

CLAIMS

What is claimed is:

1. A service data processing method, wherein the method comprises:

5 obtaining, using one or more computing devices, service data of a merchant payment service associated with a target merchant;

determining, using the one or more computing devices, whether the service data of the merchant payment service falls within a service indicator range;

10 in response to determining that the service data does not fall within the service indicator range, obtaining, using the one or more computing devices, location information of the target merchant corresponding to the service data;

obtaining, using the one or more computing devices, one or more local events corresponding to the location information;

15 determining, using the one or more computing devices and based on the one or more local events, whether to output an alarm for the service data of the merchant payment service, wherein the alarm indicates that the merchant payment service is abnormal and that abnormality of the merchant payment service requires further investigation; and

20 in response to determining to output the alarm for the service data of the merchant payment service, outputting, using the one or more computing devices, the alarm for the service data of the merchant payment service.

2. The method according to claim 1, wherein determining whether to output the alarm for the service data comprises:

25 determining whether the one or more local events comprises a predetermined event; and

in response to determining that the one or more local events comprises the predetermined event, determining, based on the predetermined event, whether to output the alarm for the service data.

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3. The method according to claim 2, wherein determining whether to output the alarm for the service data comprises:

determining whether at least one of a level of the predetermined event or a duration of the predetermined event satisfies a predetermined condition, wherein the one or more local events comprises at least one of the level of the predetermined event or the duration of the predetermined event;

5 in response to a determination that at least one of the level of the predetermined event or the duration of the predetermined event satisfies the predetermined condition, determining that the service data fluctuates normally and determining not to output the alarm for the service data; and

10 in response to a determination that at least one of the level of the predetermined event or the duration of the predetermined event does not satisfy the predetermined condition, determining that the service data is abnormal and determining to output the alarm for the service data.

4. The method according to claim 2, wherein the method further comprises:

15 in response to determining that the one or more local events does not comprise the predetermined event:

outputting the alarm for the service data; or
suspending the merchant payment service.

20 5. The method according to claim 2, wherein the predetermined event comprises at least one of:

a natural disaster, a traffic control, or a parade.

6. The method according to claim 1, wherein the method further comprises:

25 in response to determining not to output the alarm for the service data:
 generating prompt information based on the one or more local events;
and
 displaying the prompt information.

30 7. The method according to claim 1, wherein the method further comprises:

searching and obtaining local news corresponding to the location information;
and
 obtaining one or more events of predetermined types from the local news as the one or more local events.

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

obtaining, using one or more computing devices, service data of a merchant payment service associated with a target merchant;

determining, using the one or more computing devices, whether the service data of the merchant payment service falls within a service indicator range;

in response to determining that the service data does not fall within the service indicator range, obtaining, using the one or more computing devices, location information of the target merchant corresponding to the service data;

obtaining, using the one or more computing devices, one or more local events corresponding to the location information;

determining, using the one or more computing devices and based on the one or more local events, whether to output an alarm for the service data of the merchant payment service, wherein the alarm indicates that the merchant payment service is abnormal and that abnormality of the merchant payment service requires further investigation; and

in response to determining to output the alarm for the service data of the merchant payment service, outputting, using the one or more computing devices, the alarm for the service data of the merchant payment service.

9. The non-transitory, computer-readable medium according to claim 8, wherein determining whether to output the alarm for the service data comprises:

determining whether the one or more local events comprises a predetermined event; and

in response to determining that the one or more local events comprises the predetermined event, determining, based on the predetermined event, whether to output the alarm for the service data.

10. The non-transitory, computer-readable medium according to claim 9, wherein determining whether to output the alarm for the service data comprises:

determining whether at least one of a level of the predetermined event or a duration of the predetermined event satisfies a predetermined condition, wherein the one or more local events comprises at least one of the level of the predetermined event

or the duration of the predetermined event;

in response to a determination that at least one of the level of the predetermined event or the duration of the predetermined event satisfies the predetermined condition, determining that the service data fluctuates normally and

5 determining not to output the alarm for the service data; and

in response to a determination that at least one of the level of the predetermined event or the duration of the predetermined event does not satisfy the predetermined condition, determining that the service data is abnormal and determining to output the alarm for the service data.

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11. The non-transitory, computer-readable medium according to claim 9, wherein the operations further comprise:

in response to determining that the one or more local events does not comprise the predetermined event:

15 outputting the alarm for the service data; or
suspending the merchant payment service.

12. The non-transitory, computer-readable medium according to claim 9, wherein the predetermined event comprises at least one of:

20 a natural disaster, a traffic control, or a parade.

13. The non-transitory, computer-readable medium according to claim 8, wherein the operations further comprise:

in response to determining not to output the alarm for the service data:

25 generating prompt information based on the one or more local events;
and

displaying the prompt information.

14. The non-transitory, computer-readable medium according to claim 8, wherein
30 the operations further comprise:

searching and obtaining local news corresponding to the location information;
and

obtaining one or more events of predetermined types from the local news as the one or more local events.

15. 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:

obtaining, using one or more computing devices, service data of a merchant payment service associated with a target merchant;

5 determining, using the one or more computing devices, whether the service data of the merchant payment service falls within a service indicator range;

in response to determining that the service data does not fall within the service indicator range, obtaining, using the one or more computing devices, location information of the target merchant corresponding to the service data;

10 obtaining, using the one or more computing devices, one or more local events corresponding to the location information;

determining, using the one or more computing devices and based on the one or more local events, whether to output an alarm for the service data of the merchant payment service, wherein the alarm indicates that the merchant payment service is abnormal and that abnormality of the merchant payment service requires further investigation; and

15 in response to determining to output the alarm for the service data of the merchant payment service, outputting, using the one or more computing devices, the alarm for the service data of the merchant payment service.

16. The computer-implemented system according to claim 15, wherein determining whether to output the alarm for the service data comprises:

25 determining whether the one or more local events comprises a predetermined event; and

in response to determining that the one or more local events comprises the predetermined event, determining, based on the predetermined event, whether to output the alarm for the service data.

17. The computer-implemented system according to claim 16, wherein determining whether to output the alarm for the service data comprises:

determining whether at least one of a level of the predetermined event or a duration of the predetermined event satisfies a predetermined condition, wherein the one or more local events comprises at least one of the level of the predetermined event or the duration of the predetermined event;

in response to a determination that at least one of the level of the predetermined event or the duration of the predetermined event satisfies the predetermined condition, determining that the service data fluctuates normally and determining not to output the alarm for the service data; and

in response to a determination that at least one of the level of the predetermined event or the duration of the predetermined event does not satisfy the predetermined condition, determining that the service data is abnormal and determining to output the alarm for the service data.

18. The computer-implemented system according to claim 16, wherein the operations further comprise:

in response to determining that the one or more local events does not comprise the predetermined event:

outputting the alarm for the service data; or
suspending the merchant payment service.

19. The computer-implemented system according to claim 16, wherein the predetermined event comprises at least one of:

a natural disaster, a traffic control, or a parade.

20. The computer-implemented system according to claim 15, wherein the operations further comprise:

in response to determining not to output the alarm for the service data:

generating prompt information based on the one or more local events;

and

displaying the prompt information.