

CLAIMS

1. An information alert method, comprising:

detecting a preset alert trigger event associated with a wealth management application operated on an electronic device, wherein the preset alert trigger event comprises receiving an instruction from a target user to perform a wealth management action in the wealth management application;

in response to detecting the preset alert trigger event, periodically obtaining a physiological characteristic parameter characterizing an emotion of the target user;

determining that a preset normal emotion fluctuation condition is satisfied according to the physiological characteristic parameter; and

in response to determining that the preset normal emotion fluctuation condition is not satisfied, outputting a risk alert on the wealth management action;

detecting a cancellation of the wealth management action in the wealth management application; and

in response to detecting the cancellation of the wealth management action, automatically stopping periodically obtaining the physiological characteristic parameter.

2. The method according to claim 1, wherein the preset alert trigger event comprises one or more of:

receiving an instruction to start the wealth management application;

receiving an instruction to display a page of a wealth management product;

when a characteristic indicator of the wealth management product on a currently displayed wealth management product page is not within a preset indicator range, wherein the characteristic indicator comprises rising and falling rates or a rate of return; or

when a risk type of a wealth management product on the currently displayed wealth management product page belongs to a preset risk type.

3. The method according to claim 1, wherein the method is applied to a smart terminal, and wherein obtaining the physiological characteristic parameter comprises:

obtaining the physiological characteristic parameter from a wearable device bound to the

smart terminal.

4. The method according to claim 1, wherein the physiological characteristic parameter comprises one or more of:

5 heart rate, body temperature, blood pressure, palm humidity, brain waves, or a facial image.

5 The method according to claim 4, wherein the physiological characteristic parameter comprises one or more of heart rate, body temperature, blood pressure, or palm humidity, and
10 wherein the preset normal emotion fluctuation condition comprises:

the physiological characteristic parameter is within a normal parameter range;

the normal parameter range is obtained based on an average value of the physiological characteristic parameter of a user in a specified period, wherein the user comprises at least one of the target user or a user related to the target user who is in the same age group, has the
15 same gender, or is in the same region as the target user; or

the normal parameter range is obtained based on the physiological characteristic parameter of a user when performing a preset normal type of network action.

6. The method according to claim 4, wherein the physiological characteristic parameter
20 comprises brain waves, and wherein the preset normal emotion fluctuation condition comprises:

the brain waves having a frequency within a preset normal frequency range, and amplitudes within a preset normal amplitude range.

25 7. The method according to claim 4, wherein the physiological characteristic parameter comprises the facial image, and wherein determining that the preset normal emotion fluctuation condition is satisfied according to the physiological characteristic parameter comprises:

performing expression recognition on the facial image to obtain a facial expression of the
30 target user; and

determining that the obtained facial expression is a preset normal type expression.

8. An information alert apparatus, comprising:

a first detecting module configured to detect a preset alert trigger event associated with a wealth management application operated on an electronic device, wherein the preset alert trigger event comprises receiving an instruction from a target user to perform a wealth management action in the wealth management application;

a parameter obtaining module configured to, in response to detecting the preset alert trigger event, periodically obtain a physiological characteristic parameter characterizing an emotion of the target user;

a condition determining module configured to determine that a preset normal emotion fluctuation condition is satisfied according to the physiological characteristic parameter; and

an information alert module configured to, in response to determining that the preset normal emotion fluctuation condition is not satisfied, output a risk alert on the wealth management action;

a second detecting module configured to detect a cancellation of the wealth management action in the wealth management application; and

a stopping module configured to, in response to detecting the cancellation of the wealth management action, automatically stop periodically obtaining the physiological characteristic parameter.

9. The apparatus according to claim 8, wherein the apparatus is provided in a smart terminal, and the parameter obtaining module is configured to:

in response to detecting the preset alert trigger event, obtain the physiological characteristic parameter from a wearable device bound to the smart terminal.

10. A computer device, comprising:

at least one processor; and

a memory for storing processor-executable instructions;

wherein the at least one processor is configured to:

detect a preset alert trigger event associated with a wealth management application

operated on an electronic device, wherein the preset alert trigger event comprises receiving an instruction from a target user to perform a wealth management action in the wealth management application;

5 in response to detecting the preset alert trigger event, periodically obtain a physiological characteristic parameter characterizing an emotion of the target user;

 determine that a preset normal emotion fluctuation condition is satisfied according to the physiological characteristic parameter; and

 in response to determining that the preset normal emotion fluctuation condition is not satisfied, output a risk alert on the wealth management action;

10 detect a cancellation of the wealth management action in the wealth management application; and

 in response to detecting the cancellation of the wealth management action, automatically stop periodically obtaining the physiological characteristic parameter.