INCOMING PAYMENT PROCESSING METHOD, COLLECTION SYSTEM, AND STORAGE MEDIUM

说 明 书 摘 要

本说明书实施例提供一种来账的处理方法、收款系统及存储介质。其中，在所述方法中：收款系统在第一时刻接收目标来账，将目标来账与缓冲池中的至少部分历史来账进行联合风险识别得到目标风险识别结果，进而基于目标风险识别结果处理目标来账；其中，目标风险识别结果表征目标来账的风险概率，缓冲池用于存储第一时刻之前的历史时段内接收到的历史来账。

Embodiments of this specification provide an incoming payment processing method, a collection system, and a storage medium. In the method, the collection system receives a target incoming payment at a first moment, performs joint risk identification on the target incoming payment and at least some historical incoming payments in a buffer pool, to obtain a target risk identification result, and further processes the target incoming payment based on the target risk identification result. The target risk identification result represents a risk probability of the target incoming payment, and the buffer pool is used to store a historical incoming payment received in a historical period before the first moment.

Figure 3