CLAIMS

1. A post-paid transaction data processing method, comprising:

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 on the payment channel and the transaction amount, wherein the predictive affordable value indicates a capacity of the payment channel to pay the transaction amount and is expressed as a percentage or a multiple value; and

determining a default evaluation result of a post-paid transaction according to the predictive affordable value by using at least one of decision tree and logistic regression, wherein determining the default evaluation result of the post-paid transaction comprises:

constructing a default probability prediction model through model training; and

using the default probability prediction model to determine the default evaluation result of the post-paid transaction.

2. The method of claim 1, wherein the risk search information further comprises a commodity type;

accordingly, the method further includes:

determining a risk coefficient corresponding to the commodity type; and

accordingly, the determining a default evaluation result of a post-paid transaction comprises:

determining a default evaluation result of the post-paid transaction according to the risk coefficient and the predictive affordable value.

3. The method of claim 1, wherein the determining a predictive affordable value of the payment channel for the transaction amount based on the payment channel and the transaction amount includes:

acquiring historical bill data of the payment channel;

determining a predictive amount of funds corresponding to the payment channel at a transaction time according to the historical bill data; and

determining a predictive affordable value of the payment channel for the transaction amount according to the transaction amount and the predictive amount of funds of the payment channel.

4. The method of claim 3, wherein the determining a predictive affordable value of the payment channel for the transaction amount based on the payment channel and the transaction amount further includes:

acquiring a transaction behavior of a transaction user corresponding to the payment channel according to the historical bill data; and

determining a predictive affordable value of the payment channel for the transaction amount according to the transaction behavior, the transaction amount, and the predictive amount of funds of the payment channel.

5. The method of claim 2, wherein the determining a risk coefficient corresponding to the commodity type comprises:

acquiring historical transaction data, and acquiring a default transaction ratio corresponding to the commodity type according to the historical transaction data; and

determining a risk coefficient corresponding to the commodity type according to the default transaction ratio.

~~6. The method of claim 1, wherein the determining a default evaluation result of a post-paid transaction according to the predictive affordable value comprises:~~

~~determining a default evaluation result of a post-paid transaction according to the predictive affordable value by using at least one method of decision tree and logistic regression.~~

~~7~~6. The method of any one of claims 1-~~6~~5, the method further comprising:

sending the default evaluation result to a post-paid transaction data processing terminal which corresponds to a transaction merchant of the post-paid transaction; and

receiving request information approving the post-paid transaction, and performing payment processing on the post-paid transaction.

~~8~~7. A post-paid transaction data processing device, comprising:

an information receiving module for receiving risk search information which includes a transaction amount and a transaction user identifier;

a payment channel search module for acquiring a payment channel corresponding to the transaction user identifier according to the transaction user identifier;

an amount prediction module for determining a predictive affordable value of the payment channel for the transaction amount based on the payment channel and the transaction amount, wherein the predictive affordable value indicates a capacity of the payment channel to pay the transaction amount and is expressed as a percentage or a multiple value; and

a decision-making module for determining a default evaluation result of a post-paid transaction according to the predictive affordable value by using at least one of decision tree and logistic regression, wherein determining the default evaluation result of the post-paid transaction comprises:

constructing a default probability prediction model through model training; and

using the default probability prediction model to determine the default evaluation result of the post-paid transaction.

~~9~~8. The device of claim ~~7~~8, wherein the risk search information further comprises a commodity type;

accordingly, the device further comprises:

a commodity risk analysis module for determining a risk coefficient corresponding to the commodity type; and

accordingly, the decision-making module is specifically used for:

determining a default evaluation result of the post-paid transaction according to the risk coefficient and the predictive affordable value.

~~10~~9. The device of claim 7~~8~~, wherein the amount prediction module is specifically used for:

acquiring historical bill data of the payment channel;

determining a predictive amount of funds corresponding to the payment channel at a transaction time according to the historical bill data; and

determining a predictive affordable value of the payment channel for the transaction amount according to the predictive amount of funds of the payment channel and the transaction amount.

~~11~~10. The device of claim ~~10~~9, wherein the amount prediction module is specifically used for:

acquiring a transaction behavior of a transaction user corresponding to the payment channel according to the historical bill data; and

determining a predictive affordable value of the payment channel for the transaction amount according to the transaction behavior, the transaction amount, and the predictive amount of funds of the payment channel.

~~12~~11. The device of claim ~~9~~8, wherein the commodity risk analysis module is specifically used for:

acquiring historical transaction data, and acquiring a default transaction ratio corresponding to the commodity type according to the historical transaction data; and

determining a risk coefficient corresponding to the commodity type according to the default transaction ratio.

~~13. The device of claim 8, wherein the decision-making module is specifically used for:~~

~~determining a default evaluation result of a post-paid transaction according to the predictive affordable value by using at least one method of decision tree and logistic regression.~~

~~14~~12. The device of any one of claims ~~8~~7-~~13~~11, wherein the device further comprises a payment processing module for:

sending the default evaluation result to a post-paid transaction data processing terminal which corresponds to a transaction merchant of the post-paid transaction; and

receiving request information approving the post-paid transaction, and performing payment processing on the post-paid transaction.

~~15~~13. A post-paid transaction data processing apparatus, comprising: at least one processor and a memory for storing processor-executable instructions which, when executed by the processor, implement the method of any one of claims 1-~~7~~6.

~~16~~14. A post-paid transaction data processing system, comprising a post-paid transaction data processing device, a risk inquiry interface, and a payment interface, wherein the post-paid transaction data processing system includes at least one processor and a memory for storing processor-executable instructions which, when executed by the processor, implement the method of any one of claims 1-~~7~~6.

~~17~~15. A post-paid transaction data processing method, comprising:

receiving a post-paid transaction service request, and sending risk search information to a post-paid transaction data processing device, wherein the risk search information includes a commodity type, a transaction amount, and a transaction user identifier;

receiving a default evaluation result of a post-paid transaction sent by the post-paid transaction data processing device; and

sending, if the default evaluation result is less than a preset probability threshold, request information approving the post-paid transaction to the post-paid transaction data processing device,

wherein the post-paid transaction data processing device determines the default evaluation result of the post-paid transaction according to a predictive affordable value by using at least one of decision tree and logistic regression, wherein determining the default evaluation result of the post-paid transaction comprises:

constructing a default probability prediction model through model training; and

using the default probability prediction model to determine the default evaluation result of the post-paid transaction;

wherein the predictive affordable value indicates a capacity of a payment channel to pay the transaction amount and is expressed as a percentage or a multiple value.

~~18~~16. A post-paid transaction data processing terminal, comprising:

a search information sending module for receiving a post-paid transaction service request, and sending risk search information to a post-paid transaction data processing device, wherein the risk search information includes a commodity type, a transaction amount, and a transaction user identifier;

a default information receiving module for receiving a default evaluation result of a post-paid transaction sent by the post-paid transaction data processing device; and

a transaction approving module for sending, if the default evaluation result is less than a preset probability threshold, request information approving the post-paid transaction to the post-paid transaction data processing device,

wherein the post-paid transaction data processing device determines the default evaluation result of the post-paid transaction according to a predictive affordable value by using at least one of decision tree and logistic regression, wherein determining the default evaluation result of the post-paid transaction comprises:

constructing a default probability prediction model through model training; and

using the default probability prediction model to determine the default evaluation result of the post-paid transaction;

wherein the predictive affordable value indicates a capacity of a payment channel to pay the transaction amount and is expressed as a percentage or a multiple value.

~~19~~17. A post-paid transaction data processing apparatus, comprising: at least one processor and a memory for storing processor-executable instructions which, when executed by the processor, implement:

receiving a post-paid transaction service request, and sending risk search information to a post-paid transaction data processing device, wherein the risk search information includes a commodity type, a transaction amount, and a transaction user identifier;

receiving a default evaluation result of a post-paid transaction sent by the post-paid transaction data processing device; and

sending, if the default evaluation result is less than a preset probability threshold, request information approving the post-paid transaction to the post-paid transaction data processing device, wherein the post-paid transaction data processing device determines the default evaluation result of the post-paid transaction according to a predictive affordable value by using at least one of decision tree and logistic regression, wherein determining the default evaluation result of the post-paid transaction comprises:

constructing a default probability prediction model through model training; and

using the default probability prediction model to determine the default evaluation result of the post-paid transaction;

wherein the predictive affordable value indicates a capacity of a payment channel to pay the transaction amount and is expressed as a percentage or a multiple value.

~~20~~18. A computer storage medium having stored thereon a computer program which, when executed, implements the following method:

receiving a post-paid transaction service request, and sending risk search information to a post-paid transaction data processing device, wherein the risk search information includes a commodity type, a transaction amount, and a transaction user identifier;

receiving a default evaluation result of a post-paid transaction sent by the post-paid transaction data processing device; and

sending, if the default evaluation result is less than a preset probability threshold, request information approving the post-paid transaction to the post-paid transaction data processing device,

wherein the post-paid transaction data processing device determines the default evaluation result of the post-paid transaction according to a predictive affordable value by using at least one of decision tree and logistic regression, wherein determining the default evaluation result of the post-paid transaction comprises:

constructing a default probability prediction model through model training; and

using the default probability prediction model to determine the default evaluation result of the post-paid transaction;

wherein the predictive affordable value indicates a capacity of a payment channel to pay the transaction amount and is expressed as a percentage or a multiple value.

~~21~~19. A data processing server for e-wallets, comprising: at least one processor and a memory for storing processor-executable instructions which, when executed by the processor, implement the method of any one of claims 1-~~67~~.