

## CLAIMS

What is claimed is:

1. A service data processing method, wherein the method comprises:
  - obtaining service data of a user payment service and determining whether the
  - 5 service data of the user payment service falls within a service indicator range;
  - if the service data does not fall within the service indicator range, obtaining location information of a target customer corresponding to the service data;
  - obtaining one or more local events corresponding to the location information; and
  - determining, based on the one or more local events, whether to give an alarm for
  - 10 the service data, comprising:
    - determining whether the one or more local events comprise a predetermined event, wherein the predetermined event is an event that is caused by an external force majeure factor or cannot be reversed by a technical means in a payment aspect; if the one or more local events comprise the predetermined event, determining whether a level
    - 15 and/or duration of the predetermined event comprised in the one or more local events satisfy a predetermined condition; and if the level and/or the duration of the predetermined event comprised in the one or more local events satisfy the predetermined condition, determining that the service data fluctuates normally, and an alarm is not given for the service data.
- 20 2. The method according to claim 1, wherein the method further comprises:
  - if the level and/or the duration of the predetermined event comprised in the one or more local events do not satisfy the predetermined condition, determining that the service data is abnormal, and giving an alarm for the service data.
- 25 3. The method according to claim 1, wherein the method further comprises:
  - if the one or more local events do not comprise the predetermined event:
    - giving an alarm for the service data; or
    - suspending the user payment service.
4. The method according to claim 1, wherein the predetermined event comprises:
  - natural disasters and/or traffic control.
- 30 5. The method according to claim 1, wherein the method further comprises:
  - if the one or more local events comprise a predetermined event, generating prompt information based on the predetermined event, and displaying the prompt information.

6. The method according to any one of claims 1 to 5, wherein the method further comprises:

searching and obtaining local news corresponding to the location information; and  
obtaining one or more events of predetermined types from the local news as the

5 one or more local events.

7. A service data processing apparatus, wherein the apparatus comprises:

a determining unit, configured to obtain service data of a user payment service and  
determine whether the service data of the user payment service falls within a service  
indicator range;

10 a location acquisition unit, configured to: if the service data does not fall within the  
service indicator range, obtain location information of a target customer corresponding  
to the service data;

a parsing unit, configured to obtain one or more local events corresponding to the  
location information; and

15 an alarm unit, configured to determine, based on the one or more local events,  
whether to give an alarm for the service data, comprising: determining whether the one  
or more local events comprise a predetermined event, wherein the predetermined event  
is an event that is caused by an external force majeure factor or cannot be reversed by a  
technical means in a payment aspect; if the one or more local events comprise the  
20 predetermined event, determining whether a level and/or duration of the predetermined  
event comprised in the one or more local events satisfy a predetermined condition; and  
if the level and/or the duration of the predetermined event comprised in the one or more  
local events satisfy the predetermined condition, determining that the service data  
fluctuates normally, and an alarm is not given for the service data.

25 8. The apparatus according to claim 7, wherein the alarm unit is further configured  
to:

if the level and/or the duration of the predetermined event comprised in the one or  
more local events do not satisfy the predetermined condition, determine that the service  
data is abnormal, and give an alarm for the service data.

30 9. The apparatus according to claim 7, wherein the alarm unit is further configured  
to:

if the one or more local events do not comprise the predetermined event, give an  
alarm for the service data; or suspend the user payment service.

10. The apparatus according to claim 7, wherein the predetermined event comprises:

natural disasters and/or traffic control.

11. The apparatus according to claim 7, wherein the apparatus further comprises:

5 a generation unit, configured to: if the one or more local events comprise a predetermined event, generate prompt information based on the predetermined event, and display the prompt information.

12. The apparatus according to any one of claims 7 to 11, wherein the apparatus further comprises:

10 a searching unit, configured to search and obtain local news corresponding to the location information; and obtain one or more events of predetermined types from the local news as the one or more local events.

13. A computer readable storage medium, wherein the computer readable storage medium stores a computer program, and when the program is executed by a processor,  
15 the following steps are implemented:

obtaining service data of a user payment service and determining whether the service data of the user payment service falls within a service indicator range;

if the service data does not fall within the service indicator range, obtaining location information of a target customer corresponding to the service data;

20 obtaining one or more local events corresponding to the location information; and determining, based on the one or more local events, whether to give an alarm for the service data, comprising:

determining whether the one or more local events comprise a predetermined event, wherein the predetermined event is an event that is caused by an external force majeure  
25 factor or cannot be reversed by a technical means in a payment aspect; if the one or more local events comprise the predetermined event, determining whether a level and/or duration of the predetermined event comprised in the one or more local events satisfy a predetermined condition; and if the level and/or the duration of the predetermined event comprised in the one or more local events satisfy the  
30 predetermined condition, determining that the service data fluctuates normally, and an alarm is not given for the service data.

14. An electronic device, comprising a memory and one or more programs, wherein the one or more programs are stored in the memory, and one or more

processors are configured to execute the one or more programs that comprise instructions for performing the following operations:

obtaining service data of a user payment service and determining whether the service data of the user payment service falls within a service indicator range;

5 if the service data does not fall within the service indicator range, obtaining location information of a target customer corresponding to the service data;

obtaining one or more local events corresponding to the location information; and

determining, based on the one or more local events, whether to give an alarm for the service data, comprising:

10 determining whether the one or more local events comprise a predetermined event, wherein the predetermined event is an event that is caused by an external force majeure factor or cannot be reversed by a technical means in a payment aspect; if the one or more local events comprise the predetermined event, determining whether a level and/or duration of the predetermined event comprised in the one or more local events

15 satisfy a predetermined condition; and if the level and/or the duration of the predetermined event comprised in the one or more local events satisfy the predetermined condition, determining that the service data fluctuates normally, and an alarm is not given for the service data.