CLAIMS

1. A modeling method for an evaluation model, the method comprising:

separately collecting modeling samples from a plurality of modeling scenarios, wherein the modeling sample comprises a scenario variable and a plurality of basic variables, and the scenario variable indicates a modeling scenario that the modeling sample belongs to (101);

generating a modeling sample set based on the modeling samples collected from the plurality of modeling scenarios (102); and

training an evaluation model based on the modeling samples in the modeling sample set, wherein the evaluation model is an additive model, and the evaluation model is obtained by adding a model portion formed by basic variables and a model portion formed by scenario variables (103), wherein the trained evaluation model is universal and a score applicable to multiple different service scenarios can be obtained by using the trained evaluation model.

2. The method according to claim 1, the method further comprising:

defining a training sample weight for each modeling scenario based on a number of modeling samples in each modeling scenario, wherein the training sample weight is used to balance a modeling sample number difference between the modeling scenarios, and a smaller number of modeling samples in a modeling scenario indicates that a larger training sample weight is defined for the scenario.

3. The method according to claim 1, wherein the method further comprises:

retrieving target data, wherein the target data comprises a scenario variable and plurality of basic variables; and

inputting the target data into the evaluation model, to obtain a target data score, wherein the score is obtained by adding corresponding scores of the plurality of basic variables in the evaluation model and a corresponding score of the scenario variable in the evaluation model.

4. The method according to claim 3, wherein the method further comprises:

in response to determining that the target data is scheduled to be scored in the modeling scenario that the target data belongs to, generating a sum of the corresponding scores of the plurality of basic variables in the evaluation model and the corresponding score of the scenario variable in the evaluation model as a score applicable to a modeling scenario that the target data belongs to.

5. The method according to claim 4, wherein the method further comprises:

in response to determining that the target data is scheduled to be scored in the plurality of modeling scenarios, generating the corresponding scores of the plurality of basic variables in the evaluation model as a score applicable to the plurality of modeling scenarios.

6. The method according to any one of claims 1 to 5, wherein the plurality of basic variables comprises user data and historical data.

7. The method according to any one of claims 1 to 6, wherein the training sample weight is negatively correlated to an actual number of modeling samples in each service scenario of the plurality of modeling scenarios.

8. The method according to any one of claims 1 to 7, wherein training the evaluation model comprises applying data mining to the modeling samples in the modeling sample set.

9. The method according to any one of claims 1 to 8, wherein the service scenarios comprise loan services, the evaluation model comprises a universal credit risk evaluation model, and a credit score applicable to multiple different loan services can be obtained by using the trained universal credit risk evaluation model.

10. The method according to claim 9, wherein loan services comprise credit card services, mortgage services and car loan services.

11. A modeling device for an evaluation model, the device comprising a plurality of modules configured to perform the method of any one of claims 1 to 10.