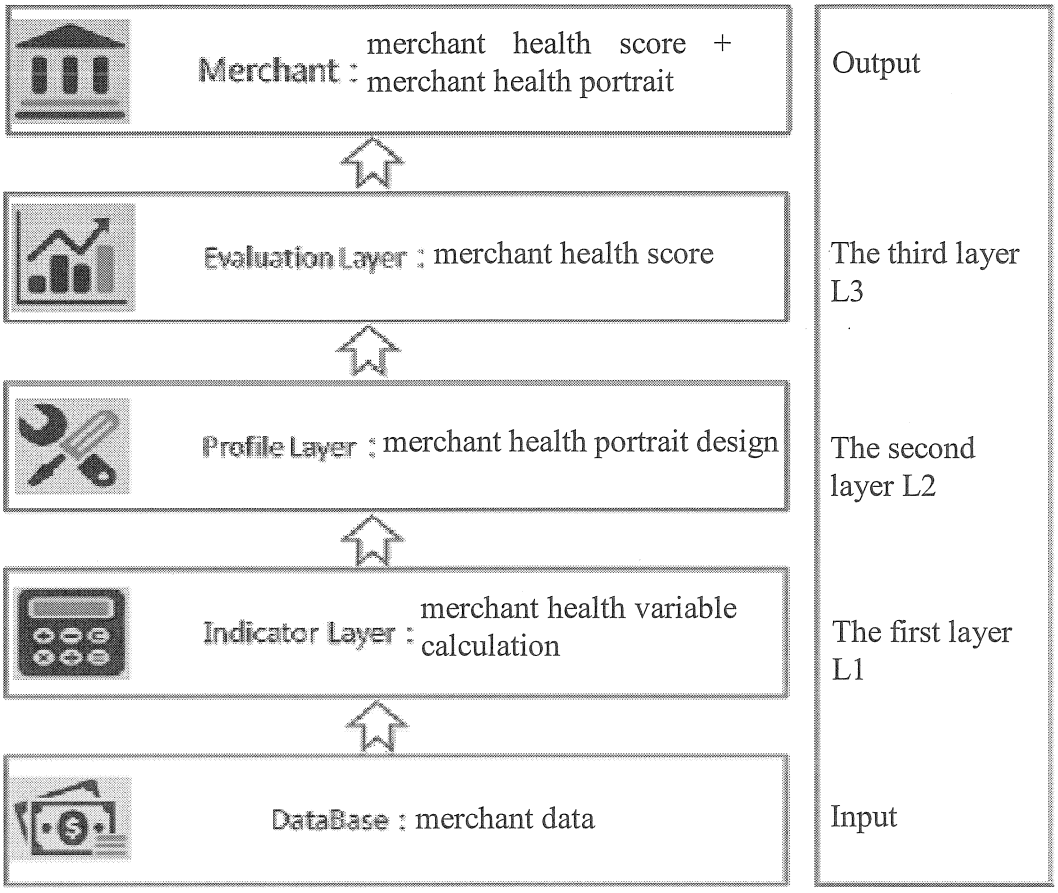

Merchant : merchant health score + merchant health portrait
Output
Evaluation Layer : merchant health score
The third layer L3
Profile Layer : merchant health portrait design
The second layer L2
Indicator Layer : merchant health variable calculation
The first layer L1
DataBase : merchant data
Input

Fig. 1

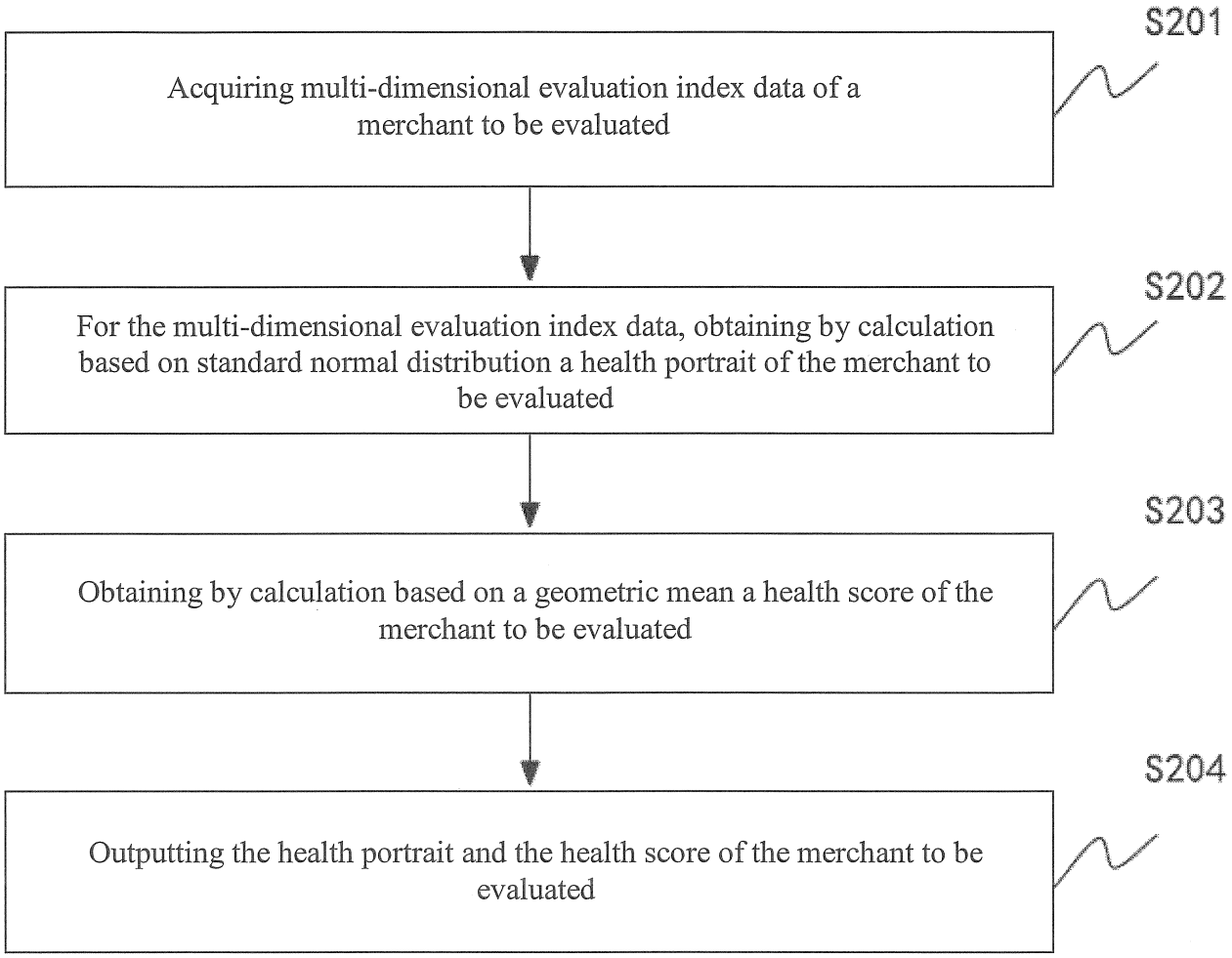

S201
Acquiring multi-dimensional evaluation index data of a merchant to be evaluated
S202
For the multi-dimensional evaluation index data, obtaining by calculation based on standard normal distribution a health portrait of the merchant to be evaluated
S203
Obtaining by calculation based on a geometric mean a health score of the merchant to be evaluated
S204
Outputting the health portrait and the health score of the merchant to be evaluated

Fig. 2

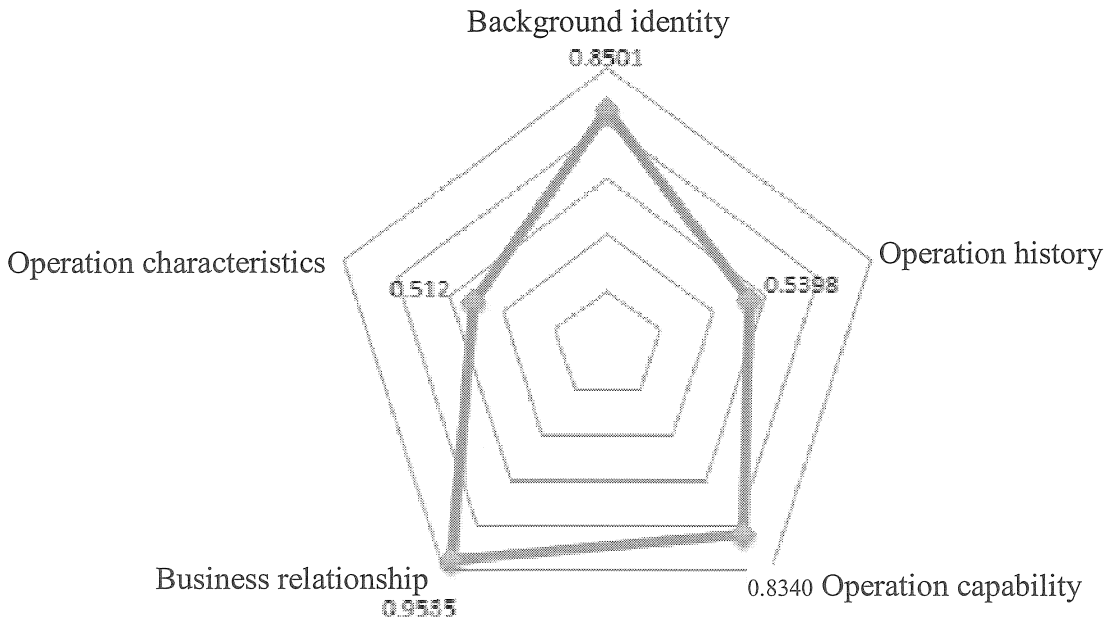

Background identity
0.8501
Operation history
0.5398
Operation capability
0.8340
Business relationship
0.9585
Operation characteristics
0.512

Fig. 3

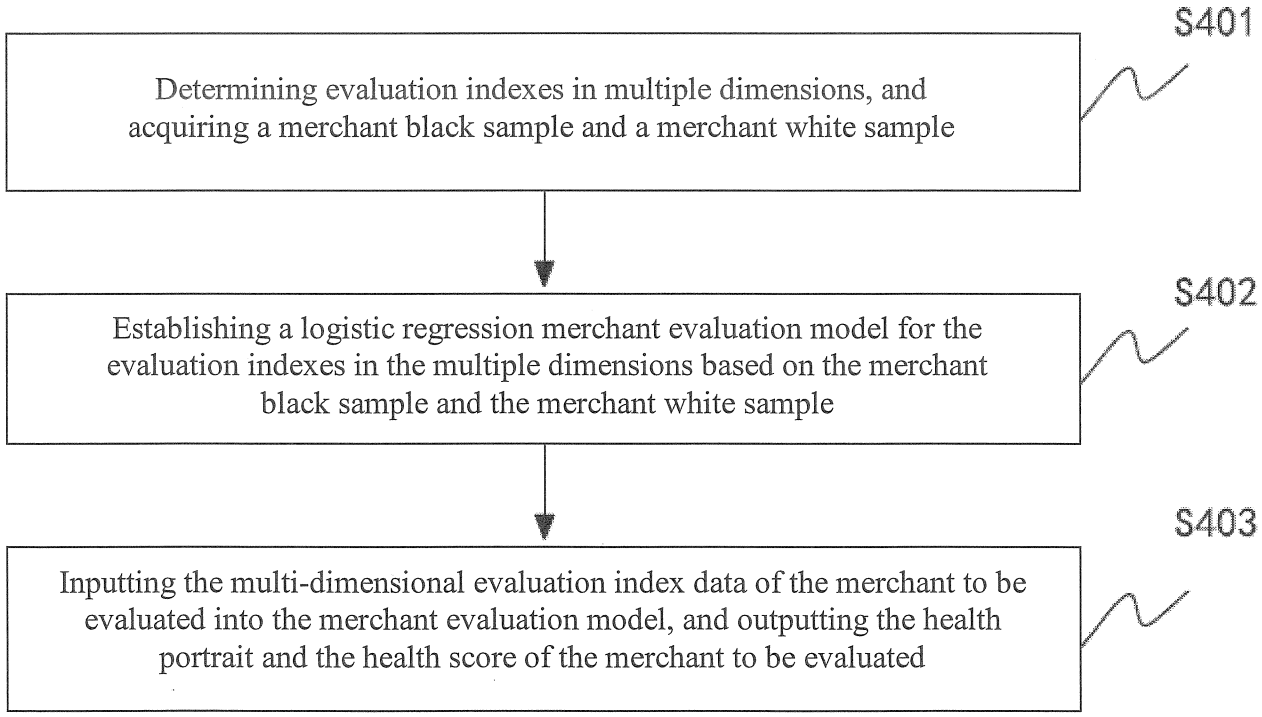

S401
Determining evaluation indexes in multiple dimensions, and acquiring a merchant black sample and a merchant white sample
S402
Establishing a logistic regression merchant evaluation model for the evaluation indexes in the multiple dimensions based on the merchant black sample and the merchant white sample
S403
Inputting the multi-dimensional evaluation index data of the merchant to be evaluated into the merchant evaluation model, and outputting the health portrait and the health score of the merchant to be evaluated

Fig. 4

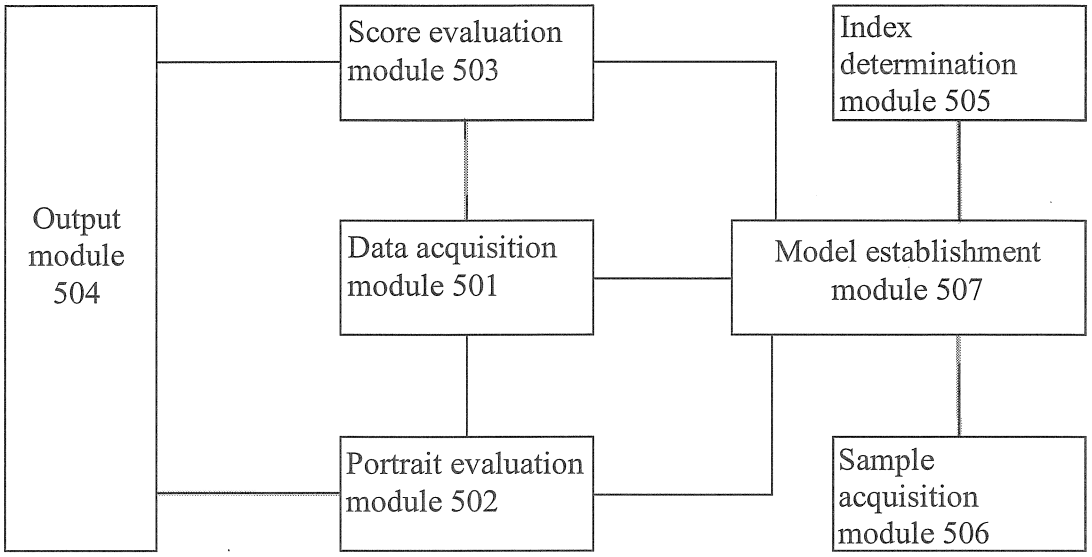

Output module 504
Score evaluation module 503
Index determination module 505
Data acquisition module 501
Model establishment module 507
Portrait evaluation module 502
Sample acquisition module 506

Fig. 5

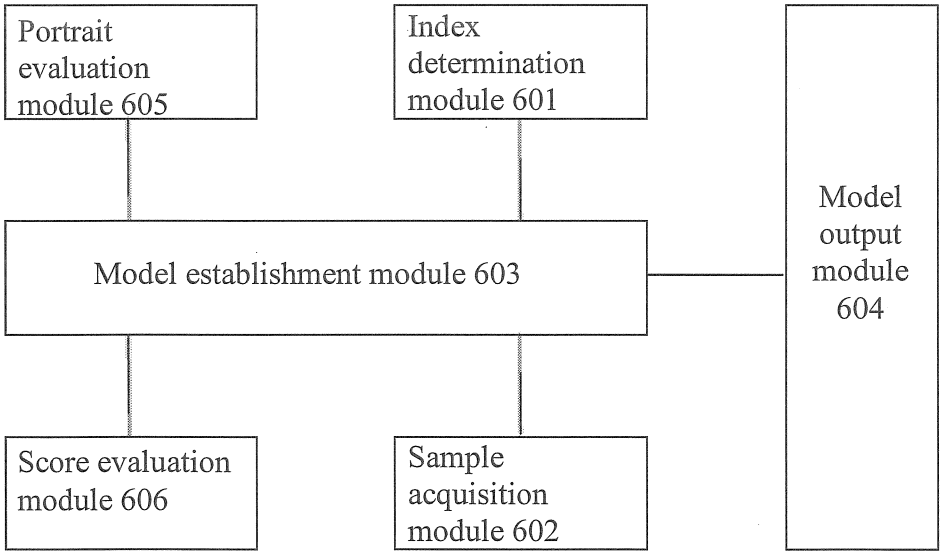

Portrait evaluation module 605
Index determination module 601
Model output module 604
Model establishment module 603
Score evaluation module 606
Sample acquisition module 602

Fig. 6