CLAIMS

1. A computer-implemented method for a payment service platform, the method comprising:

receiving, from a plurality of aggregators, historical transaction data which includes historical transactions associated with different transaction classifications and different freelancers;

using the received historical transaction data, performing the following:

for each historical transaction of each transaction classification, ascertaining a repayment interval between a risk assessment date and a repayment date, and ascertaining a buffer interval between the risk assessment date and an eligible date which is shorter than the repayment interval and satisfies a predetermined return rate;

for each transaction classification, ascertaining, from the buffer intervals associated therewith, an initial buffer interval, and adjusting the initial buffer interval to ascertain a relevant buffer interval which satisfies a predetermined buffer condition;

receiving an advance service request having a calculation date which is for ascertaining a plurality of eligible outstanding receivables;

receiving, from the aggregators, a plurality of outstanding receivables associated with outstanding transactions of a freelancer as of the calculation date;

based on an elapse of the calculation date from a risk assessment date of each outstanding transaction by at least the relevant buffer interval, selecting the eligible outstanding receivables from among the outstanding receivables;

for each eligible outstanding receivable, based on an allowance for default risk associated with a transaction classification of the each eligible outstanding receivable, and further based on an outstanding concentrated risk due to proportion of the each eligible outstanding receivable in relation to the outstanding receivables, ascertaining a receivable credit limit; and

based on a freelancer credit limit associated with the freelancer and an aggregated total of the receivable credit limit of each eligible outstanding receivable, ascertaining an outstanding balance limit associated with the freelancer as of the calculation date;

receiving an input of an advance payment which is no more than the outstanding balance limit associated with the freelancer; and

generating a transfer instruction which is to cause a transfer of the advance payment to the freelancer.

2. The method according to claim 1, further comprising:

using the received historical transaction data, performing the following:

for each transaction classification, ascertaining a default rate and, based thereon, ascertaining the allowance for default risk.

3. The method according to claim 2, further comprising:

for each freelancer, based on the outstanding receivables, the relevant buffer interval, the allowance for default risk, and/or the outstanding concentrated risk, ascertaining the freelancer credit limit which satisfies a predetermined advance condition.

4. The method according to any one of claim 1 to claim 3, further comprising:

using the received historical transaction data, performing the following:

for each freelancer, assigning at least one of a plurality of bias classifications thereto,

wherein the bias classifications are selected from any two or more selected from the group consisting of transaction classification, repayment interval, transaction count in each transaction classification, default rate.

5. The method according to any one of claim 1 to claim 7, wherein the outstanding receivables include invoices generated by the payment service platform.

6. A payment service platform comprising:

a memory storage device and a computer processor communicably coupled thereto, wherein the computer processor is configured to:

receive, from a plurality of aggregators, historical transaction data which includes historical transactions associated with different transaction classifications and different freelancers;

using the received historical transaction data, perform the following:

for each historical transaction of each transaction classification, ascertain a repayment interval between a risk assessment date and a repayment date, and ascertaining a buffer interval between the risk assessment date and an eligible date which is shorter than the repayment interval and satisfies a predetermined return rate; and

for each transaction classification, ascertain, from the buffer intervals associated therewith, an initial buffer interval, and adjust the initial buffer interval to ascertain a relevant buffer interval which satisfies a predetermined buffer condition;

receive an advance service request having a calculation date which is for ascertaining the eligible income receivables;

receive, from the aggregators, a plurality of outstanding receivables associated with outstanding transactions of a freelancer as of the calculation date;

based on an elapse of the calculation date from a risk assessment date of each outstanding transaction by at least the relevant buffer interval, select the eligible outstanding receivables from among the outstanding receivables;

for each eligible outstanding receivable, based on an allowance for default risk associated with a transaction classification of the each eligible outstanding receivable, and further based on an outstanding concentrated risk due to proportion of the each eligible outstanding receivable in relation to the outstanding receivables, ascertain a receivable credit limit;

based on a freelancer credit limit associated with the freelancer and an aggregated total of the receivable credit limit of each eligible outstanding receivable, ascertain an outstanding balance limit associated with the freelancer as of the calculation date;

receive an input of an advance payment which is no more than the outstanding balance limit associated with the freelancer; and

generate a transfer instruction configured to cause a transfer of the advance payment to the freelancer.

7. The payment service platform according to claim 6, wherein the computer processor is further configured to:

using the received historical transaction data, perform the following:

for each transaction classification, ascertain a default rate and, based thereon, ascertaining the allowance for default risk.

8. The payment service platform according to claim 7, wherein the computer processor is further configured to:

for each freelancer, based on the outstanding receivables, the relevant buffer interval, the allowance for default risk, and/or the outstanding concentrated risk, ascertain the freelancer credit limit which satisfies a predetermined advance condition.

9. The payment service platform according to any one of claim 6 to claim 8, wherein the processor is further configured to:

using the received historical transaction data, perform the following:

for each freelancer, assign at least one of a plurality of bias classifications thereto,

wherein the bias classifications are selected from any two or more selected from the group consisting of transaction classification, repayment interval, transaction count in each transaction classification, default rate.

10. The payment service platform according to any one of claim 6 to claim 9, wherein the outstanding receivables include invoices generated by the payment service platform.

11. A non-transitory, computer readable medium, comprising code that, when executed, directs a computer processor to perform the method according to any one of claims 1 to 5.