ABSTRACT

Embodiments of the present application provide a method and device for obtaining a payment threshold. The method for obtaining a payment threshold includes: 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; determining a payment threshold of the user at the second moment according to the first payment threshold and the payment threshold variation, wherein the payment threshold change rule is obtained after data processing is performed on historical transaction data of the user at different moments. The method achieves automatic obtaining of a payment threshold. Also, an operator does not need to frequently log onto the back-end to frequently interact with a back-end server, thus improving the efficiency of obtaining a payment threshold.