

ABSTRACT

POST-PAID TRANSACTION DATA PROCESSING METHOD AND DEVICE, PROCESSING APPARATUS, AND SERVER

5 This specification provides a post-paid transaction data processing method and device, a
processing apparatus, and a server. The method includes: receiving risk search information which
includes a transaction amount and a transaction user identifier; acquiring a payment channel
corresponding to the transaction user identifier according to the transaction user identifier;
determining a predictive affordable value of the payment channel for the transaction amount based
10 on the payment channel and the transaction amount; and determining a default evaluation result of
a post-paid transaction according to the predictive affordable value. With the various embodiments
in this specification, the accuracy and precision of default prediction for post-paid transactions are
improved, the reliability of risk prevention and control for post-paid transactions is improved, the
risk of post-paid transactions is reduced, the loss of funds of post-paid transactions is reduced, and
15 the user experience of post-paid transactions is improved.

[FIG. 6]