# USER CREDIT ASSESSMENT

## CLAIM OF PRIORITY

[0001] This application claims priority to Chinese Patent Application No. 201611155605.3, filed on December 14, 2016, and U.S. Patent Application No. 15/837,595, filed on December 11, 2017, which are incorporated by reference in its entirety.

## BACKGROUND

[0002] The present application relates to the field of Internet technologies, and in particular, to assessing user credit. With rapid development of Internet technologies, increasingly more users implement business operations through the Internet, for example, applying for a loan, applying for a credit card, and so on. Credit of a user has also gradually become an important basis for Internet businesses.

## SUMMARY

[0003] The present disclosure describes techniques for assessing user credit based on credit and propensity information for multiple types of services.

[0004] In an implementation, a plurality of services are identified, each of the plurality of services associated with a credit scoring model corresponding to a type of each service. For each particular service in the plurality of services: a credit score of a particular user is determined for the particular service according to the credit scoring model corresponding to the type of the particular service, wherein the credit score is determined based on credit information about the particular user required by the credit scoring model corresponding to the type of the particular service. A propensity score of the particular user is determined for the particular service, the propensity score representing a degree of preference of the particular user for the type of the particular service, wherein the propensity score is determined based on propensity information about the particular user associated with the type of the particular service, and wherein the propensity score includes a similarity degree between the propensity score of the particular user and a propensity score of each of a plurality of historical users. After determining credit scores and propensity scores of the particular for each particular service in the plurality of services, a comprehensive credit score of the particular user is determined according to the propensity scores of the particular user for various types

of services and the credit scores of the particular user for the types of services.

[0005] Implementations of the described subject matter, including the previously described implementation, can be implemented using a computer-