CLAIMS

What is claimed is:

1. A service prediction method, wherein the method comprises:

receiving a service request, wherein the service request comprises a transfer request;

determining, based on the service request, an initiation moment of a current service corresponding to the service request and a first serving party and a second serving party that are used to execute the current service, wherein the first serving party comprises a payment bank, and the second serving party comprises a collection bank;

predicting, based on the initiation moment of the current service, a first execution completion moment at which the first serving party completes execution of the current service;

predicting, based on the first execution completion moment, an execution start moment at which the second serving party starts execution of the current service by obtaining transfer duration of transferring each historical service from the first serving party to the second serving party, determining a transfer duration average value based on the transfer duration of transferring each historical service from the first serving party to the second serving party, determining required transfer duration based on the transfer duration average value, determining a service arrival moment at which the current service arrives at the second serving party based on the first execution completion moment and the required transfer duration, obtaining a business time period and a service acceptance time period of the second serving party, and predicting the execution start moment based on the service arrival moment, the business time period, and the service acceptance time period of the second serving party;

predicting, based on the execution start moment, a second execution completion moment at which the second serving party completes execution of the current service; and

determining, based on the second execution completion moment, a service time limit predicted for the current service.

2. The method according to claim 1, wherein the predicting, based on the initiation moment of the current service, a first execution completion moment at which the first serving party completes execution of the current service specifically comprises:

obtaining a business time period and a service acceptance time period of the first serving party, and determining an estimated service processing duration of the first serving party;

determining a service acceptance moment of the first serving party of the current service based on the initiation moment of the current service and the business time period and the service acceptance time period of the first serving party; and

predicting, based on the service acceptance moment of the first serving party and the estimated service processing duration of the first serving party, the first execution completion moment.

3. The method according to claim 2, wherein the determining a service acceptance moment of the first serving party of the current service based on the initiation moment of the current service and the business time period and the service acceptance time period of the first serving party specifically comprises:

if the initiation moment of the current service does not fall within the business time period of the first serving party, the service acceptance moment of the first serving party is a specified moment in a next business time period of the first serving party; or

if the initiation moment of the current service falls within the business time period of the first serving party and falls within the service acceptance time period of the first serving party, the service acceptance moment of the first serving party is the initiation moment of the current service; or

if the initiation moment of the current service falls within the business time period of the first serving party and does not fall within the service acceptance time period of the first serving party, the service acceptance moment of the first serving party is a specified moment in a next business time period of the first serving party.

4. The method according to claim 1, wherein the predicting, based on the first execution completion moment, an execution start moment at which the second serving party starts execution of the current service specifically comprises:

determining transfer duration required for transferring the current service to the second serving party after execution of the current service is completed by the first serving party, wherein the required transfer duration is determined based on an average value of clearing network flow cycles for transferring a payment service to the collection bank after the payment bank completes processing of the payment service; and

predicting, based on the first execution completion moment and the required transfer duration, the execution start moment.

5. The method according to claim 4, wherein the predicting, based on the service arrival moment and the business time period and the service acceptance time period of the second serving party, the execution start moment at which the second serving party starts execution of the current service specifically comprises:

if the service arrival moment does not fall within the business time period of the second serving party, the execution start moment is a specified moment in a next business time period of the second serving party; or

if the service arrival moment falls within the business time period of the second serving party and falls within the service acceptance time period of the second serving party, the execution start moment is the service arrival moment; or

if the service arrival moment falls within the business time period of the second serving party and does not fall within the service acceptance time period of the second serving party, the execution start moment is a specified moment in a next business time period of the second serving party.

6. The method according to claim 1, wherein the predicting, based on the execution start moment, a second execution completion moment at which the second serving party completes execution of the current service specifically comprises:

determining estimated service processing duration of the second serving party; and

predicting, based on the execution start moment and the estimated service processing duration of the second serving party, the second execution completion moment.

7. A computer system, comprising a memory, a processor, and a computer program that is stored in the memory and that is capable of running on the processor, wherein when executing the program, the processor implements the following steps:

receiving a service request, wherein the service request comprises a transfer request;

determining, based on the service request, an initiation moment of a current service corresponding to the service request and a first serving party and a second serving party that are used to execute the current service, wherein the first serving party comprises a payment bank, and the second serving party comprises a collection bank;

predicting, based on the initiation moment of the current service, a first execution completion moment at which the first serving party completes execution of the current service;

predicting, based on the first execution completion moment, an execution start moment at which the second serving party starts execution of the current service by obtaining transfer duration of transferring each historical service from the first serving party to the second serving party, determining a transfer duration average value based on the transfer duration of transferring each historical service from the first serving party to the second serving party, determining required transfer duration based on the transfer duration average value, determining a service arrival moment at which the current service arrives at the second serving party based on the first execution completion moment and the required transfer duration, obtaining a business time period and a service acceptance time period of the second serving party, and predicting the execution start moment based on the service arrival moment, the business time period, and the service acceptance time period of the second serving party;

predicting, based on the execution start moment, a second execution completion moment at which the second serving party completes execution of the current service; and

determining, based on the second execution completion moment, a service time limit predicted for the current service.

8. The computer system according to claim 7, wherein the predicting, based on the initiation moment of the current service, a first execution completion moment at which the first serving party completes execution of the current service specifically comprises:

obtaining a business time period and a service acceptance time period of the first serving party, and determining an estimated service processing duration of the first serving party;

determining a service acceptance moment of the first serving party of the current service based on the initiation moment of the current service and the business time period and the service acceptance time period of the first serving party; and

predicting, based on the service acceptance moment of the first serving party and the estimated service processing duration of the first serving party, the first execution completion moment.

9. The computer system according to claim 8, wherein the determining a service acceptance moment of the first serving party of the current service based on the initiation moment of the current service and the business time period and the service acceptance time period of the first serving party specifically comprises:

if the initiation moment of the current service does not fall within the business time period of the first serving party, the service acceptance moment of the first serving party is a specified moment in a next business time period of the first serving party; or

if the initiation moment of the current service falls within the business time period of the first serving party and falls within the service acceptance time period of the first serving party, the service acceptance moment of the first serving party is the initiation moment of the current service; or

if the initiation moment of the current service falls within the business time period of the first serving party and does not fall within the service acceptance time period of the

first serving party, the service acceptance moment of the first serving party is a specified moment in a next business time period of the first serving party.

10. The computer system according to claim 7, wherein the predicting, based on the first execution completion moment, an execution start moment at which the second serving party starts execution of the current service specifically comprises:

determining transfer duration required for transferring the current service to the second serving party after execution of the current service is completed by the first serving party, wherein the required transfer duration is determined based on an average value of clearing network flow cycles for transferring a payment service to the collection bank after the payment bank completes processing of the payment service; and

predicting, based on the first execution completion moment and the required transfer duration, the execution start moment.

11. The computer system according to claim 10, wherein the predicting, based on the service arrival moment and the business time period and the service acceptance time period of the second serving party, the execution start moment at which the second serving party starts execution of the current service specifically comprises:

if the service arrival moment does not fall within the business time period of the second serving party, the execution start moment is a specified moment in a next business time period of the second serving party; or

if the service arrival moment falls within the business time period of the second serving party and falls within the service acceptance time period of the second serving party, the execution start moment is the service arrival moment; or

if the service arrival moment falls within the business time period of the second serving party and does not fall within the service acceptance time period of the second serving party, the execution start moment is a specified moment in a next business time period of the second serving party.

12. The computer system according to claim 7, wherein the predicting, based on the execution start moment, a second execution completion moment at which the second serving party completes execution of the current service specifically comprises:

determining estimated service processing duration of the second serving party; and

predicting, based on the execution start moment and the estimated service processing duration of the second serving party, the second execution completion moment.

13. A service prediction apparatus, wherein the apparatus comprises:

a receiving module, configured to receive a service request, wherein the service request comprises a transfer request;

a determining module, configured to determine, based on the service request, an initiation moment of a current service corresponding to the service request and a first serving party and a second serving party that are used to execute the current service, wherein the first serving party comprises a payment bank, and the second serving party comprises a collection bank;

a first execution module, configured to predict, based on the initiation moment of the current service, a first execution completion moment at which the first serving party completes execution of the current service;

a transfer module, configured to predict, based on the first execution completion moment, an execution start moment at which the second serving party starts execution of the current service by obtaining transfer duration of transferring each historical service from the first serving party to the second serving party, determining a transfer duration average value based on the transfer duration of transferring each historical service from the first serving party to the second serving party, determining required transfer duration based on the transfer duration average value, determining a service arrival moment at which the current service arrives at the second serving party based on the first execution completion moment and the required transfer duration, obtaining a business time period and a service acceptance time period of the second serving party, and predicting the execution start

moment based on the service arrival moment, the business time period, and the service acceptance time period of the second serving party;

a second execution module, configured to predict, based on the execution start moment, a second execution completion moment at which the second serving party completes execution of the current service; and

a prediction module, configured to determine, based on the second execution completion moment, a service time limit predicted for the current service.

14. A computer-readable nonvolatile storage medium, wherein the storage medium stores a computer program, and when the computer program is executed by a processor, the method according to any one of claims 1 to 6 is implemented.