



基于平台交易数据的跨境电商收款账户监控方法及系统

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Hong Kong	HK30118136	基于平台交易数据的跨境电商收款账户监控方法及系统	6 Jun 2025	Granted

Stage of Technology Transfer: Commercially Viable Technology/ Product Ready for Sale

Research Area: Data Analytics, Data Processing, Data Monitoring, and Big Data

Abstract

The invention relates to the field of data processing and discloses a monitoring method and system for cross-border e-commerce payment accounts based on transaction data from a large online platform. The method includes the following steps: establishing a connection with an online shopping platform via an API connection module to obtain transaction data for cross-border e-commerce from the platform; processing the acquired transaction data to extract key information; establishing an anomaly detection model to identify key information in the transaction data and detect risky behaviours, thereby detecting anomalies; and triggering corresponding alerting mechanisms based on the anomaly detection results to monitor the risk of payment accounts. The technical solution provided by this invention allows real-time monitoring of e-commerce cash flow direction through data provided by the platform's API, reducing false positives and missed alerts that occurred in previous monitoring methods.

摘要

本发明涉及数据处理领域，公开了基于平台交易数据的跨境电商收款账户监控方法及系统，包括如下步骤：通过 API 连接模块与网络购物平台建立连接，获取网络购物平台的跨境电商的交易数据；对获取到的交易数据进行处理，提取出交易数据中的关键信息；建立异常检测模型，对交易数据中的关键信息进行识别，识别出交易数据中的风险行为，得到异常检测结果；根据异常检测结果，触发相应的预警机制，对交易账户进行风险监控。通过本发明所提供的技术方案，可以实现通过网络购物平台 API 提供的实时数据，来监控跨境电商的现金流方向，减少以往的监控存在的误报和漏报的情况。