(12) 按照专利合作条约所公布的国际申请

(19) 世界知识产权组织
国 际 局

(43) 国际公布日
2019 年 12 月 5 日 (05.12.2019)

WIPO | PCT

(10) 国际公布号
WO 2019/227415 A1

(51) 国际专利分类号:
G06Q 40/02 (2012.01)

(21) 国际申请号: PCT/CN2018/089315

(22) 国际申请日: 2018 年 5 月 31 日 (31.05.2018)

(25) 申请语言: 中文

(26) 公布语言: 中文

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(84) 指定国(除另有指明，要求每一种可提供的地区保护): ARIPO (BW, GH, GM, KE, LR, LS, MW, MZ,

(54) **Title:** SCORECARD MODEL ADJUSTMENT METHOD, DEVICE, SERVER AND STORAGE MEDIUM

(54) **发明名称**: 一种评分卡模型的调整方法、装置、服务器及存储介质

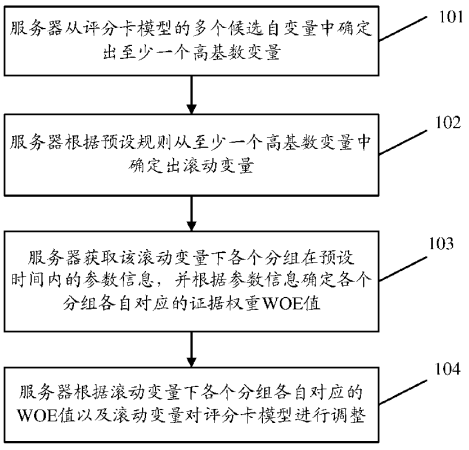


图 1

101 A server determines at least one high cardinality variable from a plurality of candidate independent variables of a scorecard model
102 The server determines, from the at least one high cardinality variable, a scrolling variable according to a preset rule
103 The server acquires parameter information of packets of the scrolling variable within a preset time, and determines, according to the parameter information, weight of evidence (WOE) values corresponding to the respective packets
104 The server adjusts the scorecard model according to the scrolling variable and the WOE values corresponding to the respective packets of the scrolling variable

(57) **Abstract:** A scorecard model adjustment method, a device, a server and a storage medium. The method comprises: determining at least one high cardinality variable from a plurality of candidate independent variables of the scorecard model; determining, from the at least one high cardinality variable, a scrolling variable according to a preset rule, the scrolling variable including at least one packet; acquiring parameter information of each packet of the at least one packet within a preset time, and determining, according to the parameter information, a weight of evidence (WOE) value corresponding to the respective packet; adjusting the scorecard model according to the WOE value corresponding to the respective packet and the scrolling variable. The present invention can select a scrolling variable into a scorecard model, and use the scrolling variable to adjust the scorecard model, facilitating the improvement of the accuracy of a risk prediction result of the scorecard model.

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NA, RW, SD, SL, ST, SZ, TZ, UG, ZM, ZW), 欧亚 (AM, AZ, BY, KG, KZ, RU, TJ, TM), 欧洲 (AL, AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HR, HU, IE, IS, IT, LT, LU, LV, MC, MK, MT, NL, NO, PL, PT, RO, RS, SE, SI, SK, SM, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, KM, ML, MR, NE, SN, TD, TG)。

本国际公布:
— 包括国际检索报告(条约第21条(3))。

(57) 摘要: 一种评分卡模型的调整方法、装置、服务器及存储介质，其中，所述方法包括：从所述评分卡模型的多个候选自变量中确定出至少一个高基数变量；根据预设规则从所述至少一个高基数变量中确定出滚动变量，所述滚动变量下包括至少一个分组；获取所述至少一个分组中的各个分组在预设时间内的参数信息，并根据所述参数信息确定所述各个分组各自对应的证据权重WOE值；根据所述各个分组各自对应的WOE值以及所述滚动变量对所述评分卡模型进行调整。采用本发明，可以将滚动变量选入评分卡模型，并利用该滚动变量对评分卡模型进行调整，有利于提高评分卡模型风险预测结果的准确性。