FIGURES

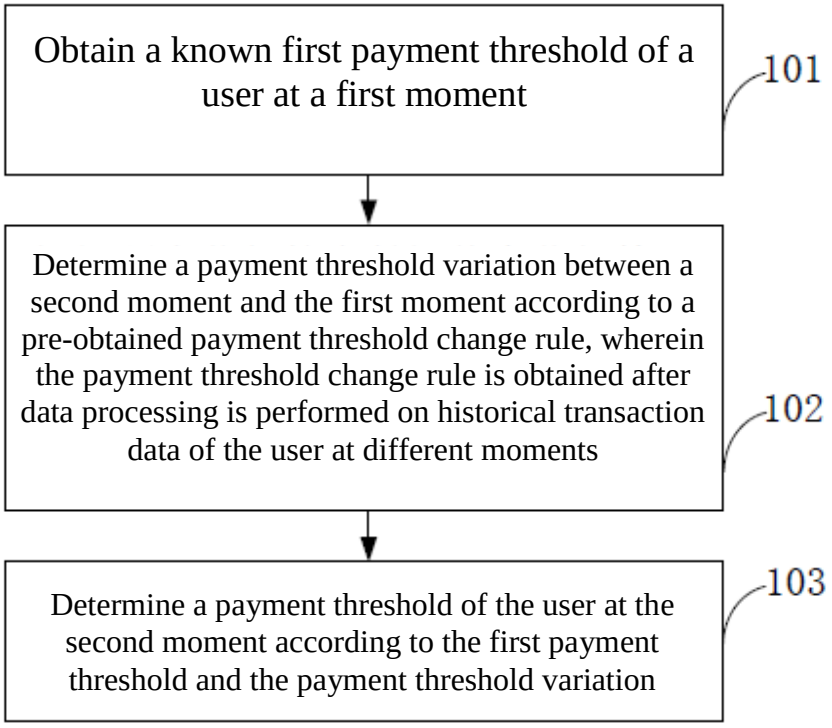


FIG. 1

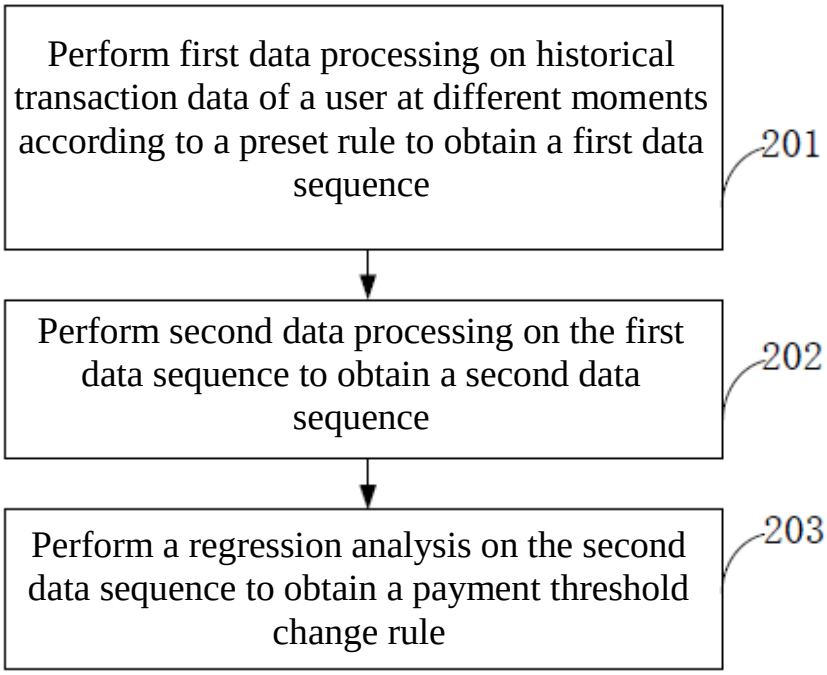


FIG. 2

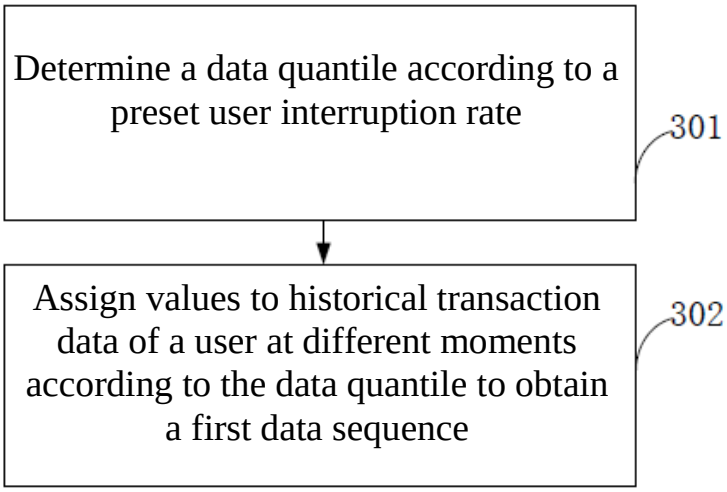

Determine a data quantile according to a preset user interruption rate
301
Assign values to historical transaction data of a user at different moments according to the data quantile to obtain a first data sequence
302

FIG. 3a

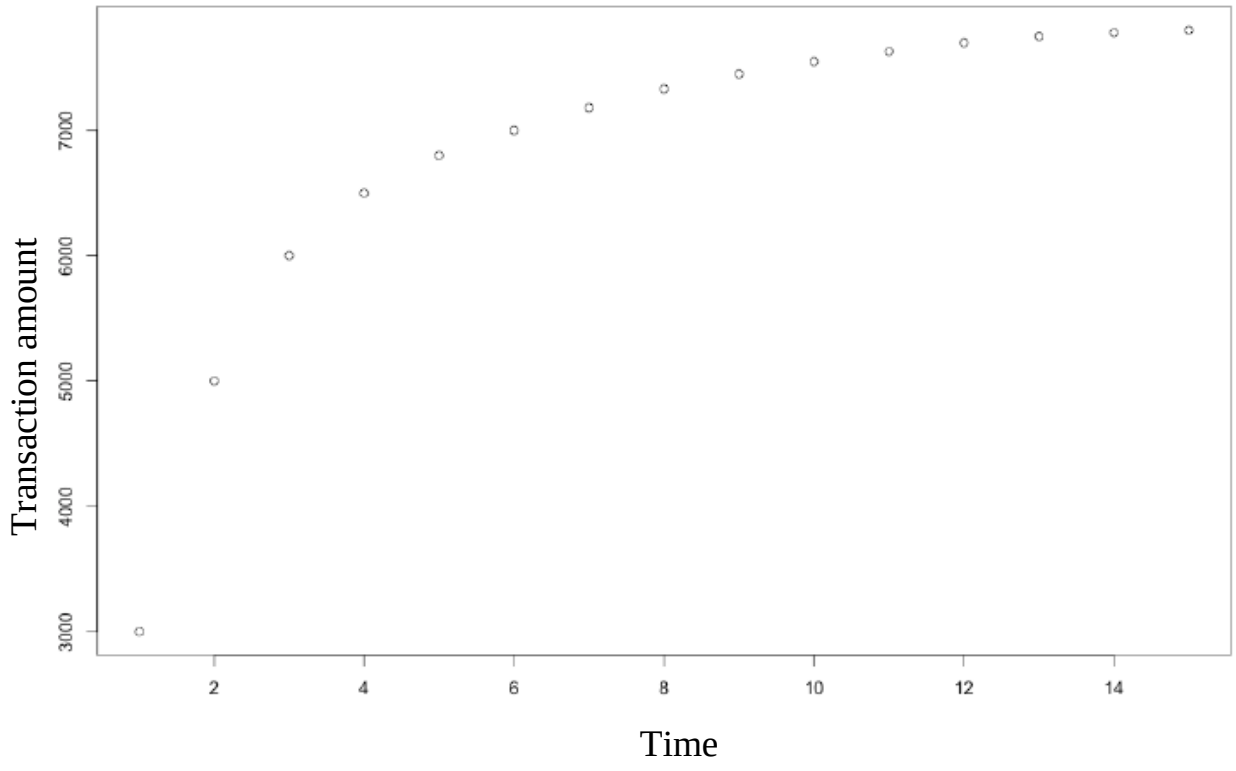

Transaction amount
3000
4000
5000
6000
7000
2
4
6
8
10
12
14
Time

FIG. 3b

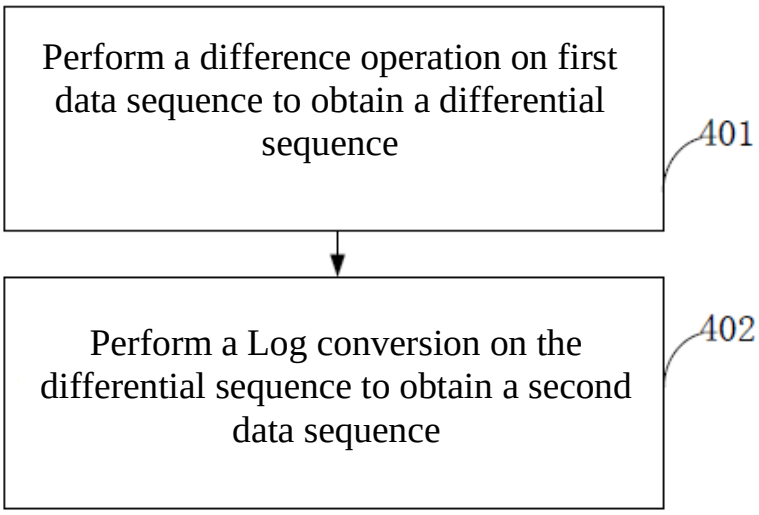

Perform a difference operation on first data sequence to obtain a differential sequence
401
Perform a Log conversion on the differential sequence to obtain a second data sequence
402

FIG. 4a

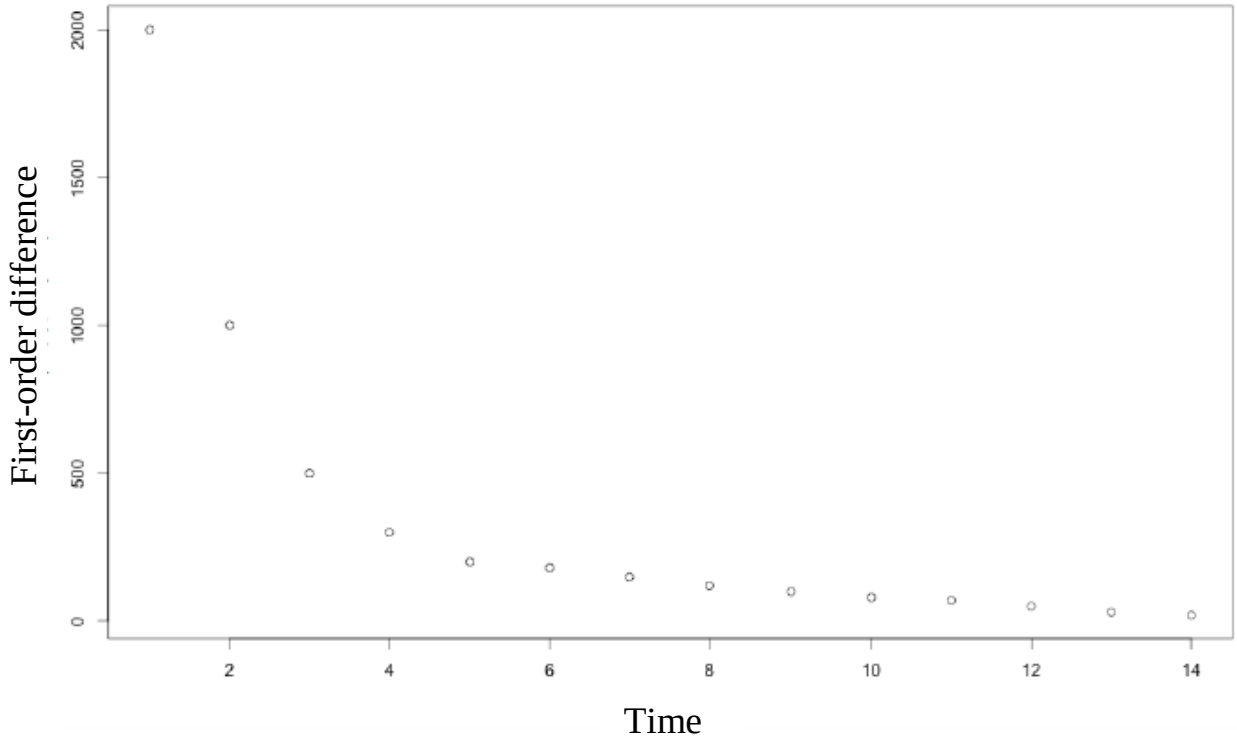

First-order difference
0
500
1000
1500
2000
2
4
6
8
10
12
14
Time

FIG. 4b

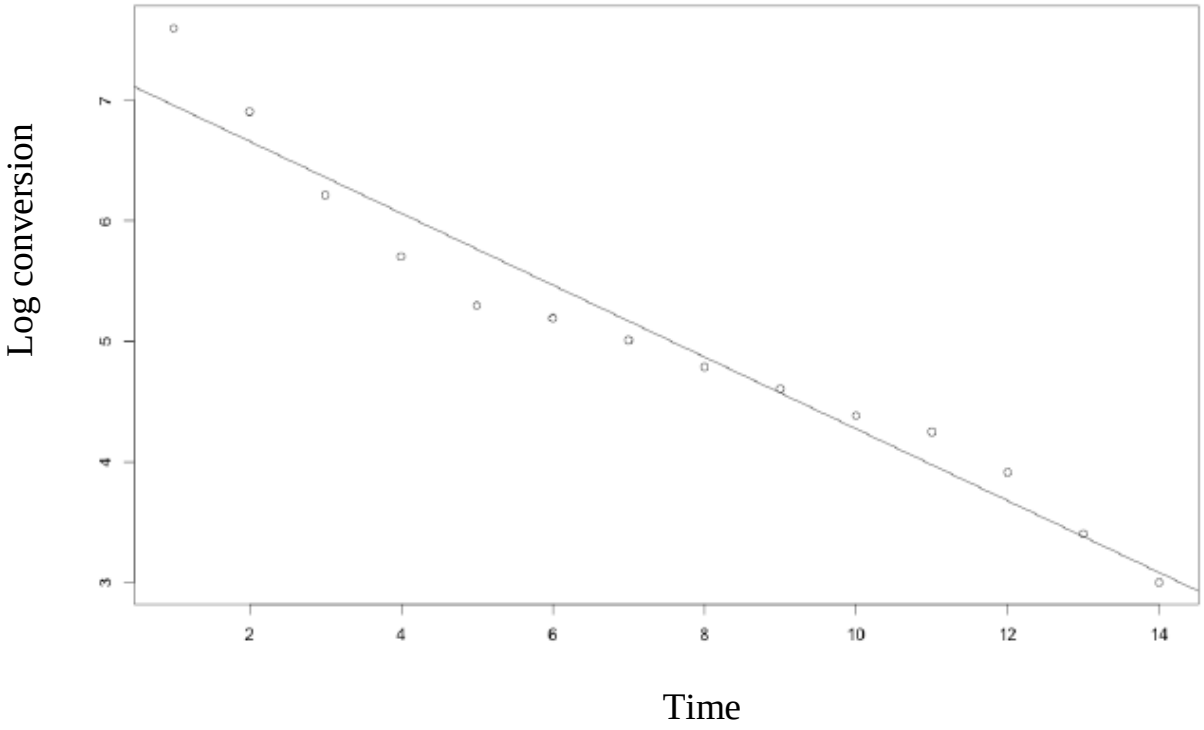

Log conversion
7
6
5
4
3
2
4
6
8
10
12
14
Time

FIG. 4c

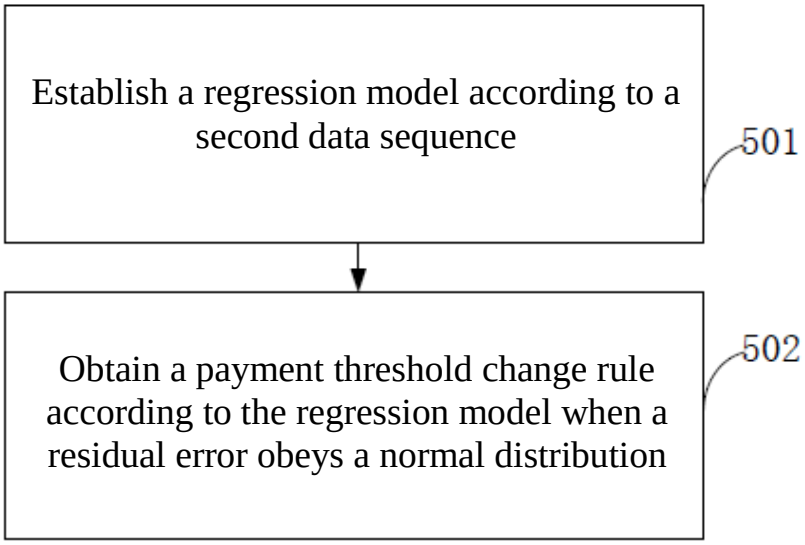

Establish a regression model according to a second data sequence
501
Obtain a payment threshold change rule according to the regression model when a residual error obeys a normal distribution
502

FIG. 5

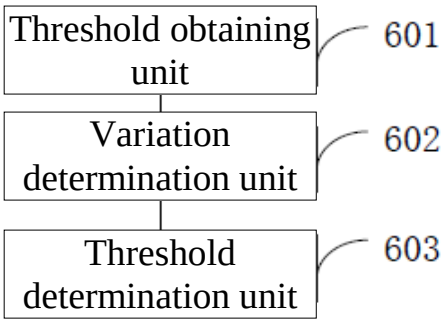


FIG. 6

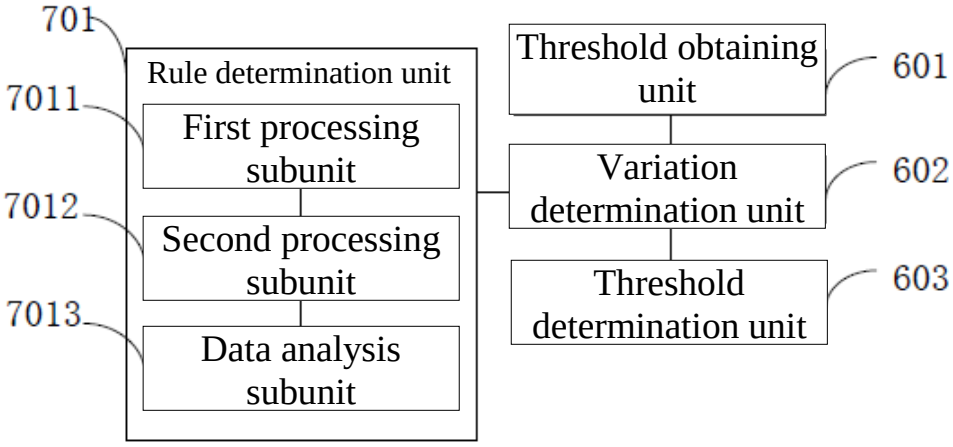


FIG. 7

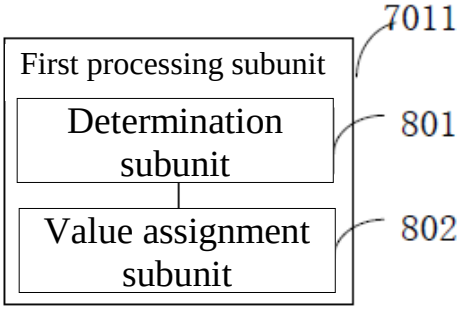


FIG. 8

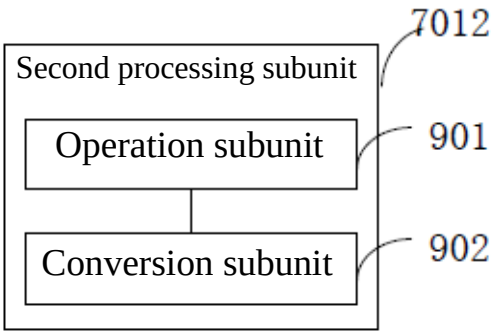


FIG. 9

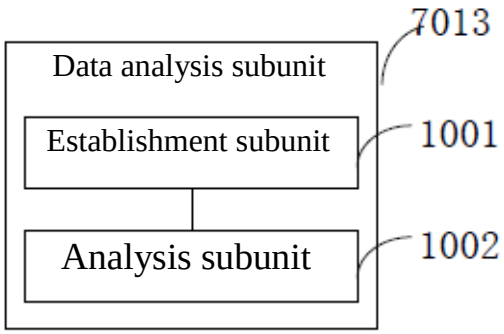


FIG. 10

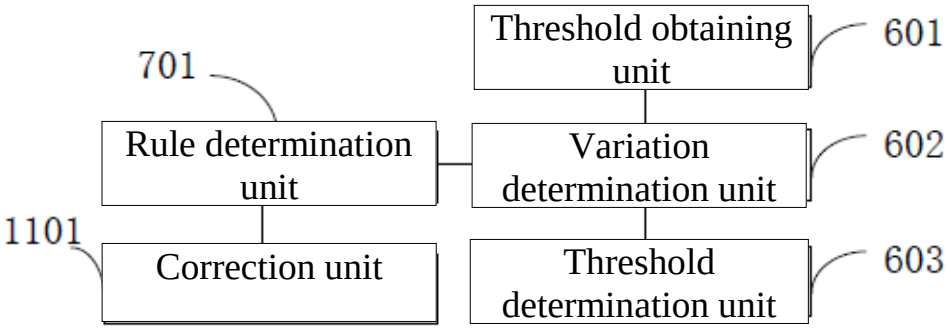


FIG. 11