Claims

1. A credit-based claim settlement implementing method, comprising:

receiving, by a server, a claim settlement request from a user terminal of a user;

in response to receiving the claim settlement request, determining, by the server, credit information of the user;

when the credit information of the user satisfies a credit constraint condition, prompting, by the server, the user to upload images of claim settlement materials from the user terminal and to perform a real time action on the claim settlement materials to prove that the claim settlement materials are indeed in the hands of the user, and causing the user terminal to capture images of the real time action performed on the claim settlement materials;

detecting, by the server using a living body detection technology, whether the uploaded images of the claim settlement materials were taken in real time based on the uploaded images of the claim settlement materials and the captured images of the real time action performed on the claim settlement materials;

in response to detecting that the uploaded images of the claim settlement materials were taken in real time, determining, by the server, whether the claim settlement materials are authentic; and

in response to determining that the claim settlement materials are authentic, determining, by the server, a claim settlement amount based on the claim settlement materials.

2. The method according to claim 1, wherein the prompting, by the server, the user to upload images of claim settlement materials from the user terminal comprises:

sending the user a message for uploading the images of the claim settlement materials;

receiving a confirmation of the message from the user; and

acquiring the images of the claim settlement materials obtained with a camera of the user terminal..

3. The method according to claim 1, wherein when the claim settlement materials include a payment invoice, the determining, by the server, whether the claim settlement materials are authentic comprises:

identifying invoice information of the payment invoice using an artificial intelligence technology; and

determining whether the payment invoice is authentic according to the invoice information.

4. The method according to claim 1, further comprising:

when the claim settlement amount does not exceed a self-service claim settlement limit, initiating, by the server, transfer of funds in the claim settlement amount to the user.

5. The method according to claim 1, further comprising:

negatively updating, by the server, the credit information of the user if the claim settlement materials are determined unauthentic.

6. The method according to claim 1, wherein the determining, by the server, credit information of the user comprises:

authenticating an identity of the user; and

in response to the identity of the user being authenticated, determining the credit information of the user.

7. The method according to claim 1, wherein the determining, by the server, credit information of the user comprises:

determining the credit information of the user according to at least asset information, claim settlement frequencies, or a credit history of the user.

8. A credit-based claim settlement implementing apparatus, comprising:

a credit determining unit, configured to, receive a claim settlement request from a user terminal of a user, and in response to the claim settlement request being received, determine credit information of the user;

a material uploading unit, configured to, when the credit information of the user satisfies a credit constraint condition, prompt the user to upload images of claim settlement materials from the user terminal and to perform a real time action on the claim settlement materials to prove that the claim settlement materials are indeed in the hands of the user, and cause the user terminal to capture images of the real time action performed on the claim settlement materials;

a material verification unit, configured to detect, using a living body detection technology, whether the uploaded images of the claim settlement materials were taken in real time based on the uploaded images of the claim settlement materials and the captured images of the real time action performed on the claim settlement materials, and in response to detecting that the uploaded images of the claim settlement materials were taken in real time, determine whether the claim settlement materials are authentic; and

a claim settlement performing unit, configured to, in response to determining that the claim settlement materials are authentic, determine a claim settlement amount based on the claim settlement materials.

9. The apparatus according to claim 8, wherein the material uploading unit is further configured to:

send the user a message for uploading the images of claim settlement materials;

receive a confirmation of the message from the user; and

acquire the images of claim settlement materials obtained with a camera of the user terminal.

10. The apparatus according to claim 8, wherein when the claim settlement materials include a payment invoice, the material verification unit is further configured to:

identify invoice information of the payment invoice by using an artificial intelligence technology; and

determine whether the payment invoice is authentic according to the invoice information.

11. The apparatus according to claim 8, wherein the claim settlement performing unit is configured to:

when the claim settlement amount does not exceed a self-service claim settlement limit, initiate transfer of funds in the claim settlement amount to the user.

12. The apparatus according to claim 8, further comprising:

a credit updating unit, configured to negatively update the credit information of the user if the claim settlement materials are determined unauthentic.

13. The apparatus according to claim 8, further comprising:

an identity authentication unit, configured to

authenticate an identity of the user after the claim settlement request sent by the user is received, and

in response to the identity of the user being authenticated, notify the credit determining unit to determine the credit information of the user.

14. The apparatus according to claim 8, wherein

the credit determining unit is further configured to determine the credit information of the user according to at least asset information, claim settlement frequencies, or a credit history of the user.

15. A credit-based claim settlement implementing device, comprising:

a processor; and

a memory for storing machine-executable instructions, wherein

by reading and executing the machine-executable instructions stored in the memory and corresponding to a credit-based claim settlement implementing method, the processor is configured to:

receive a claim settlement request from a user terminal of a user;

in response to the claim settlement request being received, determine credit information of the user;

when the credit information of the user satisfies a credit constraint condition, prompt the user to upload images of claim settlement materials from the user terminal and to perform a real time action on the claim settlement materials to prove that the claim settlement materials are indeed in the hands of the user, and cause the user terminal to capture images of the real time action performed on the claim settlement materials;

detect, using a living body detection technology, whether the uploaded images of claim settlement materials were taken in real time based on the uploaded images of the claim settlement materials and the captured images of the real time action performed on the claim settlement materials, and in response to detecting that the uploaded images of the claim settlement materials were taken in real time, determine whether the claim settlement materials are authentic; and

in response to determining that the claim settlement materials are authentic, determine a claim settlement amount based on the claim settlement materials.