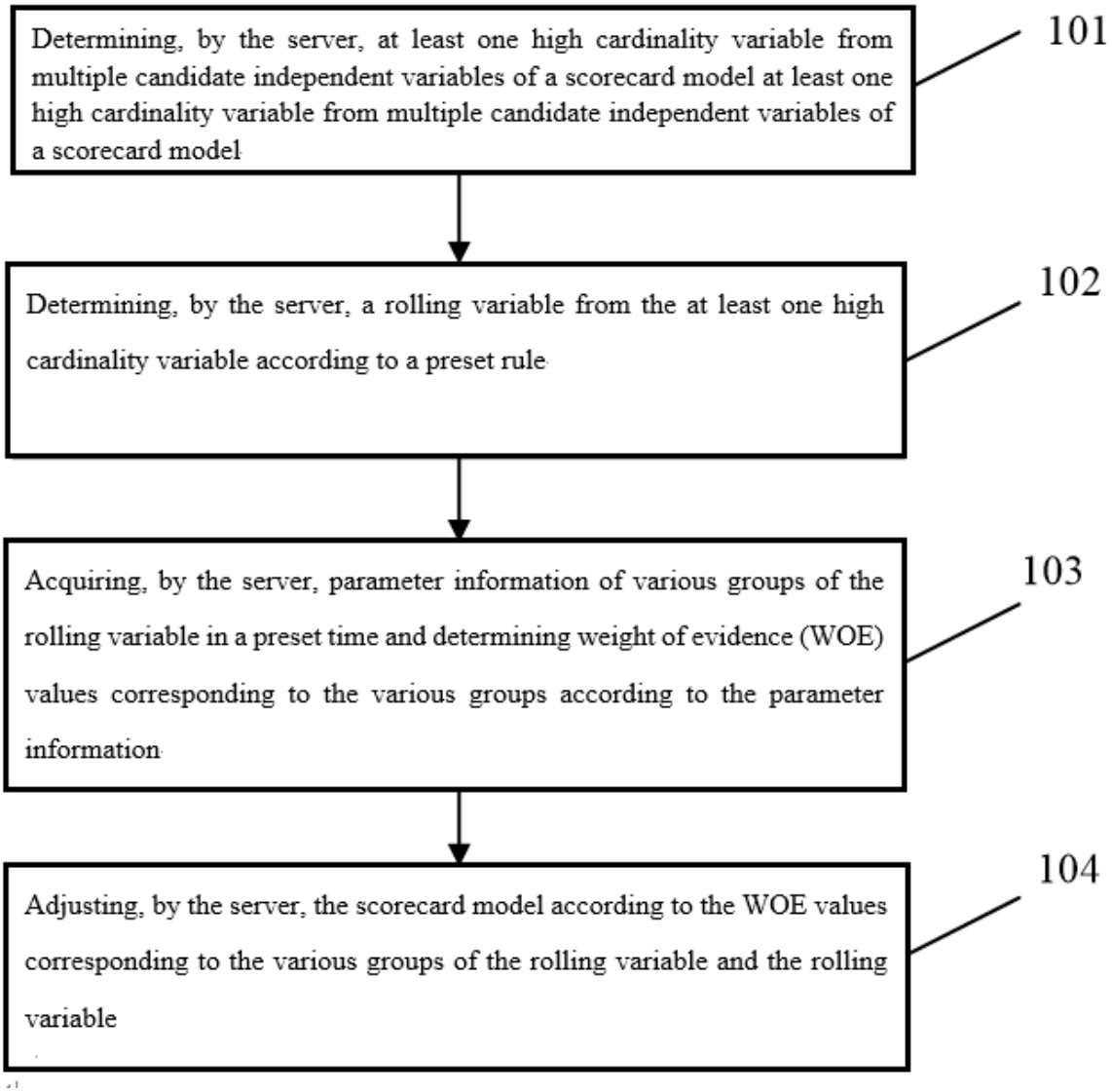

Determining, by the server, at least one high cardinality variable from multiple candidate independent variables of a scorecard model at least one high cardinality variable from multiple candidate independent variables of a scorecard model
101
Determining, by the server, a rolling variable from the at least one high cardinality variable according to a preset rule
102
Acquiring, by the server, parameter information of various groups of the rolling variable in a preset time and determining weight of evidence (WOE) values corresponding to the various groups according to the parameter information
103
Adjusting, by the server, the scorecard model according to the WOE values corresponding to the various groups of the rolling variable and the rolling variable
104

Fig. 1

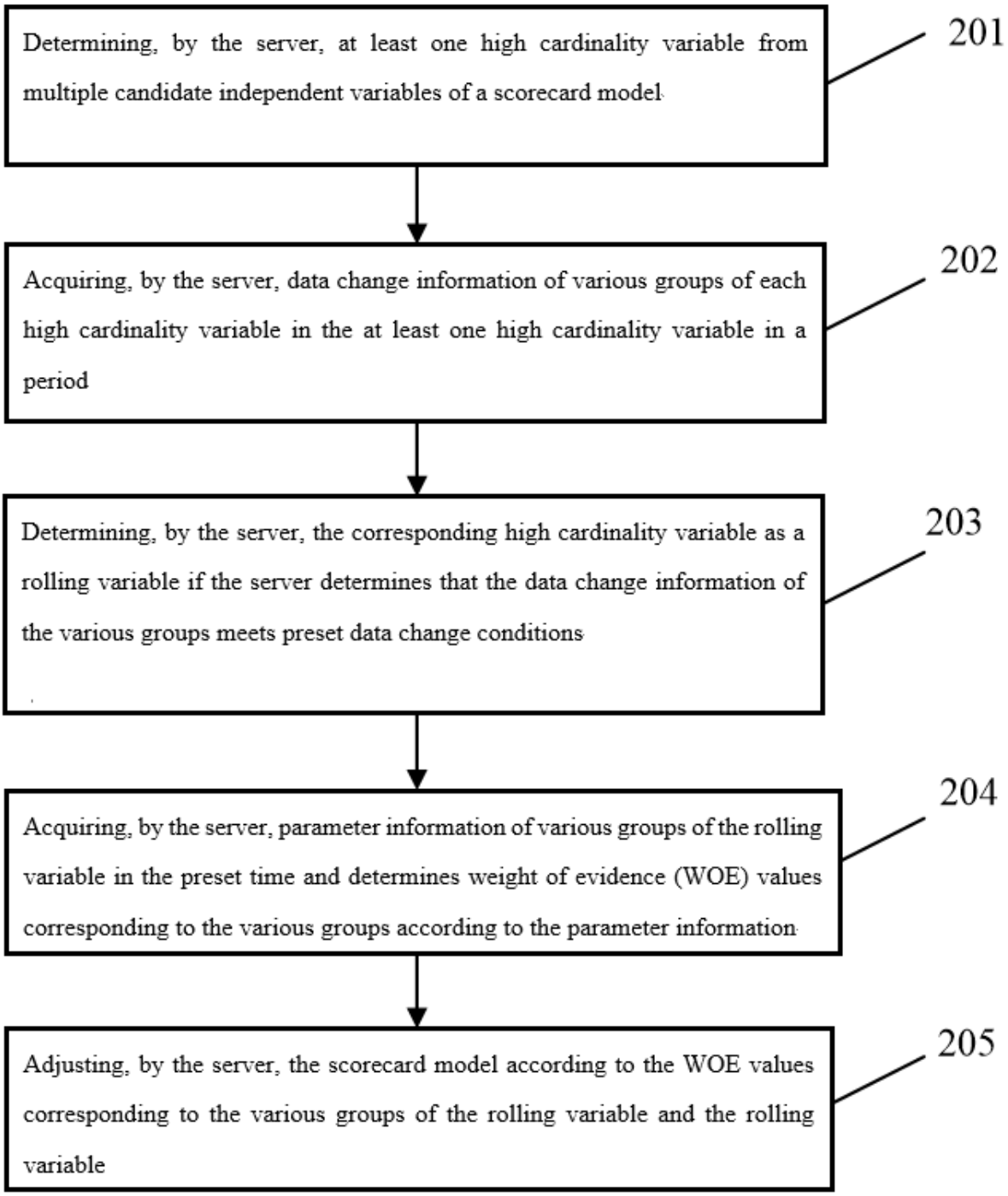

Determining, by the server, at least one high cardinality variable from multiple candidate independent variables of a scorecard model
201
Acquiring, by the server, data change information of various groups of each high cardinality variable in the at least one high cardinality variable in a period
202
Determining, by the server, the corresponding high cardinality variable as a rolling variable if the server determines that the data change information of the various groups meets preset data change conditions
203
Acquiring, by the server, parameter information of various groups of the rolling variable in the preset time and determines weight of evidence (WOE) values corresponding to the various groups according to the parameter information
204
Adjusting, by the server, the scorecard model according to the WOE values corresponding to the various groups of the rolling variable and the rolling variable
205

Fig. 2

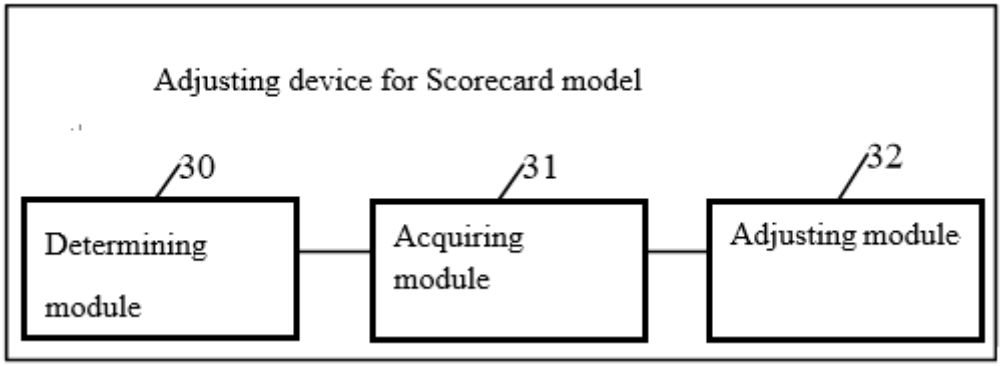

Adjusting device for Scorecard model
30
31
32
Determining module
Acquiring module
Adjusting module

Fig. 3

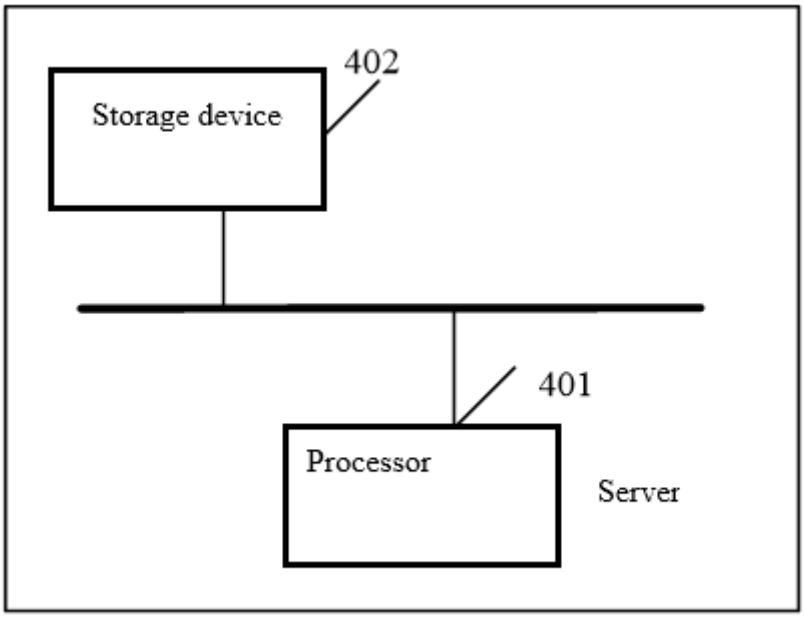

402
Storage device
401
Processor
Server

Fig. 4