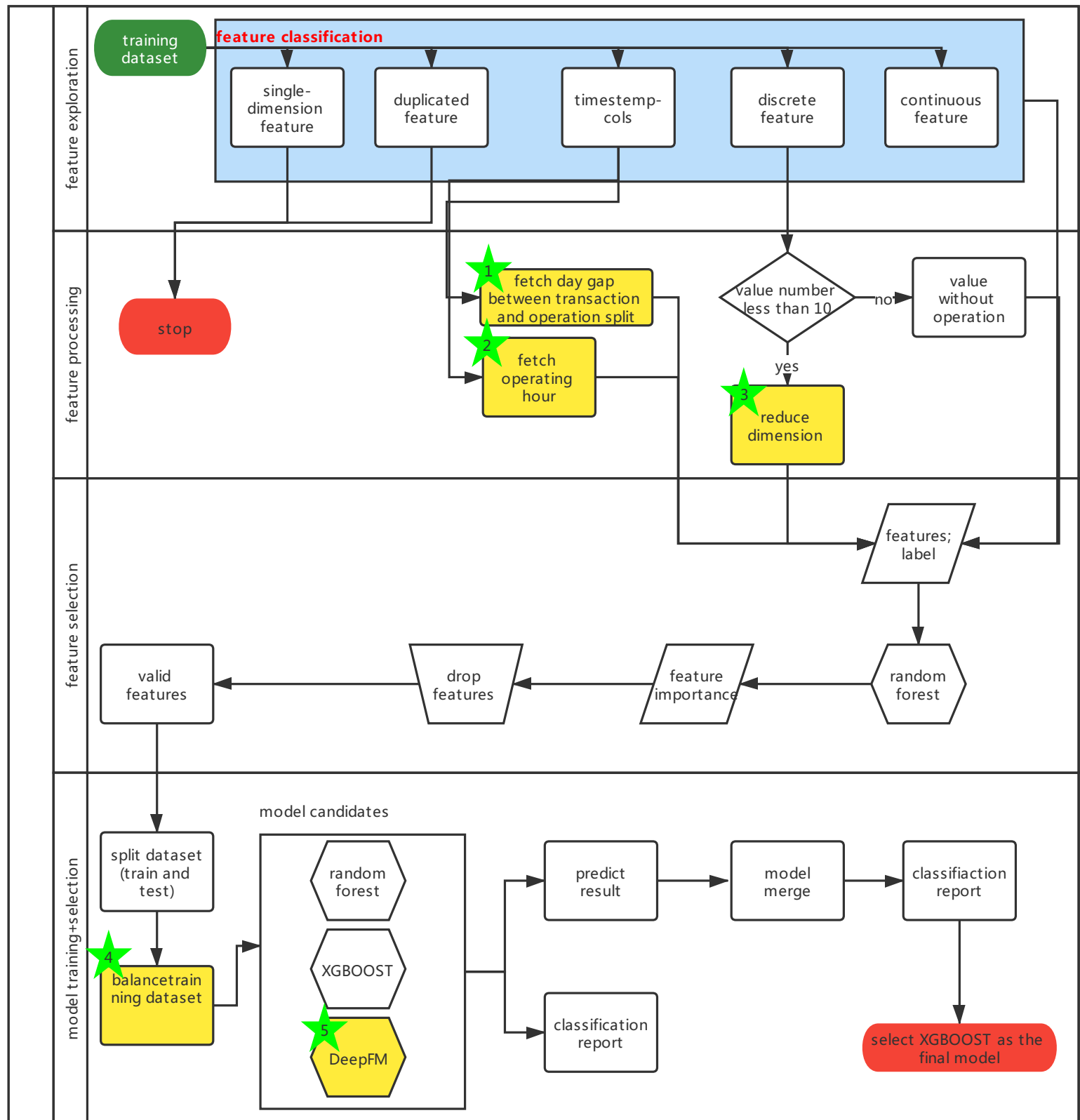


The blocks with star represents innovation



★ ★ Extracting new feature,related to fraud, from date format

★ Using risk ratio,corresponding to the tags in the data,to cluster the sparse tag values;

★ Adopting down-sampling method to improve the recall rate of fraudulent label data;

★ Using DeepFM (deep neural network), based on the original model, the parameter sharing is further expanded, which is mainly reflected in the sharing of embedding parameters in different fields but with the same meaning.