

DATA PROCESSING METHOD AND SYSTEM FOR JOINT LOAN, MEDIUM, AND DEVICE

ABSTRACT

5 A data processing method for joint loan, a data processing system for joint loan, a
medium and a device are provided. The method includes: obtaining multiple pieces of
transaction data of a transaction; performing data distribution processing on the multiple
pieces of transaction data to determine multiple pieces of normal transaction data; performing
integration and assembly processing on multiple pieces of normal transaction data of the
10 transaction, from a time instant at which a transaction request is initiated to a time instant at
which the transaction is processed, to obtain full transaction chain monitoring information;
generating multiple pieces of index data for a routing rule based on the full transaction chain
monitoring information; obtaining a routing rule corresponding to a leading bank; obtaining,
based on the routing rule corresponding to the leading bank, verification index data of
15 multiple participating banks corresponding to the routing rule corresponding to the leading
bank from the multiple pieces of index data; filtering out, based on the routing rule
corresponding to the leading bank and the verification index data of the multiple participating
banks, a participating bank that is not suitable for the leading bank to determine an available
participating bank; and sending a credit-granting application transaction to the available
20 participating bank. According to the method, the main requirements for monitoring
transaction data are clarified, the transaction data and the technical data for routing calculation
are provided, the conventional transaction requirements and future transaction expansion can
be ensured.

25 Figure 1