[0005] Frequent failures in service processing severely hinder the development of international services; thus, the problems of low success rates and low efficiency of service processing need to be solved.

SUMMARY

[0006] Embodiments of the present disclosure seek to provide a service processing method and a device to solve the problems of low success rates and low efficiency of service processing in the prior art.

[0006a] According to a first aspect of the present invention, there is provided a service processing method comprising: receiving, by a server, a service processing request from a user terminal, the service processing request including data interaction processing mode information and account information; determining, by the server based on the service processing request, candidates of one or more data processing modes for executing the service processing request, the candidates of one or more data interaction processing modes being determined from a plurality of data interaction processing modes, each of the plurality of data interaction processing modes including processing parameters, and at least one of the processing parameters being different between different data interaction processing modes of the plurality of data interaction processing modes; calculating, by the server, processing success rates for each of the candidates of one or more data interaction processing modes, the calculating a processing success rate for a given data interaction processing mode comprising: retrieving a historical processing record for the given data interaction processing mode, the historical processing record associated with a predetermined historical period of time, matching the given data interaction processing mode and account information in the service processing request, and determining a processing success rate for the given data interaction processing mode based on the historical processing record matching the account; determining, by the server based on the processing success rate for each of

the candidates of one or more data interaction processing modes, a candidate of a data interaction processing mode as a data interaction processing mode for executing the service processing request; transmitting, by the server, a prompt to the user terminal, the prompt including a request for information required by the candidate of the data interaction processing mode; identifying, by the server, a candidate processing channel based on the information submitted via the prompt, the candidate processing channel identified from a set of processing channels, each of the set of processing channels being associated with a processing success rate; and executing, by the server, a transaction using the candidate processing channel and the candidate of the data interaction processing mode.

[0006b] According to a second aspect of the present invention, there is provided a service processing device comprising: a processor; a non-transitory memory storing instructions executable by the processor, the instructions causing the service processing device to: receive a service processing request from a user terminal, the service processing request including data interaction processing mode information and account information; determine, based on the service processing request, candidates of one or more data interaction processing modes for executing the service processing request, the candidates of one or more data interaction processing modes being determined from a plurality of data interaction processing modes, each of the plurality of data interaction processing modes including processing parameters, and at least one of the processing parameters being different between different data interaction processing modes of the plurality of data interaction processing modes; calculate processing success rates for each of the candidates of one or more data interaction processing modes, the calculating a processing success rate for a given data interaction processing mode comprising: retrieving a historical processing record for the given data interaction processing mode, the historical processing record associated with a predetermined historical period of time, matching the given data interaction processing mode and account information in the service processing request, and determining a processing success rate for the given data interaction processing mode

based on the historical processing record matching the account; determine, based on the processing success rate for each of the candidates of one or more data interaction processing modes, a candidate of a data interaction processing mode as a data interaction processing mode for executing the service processing request; transmit a prompt to the user terminal, the prompt including a request for information required by the candidate of the data interaction processing mode; identify a candidate processing channel based on the information submitted via the prompt, the candidate processing channel identified from a set of processing channels, each of the set of processing channels being associated with a processing success rate; and execute a transaction using the candidate processing channel and the candidate of the data interaction processing mode.

[0006c] According to a third aspect of the present invention, there is provided a non-transitory computer-readable storage medium storing computer executable instructions thereon that, when executed by a processor of a service processing device, cause the service processing device to perform a method comprising: receiving, by a server, a service processing request from a user terminal, the service processing request including data interaction processing mode information and account information; determining, by the server based on the service processing request, candidates of one or more data interaction processing modes for executing the service processing request, the candidates of one or more data interaction processing modes being determined from a plurality of data interaction processing modes, each of the plurality of data interaction processing modes including processing parameters, and at least one of the processing parameters being different between different data interaction processing modes of the plurality of data interaction processing modes; calculating, by the server, processing success rate s for each of the candidates of one or more data interaction processing modes, the calculating a processing success rate for a given data interaction processing mode comprising: retrieving based on a historical processing record for the given data interaction processing mode, the historical processing record associated with a predetermined historical period of time, matching the given

data interaction processing mode and account information in the service processing request, and determining a processing success rate for the given data interaction processing mode based on the historical processing record matching the account; determining, by the server based on the processing success rate for each of the candidates of one or more data interaction processing modes, a candidate of a data interaction processing mode as a data interaction processing mode for executing the service processing request; transmitting, by the server, a prompt to the user terminal, the prompt including a request for information required by the candidate of the data interaction processing mode; identifying, by the server, a candidate processing channel based on the information submitted via the prompt, the candidate processing channel identified from a set of processing channels, each of the set of processing channels being associated with a processing success rate; and executing, by the server, a transaction using the candidate processing channel and the candidate of the data interaction processing mode.

[0007] One embodiment of the present disclosure is drawn to a service processing method including receiving, by a server, a service processing request from a user terminal, the service processing request including data interaction processing mode information and account information, and determining, by the server based on the service processing request, one or more data interaction processing mode candidates for executing the service processing request. The one or more data interaction processing mode candidates are determined from a plurality of data interaction processing modes. Each of the plurality of data interaction processing modes includes processing parameters, and at least one of the processing parameters is different between different data interaction processing modes of the plurality of data interaction processing modes.

[0008] Each of the one or more data interaction processing mode candidates has an associated processing success rate based on a historical processing record of the plurality of data interaction processing modes. The service processing method also includes determining, by the server based on the processing success rate for each of the one or more data interaction processing mode

candidates, a data interaction processing mode candidate as a data interaction processing mode for executing the service processing request.

[0009] One embodiment of the present disclosure is drawn to a service processing device including a processor and a non-transitory memory storing instructions executable by the processor. The instructions cause the service processing device to receive a service processing

CLAIMS

What is claimed is:

1. A service processing method comprising:

receiving, by a server, a service processing request from a user terminal, the service processing request including data interaction processing mode information and account information;

determining, by the server based on the service processing request, candidates of one or more data processing modes for executing the service processing request, the candidates of one or more data interaction processing modes being determined from a plurality of data interaction processing modes, each of the plurality of data interaction processing modes including processing parameters, and at least one of the processing parameters being different between different data interaction processing modes of the plurality of data interaction processing modes;

calculating, by the server, processing success rates for each of the candidates of one or more data interaction processing modes, the calculating a processing success rate for a given data interaction processing mode comprising:

retrieving a historical processing record for the given data interaction processing mode, the historical processing record associated with a predetermined historical period of time,

matching the given data interaction processing mode and account information in the service processing request, and

determining a processing success rate for the given data interaction processing mode based on the historical processing record matching the account;

determining, by the server based on the processing success rate for each of the candidates of one or more data interaction processing modes, a candidate of a data interaction processing mode as a data interaction processing mode for executing the service processing request;

transmitting, by the server, a prompt to the user terminal, the prompt including a request for information required by the candidate of the data interaction processing mode;

identifying, by the server, a candidate processing channel based on the information submitted via the prompt, the candidate processing channel identified from a set of processing channels, each of the set of processing channels being associated with a processing success rate; and

executing, by the server, a transaction using the candidate processing channel and the candidate of the data interaction processing mode.

2. The service processing method according to claim 1,

wherein the historical processing record of the plurality of candidates of data interaction processing modes is produced over a predetermined period of time and matches the data interaction processing mode information and the account information, and

wherein the account information includes at least one of account ID information and account attribute information.

3. The service processing method according to claim 1, wherein determining the data interaction processing mode further comprises:

selecting, from the candidates of one or more data interaction processing modes, a candidate of a data interaction processing mode having a highest processing success rate for executing the service processing request.

4. The service processing method according to claim 1, wherein determining the data interaction processing mode further comprises:

sending, based on the processing success rate for each of the candidates of one or more data interaction processing modes, a parameter validation instruction message to the user terminal, the parameter validation instruction message prompting a user to perform one or more response actions selected from a group of response actions consisting of selecting a processing parameter or entering a processing parameter,

wherein the determining the candidates of a data interaction processing mode as the data interaction processing mode for executing the service processing request is further based on parameter information in a response to the parameter validation instruction message received from the user terminal.

5. The service processing method according to claim 4, wherein the determining the data interaction processing mode further comprises:

determining, from the candidates of one or more data interaction processing modes, data interaction processing modes matching the parameter information in the response received from the user terminal; and

selecting, from the determined data interaction processing modes matching the parameter information, a data interaction processing mode having a highest processing success rate for executing the service processing request.

6. The service processing method according to claim 1, further comprising:

determining, based on the service processing request, one or more data interaction processing channel candidates matching the service processing request and the determined data interaction processing mode, the one or more data interaction processing channel candidates being determined from a plurality of data interaction processing channels, each of the plurality of data interaction processing channels including service interface information for handling the service processing request, each of the one or more data interaction processing channel candidates having an associated processing success rate based on a historical processing record of the plurality of data interaction processing channels; and

selecting, from the one or more data interaction processing channel candidates, a data interaction processing channel candidate having a highest processing success rate as a data interaction processing channel for executing the service processing request,

wherein the determining the one or more data interaction processing channel candidates and the selecting the data interaction processing channel are performed after the determining the data interaction processing mode for handling the service processing request.

7. The service processing method according to claim 6,

wherein the historical processing record of the plurality of data interaction processing channels is produced over a predetermined period of time,

wherein a portion of the historical processing record is retrieved for determining the processing success rate for each of the one or more data interaction processing channel candidates, the portion matching the one or more data interaction processing channel candidates, the account information in the service processing request, and the data interaction processing mode for executing the service processing request, and

wherein the account information includes at least one of account ID information and account attribute information.

8. The service processing method according to claim 6, wherein the processing success rate associated to each of the one or more interaction processing channel candidates is determined by the server based on the historical processing record of the plurality of data interaction processing channels.

9. The service processing method according to claim 1, wherein the processing success rate associated to each of the candidates of one or more interaction processing modes is determined by the server based on the historical processing record of the plurality of data interaction processing modes.

10. A service processing device comprising:

a processor;

a non-transitory memory storing instructions executable by the processor, the instructions causing the service processing device to:

receive a service processing request from a user terminal, the service processing request including data interaction processing mode information and account information;

determine, based on the service processing request, candidates of one or more data interaction processing modes for executing the service processing request, the candidates of one or more data interaction processing modes being determined from a plurality of data interaction processing modes, each of the plurality of data interaction processing modes including processing parameters, and at least one of the processing parameters being different between different data interaction processing modes of the plurality of data interaction processing modes;

calculate processing success rates for each of the candidates of one or more data interaction processing modes, the calculating a processing success rate for a given data interaction processing mode comprising:

retrieving a historical processing record for the given data interaction processing mode, the historical processing record associated with a predetermined historical period of time,

matching the given data interaction processing mode and account information in the service processing request, and

determining a processing success rate for the given data interaction processing mode based on the historical processing record matching the account;

determine, based on the processing success rate for each of the candidates of one or more data interaction processing modes, a candidate of a data interaction processing mode as a data interaction processing mode for executing the service processing request;

transmit a prompt to the user terminal, the prompt including a request for information required by the candidate of the data interaction processing mode;

identify a candidate processing channel based on the information submitted via the prompt, the candidate processing channel identified from a set of processing channels, each of the set of processing channels being associated with a processing success rate; and

execute a transaction using the candidate processing channel and the candidate of the data interaction processing mode.

11. The service processing device according to claim 10,

wherein the historical processing record of the plurality of candidates of data interaction processing modes is produced over a predetermined period of time and matches the data interaction processing mode information and the account information, and

wherein the account information includes at least one of account ID information and account attribute information.

12. The service processing device according to claim 10, wherein the determining the data interaction processing mode instruction further causes the service processing device to:

select, from the candidates of one or more data interaction processing modes, a candidate of a data interaction processing mode having a highest processing success rate for executing the service processing request.

13. The service processing device according to claim 10, wherein the determining the data interaction processing mode instruction further causes the service processing device to:

send, based on the processing success rate for each of the candidates of one or more data interaction processing modes, a parameter validation instruction message to the user terminal, the parameter validation instruction message prompting a user to perform one or more response actions selected from a group of response actions consisting of

selecting a processing parameter and

entering a processing parameter,

wherein the instruction to determine the candidate of a data interaction processing mode as the data interaction processing mode for executing the service processing request is further based on parameter information in a response to the parameter validation instruction message received from the user terminal.

14. The service processing device according to claim 13, wherein the determining the data interaction processing mode instruction further causes the service processing device to:

determine, from the candidates of one or more data interaction processing modes, data interaction processing modes matching the parameter information in the response received from the user terminal; and

select, from the determined data interaction processing modes matching the parameter information, a data interaction processing mode having a highest processing success rate for executing the service processing request.

15. The service processing device according to claim 10, the instructions further causing the service processing device to:

determine, based on the service processing request, one or more data interaction processing channel candidates matching the service processing request and the determined data interaction processing mode, the one or more data interaction processing channel candidates being determined from a plurality of data interaction processing channels, each of the plurality of data interaction processing channels including service interface information for handling the service processing request, and determine, based on a historical processing record of the plurality of data interaction processing channels, a processing success rate for each of the one or more data interaction processing channel candidates; and

select, from the one or more data interaction processing channel candidates, a data interaction processing channel candidate having a highest processing success rate as a data interaction processing channel for executing the service processing request,

wherein the instruction to determine the one or more data interaction processing channel candidates and the instruction to select the data interaction processing channel are performed after the instruction to determine the data interaction processing mode for handling the service processing request.

16. The service processing device according to claim 15,

wherein the historical processing record of the plurality of data interaction processing channels is produced over a predetermined period of time,

wherein only a portion of the historical processing record is retrieved to determine the processing success rate for each of the one or more data interaction processing channel candidates, the portion matching the one or more data interaction processing channel candidates, the account information in the service processing request, and the data interaction processing mode for executing the service processing request, and

wherein the account information includes at least one of account ID information and account attribute information.

17. The service processing device according to claim 15, wherein the processing success rate associated to each of the one or more interaction processing channel candidates is determined by the server based on the historical processing record of the plurality of data interaction processing channels.

18. The service processing method according to claim 10, wherein the processing success rate associated to each of the candidates of one or more interaction processing modes is determined by the server based on the historical processing record of the plurality of data interaction processing modes.

19. A non-transitory computer-readable storage medium storing computer executable instructions thereon that, when executed by a processor of a service processing device, cause the service processing device to perform a method comprising:

receiving, by a server, a service processing request from a user terminal, the service processing request including data interaction processing mode information and account information;

determining, by the server based on the service processing request, candidates of one or more data interaction processing modes for executing the service processing request, the candidates of one or more data interaction processing modes being determined from a plurality of data interaction processing modes, each of the plurality of data interaction processing modes including processing parameters, and at least one of the processing parameters being different between different data interaction processing modes of the plurality of data interaction processing modes;

calculating, by the server, processing success rate s for each of the candidates of one or more data interaction processing modes, the calculating a processing success rate for a given data interaction processing mode comprising:

retrieving based on a historical processing record for the given data interaction processing mode, the historical processing record associated with a predetermined historical period of time,

matching the given data interaction processing mode and account information in the service processing request, and

determining a processing success rate for the given data interaction processing mode based on the historical processing record matching the account;

determining, by the server based on the processing success rate for each of the candidates of one or more data interaction processing modes, a candidate of a data interaction processing mode as a data interaction processing mode for executing the service processing request;

transmitting, by the server, a prompt to the user terminal, the prompt including a request for information required by the candidate of the data interaction processing mode;

identifying, by the server, a candidate processing channel based on the information submitted via the prompt, the candidate processing channel identified from a set of processing channels, each of the set of processing channels being associated with a processing success rate; and

executing, by the server, a transaction using the candidate processing channel and the candidate of the data interaction processing mode.

20. The non-transitory computer-readable storage medium according to claim 19, the method further comprising:

determining, based on the service processing request, one or more data interaction processing channel candidates matching the service processing request and the determined data interaction processing mode, the one or more data interaction processing channel candidates being determined from a plurality of data interaction processing channels, each of the plurality of data interaction processing channels including service interface information for handling the service processing request, each of the one or more data interaction processing channel candidates having an associated processing success rate based on a historical processing record of the plurality of data interaction processing channels; and

selecting, from the one or more data interaction processing channel candidates, a data interaction processing channel candidate having a highest processing success rate as a data interaction processing channel for executing the service processing request,

wherein the determining the one or more data interaction processing channel candidates and the selecting the data interaction processing channel are performed after the

determining the data interaction processing mode for handling the service processing request.