

CLAIMS

What is claimed is:

1. A service recommendation method, comprising:

receiving, by a server and from a user terminal, a recommendation request, wherein the recommendation request is sent in response to a determination that a user has entered a predetermined scenario and an activation condition of a predetermined payment service for the user is satisfied, wherein the determination comprises:

determining that the predetermined scenario comprises a password-related payment scenario and a password in the password-related payment scenario; and

determining that biometric information of the user is pre-entered to the user terminal;

obtaining, by the server, attribute information of the user based on the recommendation request;

determining, by the server, a recommendation document by matching the attribute information of the user with one or more predetermined rules associated with the predetermined payment service;

sending, from the server to the user terminal, the recommendation document for the user terminal to display a recommendation user interface to the user based on the recommendation document, wherein the recommendation user interface displays one or more predetermined payment services;

receiving, by the server and from the user terminal, behavioral data of the user based on the recommendation user interface; and

adjusting, by the server, the one or more predetermined rules based on the behavioral data.

2. The method according to claim 1, wherein the one or more predetermined rules are configured with a priority order, each of the one or more predetermined rules corresponding to a recommendation document, and determining the recommendation document comprises:

sequentially matching the attribute information of the user with the one or more predetermined rules based on the priority order; and

in response to the attribute information of the user matching a rule among the one or more predetermined rules, selecting a payment service corresponding to the one or more predetermined rules as the recommendation document.

3. The method according to claim 1, wherein the attribute information of the user comprises the predetermined scenario, the one or more predetermined rules comprise a scenario rule, and determining the recommendation document comprises:

- determining that the predetermined scenario is related to a specified scenario;
- determining that the attribute information matches the scenario rule; and
- selecting a payment service associated with the scenario rule as the recommendation document.

4. The method according to claim 1, wherein the attribute information of the user comprises identification information that indicates whether the user has a historical activation record of the predetermined payment service, the one or more predetermined rules comprise an activation record rule, and determining the recommendation document comprises:

- determining that the user has the historical activation record of the predetermined payment service based on the identification information;
- determining that the attribute information matches the activation record rule; and
- selecting a payment service associated with the activation record rule as the recommendation document.

5. The method according to claim 1, wherein the attribute information of the user comprises a frequency of payment made by the user using the user terminal, the one or more predetermined rules comprise a payment frequency rule, and determining the recommendation document comprises:

- determining that the frequency exceeds a predetermined threshold;
- determining that the attribute information matches the payment frequency rule; and
- selecting a payment service associated with the payment frequency rule as the recommendation document.

6. A non-transitory, computer-readable medium storing one or more instructions executable by a computer system to perform operations comprising:

- receiving, by a server and from a user terminal, a recommendation request, wherein the

recommendation request is sent in response to a determination that a user has entered a predetermined scenario and an activation condition of a predetermined payment service for the user is satisfied, wherein the determination comprises:

- determining that the predetermined scenario comprises a password-related payment scenario and a password in the password-related payment scenario; and

- determining that biometric information of the user is pre-entered to the user terminal;

- obtaining, by the server, attribute information of the user based on the recommendation request;

- determining, by the server, a recommendation document by matching the attribute information of the user with one or more predetermined rules associated with the predetermined payment service;

- sending, from the server to the user terminal, the recommendation document for the user terminal to display a recommendation user interface to the user based on the recommendation document, wherein the recommendation user interface displays one or more predetermined payment services;

- receiving, by the server and from the user terminal, behavioral data of the user based on the recommendation user interface; and

- adjusting, by the server, the one or more predetermined rules based on the behavioral data.

7. The non-transitory, computer-readable medium according to claim 6, wherein the one or more predetermined rules are configured with a priority order, each of the one or more predetermined rules corresponding to a recommendation document, and determining the recommendation document comprises:

- sequentially matching the attribute information of the user with the one or more predetermined rules based on the priority order; and

- in response to the attribute information of the user matching a rule among the one or more predetermined rules, selecting a payment service corresponding to the one or more predetermined rules as the recommendation document.

8. The non-transitory, computer-readable medium according to claim 6, wherein the attribute information of the user comprises the predetermined scenario, the one or more predetermined rules

comprise a scenario rule, and determining the recommendation document comprises:

- determining that the predetermined scenario is related to a specified scenario;

- determining that the attribute information matches the scenario rule; and

- selecting a payment service associated with the scenario rule as the recommendation document.

9. The non-transitory, computer-readable medium according to claim 6, wherein the attribute information of the user comprises identification information that indicates whether the user has a historical activation record of the predetermined payment service, the one or more predetermined rules comprise an activation record rule, and determining the recommendation document comprises:

- determining that the user has the historical activation record of the predetermined payment service based on the identification information;

- determining that the attribute information matches the activation record rule; and

- selecting a payment service associated with the activation record rule as the recommendation document.

10. The non-transitory, computer-readable medium according to claim 6, wherein the attribute information of the user comprises a frequency of payment made by the user using the user terminal, the one or more predetermined rules comprise a payment frequency rule, and determining the recommendation document comprises:

- determining that the frequency exceeds a predetermined threshold;

- determining that the attribute information matches the payment frequency rule; and

- selecting a payment service associated with the payment frequency rule as the recommendation document.

11. A computer-implemented system, comprising:

- one or more computers; and

- one or more computer memory devices interoperably coupled with the one or more computers and having tangible, non-transitory, machine-readable media storing one or more instructions that, when executed by the one or more computers, perform one or more operations comprising:

receiving, by a server and from a user terminal, a recommendation request, wherein the recommendation request is sent in response to a determination that a user has entered a predetermined scenario and an activation condition of a predetermined payment service for the user is satisfied, wherein the determination comprises:

- determining that the predetermined scenario comprises a password-related payment scenario and a password in the password-related payment scenario; and

- determining that biometric information of the user is pre-entered to the user terminal;

- obtaining, by the server, attribute information of the user based on the recommendation request;

- determining, by the server, a recommendation document by matching the attribute information of the user with one or more predetermined rules associated with the predetermined payment service;

- sending, from the server to the user terminal, the recommendation document for the user terminal to display a recommendation user interface to the user based on the recommendation document, wherein the recommendation user interface displays one or more predetermined payment services;

- receiving, by the server and from the user terminal, behavioral data of the user based on the recommendation user interface; and

- adjusting, by the server, the one or more predetermined rules based on the behavioral data.

12. The system according to claim 11, wherein the one or more predetermined rules are configured with a priority order, each of the one or more predetermined rules corresponding to a recommendation document, and determining the recommendation document comprises:

- sequentially matching the attribute information of the user with the one or more predetermined rules based on the priority order; and

- in response to the attribute information of the user matching a rule among the one or more predetermined rules, selecting a payment service corresponding to the one or more predetermined rule as the recommendation document.

13. The system according to claim 11, wherein the attribute information of the user comprises

the predetermined scenario, the one or more predetermined rules comprise a scenario rule, and determining the recommendation document comprises:

- determining that the predetermined scenario is related to a specified scenario;
- determining that the attribute information matches the scenario rule; and
- selecting a payment service associated with the scenario rule as the recommendation document.

14. The system according to claim 11, wherein the attribute information of the user comprises identification information that indicates whether the user has a historical activation record of the predetermined payment service, the one or more predetermined rules comprise an activation record rule, and determining the recommendation document comprises:

- determining that the user has the historical activation record of the predetermined payment service based on the identification information;
- determining that the attribute information matches the activation record rule; and
- selecting a payment service associated with the activation record rule as the recommendation document.

15. The system according to claim 11, wherein the attribute information of the user comprises a frequency of payment made by the user using the user terminal, the one or more predetermined rules comprise a payment frequency rule, and determining the recommendation document comprises:

- determining that the frequency exceeds a predetermined threshold;
- determining that the attribute information matches the payment frequency rule; and
- selecting a payment service associated with the payment frequency rule as the recommendation document.