CLAIMS

1. A data processing method for joint loan, comprising:

obtaining a plurality of pieces of transaction data of a transaction;

performing data distribution processing on the plurality of pieces of transaction data to determine a plurality of pieces of normal transaction data;

performing integration and assembly processing on a plurality of pieces of normal transaction data of the transaction, from a time instant at which a transaction request is initiated to a time instant at which the transaction is processed, to obtain full transaction chain monitoring information;

generating a plurality of pieces of index data for a routing rule based on the full transaction chain monitoring information;

obtaining a routing rule corresponding to a leading bank;

obtaining, based on the routing rule corresponding to the leading bank, verification index data of a plurality of participating banks corresponding to the routing rule corresponding to the leading bank from the plurality of pieces of index data, wherein the verification index data of the participating banks comprises one or more of: an abnormal circuit breaker, a credit-granting approval time limit, a record indicating whether a customer is rejected in last X days, a credit-granting approval rate in last X months, and a credit-granting rejection rate in the last X months, where X is a positive integer;

filtering out, based on the routing rule corresponding to the leading bank and the verification index data of the plurality of participating banks, a participating bank that is not suitable for the leading bank to determine an available participating bank; and

sending a credit-granting application transaction to the available participating bank.

2. The data processing method according to claim 1, wherein after performing data distribution processing on the plurality of pieces of transaction data to determine the plurality of pieces of normal transaction data, the method further comprises:

performing data distribution processing on the transaction data to determine abnormal

transaction data;

labeling, in a case that the number of occurrences of abnormal transaction data reaches a predetermined number in a predetermined time period, the transaction as a circuit-breaker transaction; and

sending a circuit breaker notification, wherein the circuit breaker notification indicates that a circuit breaker occurs for the transaction.

3. The data processing method according to claim 1, wherein the performing integration and assembly processing on a plurality of pieces of normal transaction data of the transaction, from a time instant at which a transaction request is initiated to a time instant at which the transaction is processed, to obtain full transaction chain monitoring information comprises:

for each of the plurality of pieces of transaction data,

determining whether the piece of transaction data exists in a message queue based on a unique transaction ID, performing analysis processing on the piece of transaction data in a case that the piece of transaction data does not exist in the message queue, and skipping the piece of transaction data in a case that the piece of transaction data exists in the message queue;

in performing analysis processing on the piece of transaction data, labeling the piece of transaction data by:

labeling the piece of transaction data with a first mark in a case that the piece of transaction data is in a first final state, wherein the first final state is a state in which a receiver returns a processing result of the transaction, and both a transaction starting time instant and a transaction ending time instant exist;

labeling the piece of transaction data with a second mark in a case that the piece of transaction data is in an initial state, wherein the initial state is a state in which a receiver returns that the transaction is in a processing state, and a transaction starting time instant exists and a transaction ending time instant does not exist; and

labeling the piece of transaction data with a second mark in a case that the piece of transaction data is in a second final state, wherein the second final state is a state in which a receiver returns a processing result of the transaction, and a transaction ending

time instant exists and a transaction starting time instant does not exist;

obtaining transaction data labeled with the second mark, and merging transaction states, transaction starting time instants, transaction ending time instants, codes of a leading bank, codes of a participating bank, types of a customer certificate, the numbers of the customer certificate, application numbers, and credit-using numbers of all transaction data labeled with the second label; and

determining, in a case that the merged transaction data is in the first final state, the merged transaction data as the full transaction chain monitoring information.

4. The data processing method according to claim 1, wherein before obtaining the routing rule corresponding to the leading bank, the method further comprises:

obtaining routing switch configuration information of a participating bank;

filtering out a participating bank with routing switch configuration information indicating that a routing switch is in a closed state;

obtaining project configuration information of the leading bank;

obtaining an asset access condition based on the project configuration information of the leading bank; and

filtering out, based on the asset access condition, a participating bank not meeting the asset access condition.

5. The data processing method according to claim 1 or 4, wherein the filtering out, based on the routing rule corresponding to the leading bank and the verification index data of the plurality of participating banks, a participating bank that is not suitable for the leading bank comprises:

filtering out the participating bank that is not suitable for the leading bank based on a comparison result between the verification index data of the plurality of participating banks and the routing rule

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6. The data processing method according to claim 5, wherein

after generating the plurality of pieces of index data for the routing rule based on the full transaction chain monitoring information, the method further comprises:

generating index data related to a credit-granting ranking based on the full transaction chain monitoring information, wherein the index data comprises one or more of: a response rate, a loan success rate, a capital cost, and the credit-granting approval time limit; and

after filtering out, based on the routing rule corresponding to the leading bank and the verification index data of the plurality of participating banks, the participating bank that is not suitable for the leading bank, the method further comprises:

obtaining the index data related to the credit-granting ranking;

determining a credit-granting score of each of the participating banks based on one or more of the response rate, the loan success rate, the capital cost, and the credit-granting approval time limit; and

determining a priority of the available participating bank based on the credit-granting score of each of the participating banks.

7. The data processing method according to claim 5, wherein the sending a credit-granting application transaction to the available participating bank comprises:

in a case that a credit-granting sending mode in product configuration information of the leading bank is a mode of finding a plurality of joint parties, sending a credit-granting application transaction to each of available participating banks, and receiving a return result from each of the available participating banks; and

in a case that a credit-granting sending mode in product configuration information of the leading bank is a mode of finding a joint party one by one, ranking the available participating banks in an ascending order based on credit-granting scores of the participating banks, and sending credit-granting application transactions to the available participating banks one by one, wherein if a current participating bank returns a credit-granting failure result, a credit-granting application transaction is sent to a subsequent participating bank, and if a current participating bank returns a credit-granting success result, no credit-granting

application transaction is sent to a subsequent participating bank.

8. A computer-readable storage medium storing a computer program, wherein the computer program, when executed by a processor, causes the processor to perform the data processing method for joint loan according to any one of claims 1 to 7.

9. A computer device, comprising:

one or more processors; and

a memory, storing one or more programs, wherein

the one or more programs, when executed by one or more processors, cause the one or more processors to perform the data processing method for joint loan according to any one of claims 1 to 7.

10. A data processing system for joint loan, comprising:

a first server, configured to: obtain a plurality of pieces of transaction data of a transaction; perform data distribution processing on the plurality of pieces of transaction data to determine a plurality of pieces of normal transaction data; perform integration and assembly processing on a plurality of pieces of normal transaction data of the transaction, from a time instant at which a transaction request is initiated to a time instant at which the transaction is processed, to obtain full transaction chain monitoring information; and generate a plurality of pieces of index data associated with a routing rule based on the full transaction chain monitoring information; and

a second server, configured to: obtain a routing rule corresponding to a leading bank; obtain, based on the routing rule corresponding to the leading bank, verification index data of a plurality of participating banks corresponding to the routing rule corresponding to the leading bank from the plurality of pieces of index data; filter out, based on the routing rule corresponding to the leading bank and the verification index data of the plurality of participating banks, a participating bank that is not suitable for the leading bank to determine an available participating bank; and send a credit-granting application transaction to the available participating bank; wherein the verification index data of the participating banks

comprises one or more of: an abnormal circuit breaker, a credit-granting approval time limit, a record indicating whether a customer is rejected in last X days, a credit-granting approval rate in last X months, and a credit-granting rejection rate in the last X months, where X is a positive integer.

11. A data processing system for joint loan, comprising:

a first server, configured to:

obtain a plurality of pieces of transaction data of a transaction; perform data distribution processing on the plurality of pieces of transaction data to determine a plurality of pieces of normal transaction data; perform integration and assembly processing on a plurality of pieces of normal transaction data of the transaction, from a time instant at which a transaction request is initiated to a time instant at which the transaction is processed, to obtain full transaction chain monitoring information; generate a plurality of pieces of index data based on the full transaction chain monitoring information, wherein the plurality of pieces of index data comprise verification index data of a plurality of participating banks and a plurality of pieces of index data related to a credit-using ranking, and the verification index data of the participating banks comprises one or more of: an abnormal circuit breaker, a credit-granting approval time limit, a record indicating whether a customer is rejected in last X days, a credit-granting approval rate in last X months, and a credit-granting rejection rate in the last X months, where X is a positive integer; and

a second server, configured to:

receive credit-granting application information, and obtain a routing rule corresponding to a leading bank based on the credit-granting application information; obtain, based on the routing rule, verification index data of a plurality of participating banks corresponding to the routing rule from the plurality of pieces of index data; filter out, based on the routing rule and the verification index data of the plurality of participating banks, a participating bank that is not suitable for the leading bank to determine an available participating bank; send a credit-granting application transaction to the available participating bank; and

receive credit-using application information; obtain a corresponding credit-granting application result based on the credit-using application information; obtain the plurality of pieces of index data related to the credit-using ranking; calculate credit-using scores of

participating banks based on the plurality of pieces of index data related to the credit-using ranking; rank the participating banks in an ascending order based on the credit-using scores of the participating banks; and send a credit-using application transaction to each of the participating banks based on the ascending order.