CLAIMS

What is claimed is:

1. An account settlement method, wherein the method comprises:

obtaining pending account vouchers, wherein the pending account voucher is generated when a transaction amount recorded by a business platform does not match a transaction amount recorded by a business execution institution during reconciliation;

determining pending income amounts and pending expense amounts based on the pending account vouchers;

determining a pending income amount and a pending expense amount matching each other from the pending income amounts and the pending expense amounts, and determining a to-be-settled amount group based on the pending income amount and the pending expense amount matching each other;

generating an account settlement instruction based on pending account vouchers corresponding to the to-be-settled amount group; and

clearing the pending account vouchers corresponding to the account settlement instruction in response to the account settlement instruction.

2. The method according to claim 1, wherein the determining a pending income amount and a pending expense amount matching each other from the pending income amounts and the pending expense amounts specifically comprises:

obtaining a pre-optimized quantity threshold; and

determining a first target quantity of pending income amounts and a second target quantity of pending expense amounts that match each other from the pending income amounts and the pending expense amounts, wherein

a sum of the first target quantity and the second target quantity is not greater than the pre-optimized quantity threshold.

3. The method according to claim 1, wherein the obtaining pending account vouchers specifically comprises:

obtaining a pre-optimized pending time period; and

obtaining, based on pending time corresponding to the pending account voucher, pending account vouchers whose pending time falls within the pre-optimized pending time period.

4. The method according to claim 1, wherein the generating an account settlement instruction based on pending account vouchers corresponding to the to-be-settled amount group specifically comprises:

if a plurality of to-be-settled amount groups comprise a same pending income amount,

obtaining, for each to-be-settled amount group, pending time respectively corresponding to pending account vouchers corresponding to the to-be-settled amount group;

selecting reference pending time corresponding to the to-be-settled amount group from the pending time respectively corresponding to the pending account vouchers corresponding to the to-be-settled amount group;

determining account settlement priorities respectively corresponding to the plurality of to-be-settled amounts based on the reference pending time respectively corresponding to the plurality of to-be-settled amount groups; and

successively generating account settlement instructions based on the account settlement priorities and the pending account vouchers corresponding to the to-be-settled amount groups.

5. The method according to claim 2, wherein pre-optimizing a quantity threshold specifically comprises:

determining a current quantity threshold;

obtaining first reference pending account vouchers, and determining reference income amounts and reference expense amounts based on the first reference pending account vouchers;

determining, from the reference income amounts and the reference expense amounts, that a first reference quantity of reference income amounts match a second reference quantity of reference expense amounts, and recording current matching duration, wherein a sum of the first reference quantity and the second reference quantity is not greater than the current quantity threshold; and

re-determining the current quantity threshold based on a difference between the current matching duration and a preset matching duration threshold, and re-matching the reference income amount and the reference expense amount based on a re-determined current quantity threshold until the current matching duration satisfies a preset condition.

6. The method according to claim 3, wherein pre-optimizing a pending time period specifically comprises:

determining a current pending time period;

obtaining, based on the pending time corresponding to the pending account voucher, second reference pending account vouchers whose pending time falls within the current pending time period;

determining reference income amounts and reference expense amounts based on the second reference pending account vouchers;

determining a reference income amount and a reference expense amount matching each other from the reference income amounts and the reference expense amounts, and recording current matching duration; and

re-determining the current pending time period based on a difference between the current matching duration and a preset matching duration threshold, and re-matching the reference income amount and the reference expense amount based on a re-determined current pending time period until the current matching duration satisfies a preset condition.

7. The method according to claim 1, wherein before the clearing the pending account vouchers corresponding to the account settlement instruction in response to the account settlement instruction, the method further comprises:

obtaining a preset account settlement rule; and

determining that a pending account voucher corresponding to a pending income amount comprised in the account settlement instruction and a pending account voucher corresponding to a pending expense amount comprised in the account settlement instruction comply with the preset account settlement rule.

8. The method according to claim 1, wherein after the clearing the pending account vouchers corresponding to the account settlement instruction in response to the account settlement instruction, the method further comprises:

obtaining an execution result of the account settlement instruction;

if the execution result of the account settlement instruction indicates an account settlement failure, generating an account settlement failure message based on the pending account vouchers corresponding to the account settlement instruction; and

returning the account settlement failure message to a user, so that the user determines an account settlement failure cause based on the account settlement failure message.

9. The method according to claim 1, wherein the determining a pending income amount and a pending expense amount matching each other from the pending income amounts and the pending expense amounts specifically comprises:

storing identifiers of the pending account vouchers and pending amounts corresponding to the pending account vouchers by using key-value pairs, wherein the identifier of the pending account voucher is a key, and the pending amount corresponding to the pending account voucher is a value; and

for each pending account voucher, searching, based on the pending amount of the pending account voucher, the key-value pair for a pending amount of at least one other pending account voucher that matches the pending amount of the pending account voucher.

10. A computer system, comprising a storage, a processor, and a computer program that is stored in the storage and that is capable of running on the processor, wherein when executing the program, the processor implements the following steps:

obtaining pending account vouchers, wherein the pending account voucher is generated when

a transaction amount recorded by a business platform does not match a transaction amount recorded by a business execution institution during reconciliation;

determining pending income amounts and pending expense amounts based on the pending account vouchers;

determining a pending income amount and a pending expense amount matching each other from the pending income amounts and the pending expense amounts, and determining a to-be-settled amount group based on the pending income amount and the pending expense amount matching each other;

generating an account settlement instruction based on pending account vouchers corresponding to the to-be-settled amount group; and

clearing the pending account vouchers corresponding to the account settlement instruction in response to the account settlement instruction.

11. The computer system according to claim 10, wherein the determining a pending income amount and a pending expense amount matching each other from the pending income amounts and the pending expense amount specifically comprises:

obtaining a pre-optimized quantity threshold; and

determining a first target quantity of pending income amounts and a second target quantity of pending expense amounts that match each other from the pending income amounts and the pending expense amounts, wherein

a sum of the first target quantity and the second target quantity is not greater than the pre-optimized quantity threshold.

12. The computer system according to claim 10, wherein the obtaining pending account vouchers specifically comprises:

obtaining a pre-optimized pending time period; and

obtaining, based on pending time corresponding to the pending account voucher, pending account vouchers whose pending time falls within the pre-optimized pending time period.

13. The computer system according to claim 10, wherein the generating an account settlement instruction based on pending account vouchers corresponding to the to-be-settled amount group specifically comprises:

if a plurality of to-be-settled amount groups comprise a same pending income amount, obtaining, for each to-be-settled amount group, pending time respectively corresponding to pending account vouchers corresponding to the to-be-settled amount group;

selecting reference pending time corresponding to the to-be-settled amount group from the pending time respectively corresponding to the pending account vouchers corresponding to the to-be-settled amount group;

determining account settlement priorities respectively corresponding to the plurality of to-be-settled amounts based on the reference pending time respectively corresponding to the plurality of to-be-settled amount groups; and

successively generating account settlement instructions based on the account settlement priorities and the pending account vouchers corresponding to the to-be-settled amount groups.

14. The computer system according to claim 11, wherein pre-optimizing a quantity threshold specifically comprises:

determining a current quantity threshold;

obtaining first reference pending account vouchers, and determining reference income amounts and reference expense amounts based on the first reference pending account vouchers;

determining, from the reference income amounts and the reference expense amounts, that a first reference quantity of reference income amounts match a second reference quantity of reference expense amounts, and recording current matching duration, wherein a sum of the first reference quantity and the second reference quantity is not greater than the current quantity threshold; and

re-determining the current quantity threshold based on a difference between the current matching duration and a preset matching duration threshold, and re-matching the reference income amount and the reference expense amount based on a re-determined current quantity threshold until the current matching duration satisfies a preset condition.

15. The computer system according to claim 12, wherein pre-optimizing a pending time period specifically comprises:

determining a current pending time period;

obtaining, based on the pending time corresponding to the pending account voucher, second reference pending account vouchers whose pending time falls within the current pending time period;

determining reference income amounts and reference expense amounts based on the second reference pending account vouchers;

determining a reference income amount and a reference expense amount matching each other from the reference income amounts and the reference expense amounts, and recording current matching duration; and

re-determining the current pending time period based on a difference between the current matching duration and a preset matching duration threshold, and re-matching the reference income amount and the reference expense amount based on a re-determined current pending time period until the current matching duration satisfies a preset condition.

16. The computer system according to claim 10, wherein before clearing the pending account

vouchers corresponding to the account settlement instruction in response to the account settlement instruction, the computer system further performs the following steps:

obtaining a preset account settlement rule; and

determining that a pending account voucher corresponding to a pending income amount comprised in the account settlement instruction and a pending account voucher corresponding to a pending expense amount comprised in the account settlement instruction comply with the preset account settlement rule.

17. The computer system according to claim 10, wherein after clearing the pending account vouchers corresponding to the account settlement instruction in response to the account settlement instruction, the computer system further performs the following steps:

obtaining an execution result of the account settlement instruction;

if the execution result of the account settlement instruction indicates an account settlement failure, generating an account settlement failure message based on the pending account vouchers corresponding to the account settlement instruction; and

returning the account settlement failure message to a user, so that the user determines an account settlement failure cause based on the account settlement failure message.

18. The computer system according to claim 10, wherein the determining a pending income amount and a pending expense amount matching each other from the pending income amounts and the pending expense amounts specifically comprises:

storing identifiers of the pending account vouchers and pending amounts corresponding to the pending account vouchers by using key-value pairs, wherein the identifier of the pending account voucher is a key, and the pending amount corresponding to the pending account voucher is a value; and

for each pending account voucher, searching, based on the pending amount of the pending account voucher, the key-value pair for a pending amount of at least one other pending account voucher that matches the pending amount of the pending account voucher.

19. A computer-readable nonvolatile storage medium, wherein the storage medium stores a computer program, and when the computer program is executed by a processor, the method according to any one of claims 1 to 9 is implemented.