CLAIMS

1. A computer-implemented method for a payment service platform, the method comprising:

using a processor to receive, from a plurality of aggregating processors, historical transaction data (HTD) which includes historical transactions associated with different transaction classifications and different freelancers from freelancer processors indicating freelance activity;

using the processor to use the received HTD, performing the following:

for each historical transaction of each transaction classification, determining a repayment interval between a risk assessment date (RAD) and a repayment date, and determining a buffer interval between the RAD and an eligible date (ED) which is shorter than the repayment interval and satisfies a predetermined return rate;

for each transaction classification, determining, from the buffer intervals associated therewith, an initial buffer interval value, and adjusting the initial buffer interval value to determine a relevant buffer interval value based on a predetermined buffer condition;

receiving an advance service request having a calculation date which is for determining a plurality of eligible outstanding receivables;

using the processor to receive, from the plurality of aggregating processors, a plurality of outstanding receivables associated with input from the freelancer processors indicating outstanding transactions of a freelancer as of the calculation date;

based on an elapse of the calculation date from a risk assessment date of each outstanding transaction by at least the relevant buffer interval value, selecting the eligible outstanding receivables from among the outstanding receivables;

for each eligible outstanding receivable, based on an allowance for default risk associated with a transaction classification of the each eligible outstanding receivable, and further based on an outstanding concentrated risk due to proportion of the each eligible outstanding receivable in relation to the outstanding receivables, determining a receivable credit limit; and

based on input from the freelancer processors indicating a freelancer credit limit associated with the freelancer and an aggregated total of the receivable credit limit of each eligible outstanding receivable, determining an outstanding balance limit associated with the freelancer as of the calculation date;

generating, for display on a display, a numerical outstanding balance limit value based on the determined outstanding balance limit associated with the freelancer;

using the processor to receive an input of an advance payment which is no more than the numerical outstanding balance limit value associated with the freelancer; and

using the processor to generate a transfer instruction which is to cause a transfer of the advance amount to the freelancer; and

using the processor to output the transfer instruction to the payment service platform, wherein an application programming interface (“API”) is disposed between the plurality of aggregating processors and the payment service platform.

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

using the processor to use the received HTD for performing the following:

for each transaction classification, determining a default rate and, based thereon, determining the allowance for default risk.

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

for each input from the freelancer processors, based on the outstanding receivables, the relevant buffer interval, the allowance for default risk, and/or the outstanding concentrated risk, determining the freelancer credit limit which satisfies a predetermined advance condition.

4. The method according to any one of claim 1 to claim 3, further comprising:

using the received historical transaction data, performing the following:

for each input from the freelancer processors, assigning at least one of a plurality of bias classifications thereto,

wherein the bias classifications are selected from any two or more selected from the group consisting of transaction classification, repayment interval, transaction count in each transaction classification, default rate.

5. The method according to any one of claim 1 to claim 7, wherein the outstanding receivables include invoices generated by the payment service platform.

6. A payment service platform comprising:

a memory storage device and a computer processor communicably coupled thereto, wherein the computer processor is configured to:

receive, from a plurality of aggregating processors, historical transaction data (HTD) which includes historical transactions associated with different transaction classifications and different input from freelancer processors indicating freelance activity;

using the received historical transaction data, perform the following:

for each historical transaction of each transaction classification, determining a repayment interval between a risk assessment date (RAD) and a repayment date, and

determining a buffer interval between the RAD and an eligible date (ED) which is shorter than the repayment interval and satisfies a predetermined return rate; and

for each transaction classification, determining, from the buffer intervals associated therewith, an initial buffer interval value, and adjusting the initial buffer interval value to determine a relevant buffer interval value which satisfies a predetermined buffer condition;

receiving an advance service request having a calculation date which is for determining the eligible income receivables;

receiving, from the aggregating processors, a plurality of outstanding receivables associated with input from the freelancer processors indicating outstanding transactions of a freelancer as of the calculation date;

based on an elapse of the calculation date from a risk assessment date of each outstanding transaction by at least the relevant buffer interval value, select the eligible outstanding receivables from among the outstanding receivables;

for each eligible outstanding receivable, based on an allowance for default risk associated with a transaction classification of the each eligible outstanding receivable, and further based on an outstanding concentrated risk due to proportion of the each eligible outstanding receivable in relation to the outstanding receivables, determine a receivable credit limit;

based on input from the freelancer processors indicating a freelancer credit limit associated with the freelancer and an aggregated total of the receivable credit limit of each eligible outstanding receivable, determine an outstanding balance limit associated with the freelancer as of the calculation date;

generate, for display on a display, a numerical outstanding balance limit value based on the determined outstanding balance limit associated with the freelancer;

receive an input of an advance payment which is no more than the numerical outstanding balance limit value associated with the freelancer;

generate a transfer instruction configured to cause a transfer of the advance amount to the freelancer; and

output the transfer instruction to the payment service platform, wherein an application programming interface (“API”) is disposed between the plurality of aggregating processors and the payment service platform.

7. The payment service platform according to claim 6, wherein the computer processor is further configured to:

using the received HTD, perform the following:

for each transaction classification, determine a default rate and, based thereon, determining the allowance for default risk.

8. The payment service platform according to claim 7, wherein the computer processor is further configured to:

for each input from the freelancer processors, based on the outstanding receivables, the relevant buffer interval, the allowance for default risk, and/or the outstanding concentrated risk, determine the freelancer credit limit which satisfies a predetermined advance condition.

9. The payment service platform according to any one of claim 6 to claim 8, wherein the processor is further configured to:

using the received HTD, perform the following:

for each input from the freelancer processors, assign at least one of a plurality of bias classifications thereto,

wherein the bias classifications are selected from any two or more selected from the group consisting of transaction classification, repayment interval, transaction count in each transaction classification, default rate.

10. The payment service platform according to any one of claim 6 to claim 9, wherein the outstanding receivables include invoices generated by the payment service platform.

11. A non-transitory, computer readable medium, comprising code that, when executed, directs a computer processor to perform the method according to any one of claims 1 to 5.