CLAIMS

1. A method for obtaining a payment threshold, the method comprising:

obtaining a known first payment threshold of a user at a first moment;

determining a payment threshold variation between a second moment and the first moment according to a pre-obtained payment threshold change rule, wherein the payment threshold change rule is obtained after data processing is performed on historical transaction data of the user at different moments; and

determining a payment threshold of the user at the second moment according to the first payment threshold and the payment threshold variation.

2. The method of claim 1, wherein the process of obtaining the payment threshold change rule comprises:

performing first data processing on the historical transaction data of the user at different moments according to a preset rule to obtain a first data sequence;

performing second data processing on the first data sequence to obtain a second data sequence; and

performing regression analysis on the second data sequence to obtain the payment threshold change rule.

3. The method of claim 2, wherein the step of performing first data processing on the historical transaction data of the user at different moments according to a preset rule to obtain a first data sequence comprises:

determining a data quantile according to a preset user interruption rate; and

assigning values to the historical transaction data of the user at different moments according to the data quantile to obtain the first data sequence.

4. The method of claim 2, wherein the step of performing second data processing on the first data sequence to obtain a second data sequence comprises:

performing a difference operation on the first data sequence to obtain a differential sequence; and

performing a Log conversion on the differential sequence to obtain the second data sequence.

5. The method of claim 2, wherein the step of performing regression analysis on the second data sequence to obtain the payment threshold change rule comprises:

establishing a regression model according to the second data sequence; and

obtaining the payment threshold change rule according to the regression model when a residual error obeys a normal distribution.

6. The method of any one of claims 1 to 5, further comprising correcting the payment threshold change rule according to a preset condition.

7. The method of claim 6, wherein the step of correcting the payment threshold change rule according to a preset condition comprises the steps of:

obtaining a correction amount;

adjusting the first data sequence according to the obtained correction amount; and

obtaining a corrected payment threshold change rule.

8. The method of any one of claims 1 to 6, wherein historical transaction data comprises transaction amounts or number of transactions.

9. A device for obtaining a payment threshold, comprising multiple units configured to perform the method of any one of claims 1 to 8.