CLAIMS

1. A method, implemented by a processor device, for detecting a risk in a refill transaction, comprising:

receiving, from a user, a request for refilling an account, the request including account information associated with the account;

acquiring a contact information set corresponding to the user;

determining, by the processor device, whether the contact information set includes the account information by searching in the contact information set for information matching the account information;

providing, responsive to a determination that the contact information set does not include the account information, a risk alert to the user, the risk alert including a notification to the user for checking whether an inputting mistake occurs;

searching in the contact information set for information partially matching the account information;

displaying, responsive to locating a partially matched contact information having a similarity higher than or equal to a preset similarity threshold, the partially matched contact information to the user;

comparing the account information with the partially matched contact information and determining a matched portion and a non-matched portion in the partially matched contact information, wherein the non-matched portion corresponds to a portion of the partially matched contact information that is different from a corresponding portion of the account information and wherein the matched portion corresponds to a portion of the partially matched contact information that is the same as a corresponding portion of the account information; and

displaying the matched portion and the non-matched portion of the partially matched contact information in different manners.

2. The method of claim 1, wherein the contact information set includes contact information corresponding to the user obtained from an electronic address book.

3. The method of claim 1, wherein the contact information set includes contact information corresponding to a login account of the user used in a refill platform.

4. The method of claim 1,

wherein the contact information set includes:

first contact information corresponding to the user obtained from an electronic address book; and

second contact information corresponding to a login account of the user used in a refill platform; and

wherein the method comprises:

determining whether the first contact information includes the account information by searching in the first contact information for information matching the account information; and

determining, responsive to a determination that the first contact information does not include the account information, whether the second contact information includes the account information by searching in the second contact information for information matching the account information.

5. The method of claim 1,

wherein the contact information set includes contact information corresponding to the user and

wherein the method includes: retrieving the contact information corresponding to the user stored locally.

6. The method of claim 1,

wherein the contact information set includes contact information corresponding to the user and the method includes:

sending an acquisition request to a server; and

receiving the contact information corresponding to the user returned by the server.

7. An apparatus, comprising:

a memory device; and

a processor device communicatively coupled to the memory device, wherein the processor device is configured to:

receive, from a user, a request for refilling an account, the request including account information associated with the account;

acquire a contact information set corresponding to the user;

determine whether the contact information set includes the account information by searching in the contact information set for information matching the account information; and

if it is determined that the contact information set does not include the account information:

provide a risk alert to the user, the risk alert including a notification to the user for checking whether an inputting mistake occurs;

search in the contact information set for information partially matching the account information;

if a partially matched contact information having a similarity higher than or equal to a preset similarity threshold is found, control a display device to display the partially matched contact information to the user;

compare the account information with the partially matched contact information and determine a matched portion and a non-matched portion in the partially matched contact information, wherein the non-matched portion corresponds to a portion of the partially matched contact information that is different from a corresponding portion of the account information and wherein the matched portion corresponds to a portion of the partially matched contact information that is the same as a corresponding portion of the account information; and

control the display device to display the matched portion and the non-matched portion of the partially matched contact information in different manners.

8. The apparatus of claim 7, wherein the contact information set includes contact information corresponding to the user obtained from an electronic address book.

9. The apparatus of claim 7, wherein the contact information set includes contact information corresponding to a login account of the user used in a refill platform.

10. The apparatus of claim 7,

wherein the contact information set includes:

first contact information corresponding to the user obtained from an electronic address book; and

second contact information corresponding to a login account of the user used in a refill platform; and

wherein the processor device is configured to:

determine whether the first contact information includes the account information by searching in the first contact information for information matching the account information; and

if the first contact information does not include the account information, determine whether the second contact information includes the account information by searching in the second contact information for information matching the account information.

11. The apparatus of claim 7, wherein the contact information set includes contact information corresponding to the user and wherein the processor device is configured to:

retrieve the contact information corresponding to the user stored locally.

12. The apparatus of claim 7, wherein the contact information set includes contact information corresponding to the user and wherein the processor device is configured to:

send an acquisition request to a server; and

receive the contact information corresponding to the user returned by the server.

13. A non-transitory, computer-readable medium storing a set of instructions that is executable by at least one processor of a processor device to cause the processor device to perform a method for detecting a risk in a refill transaction, the method comprising:

receiving, from a user, a request for refilling an account, the request including account information associated with the account;

acquiring a contact information set corresponding to the user;

determining whether the contact information set includes the account information by searching in the contact information set for information matching the account information; and

if it is determined that the contact information set does not include the account information:

providing a risk alert to the user, the risk alert including a notification to the user for checking whether an inputting mistake occurs;

searching in the contact information set for information partially matching the account information;

if a partially matched contact information having a similarity higher than or equal to a preset similarity threshold is found, displaying the partially matched contact information to the user;

comparing the account information with the partially matched contact information and determining a matched portion and a non-matched portion in the partially matched contact information, wherein the non-matched portion corresponds to a portion of the partially matched contact information that is different from a corresponding portion of the account information and wherein the matched portion

corresponds to a portion of the partially matched contact information that is the same as a corresponding portion of the account information; and

displaying the matched portion and the non-matched portion of the partially matched contact information in different manners.

14. The computer-readable medium of claim 13, wherein the contact information set includes at least one of:

contact information corresponding to the user obtained from an electronic address book; or

contact information corresponding to a login account of the user used in a refill platform.

15. The computer-readable medium of claim 13, wherein the contact information set includes:

first contact information corresponding to the user obtained from an electronic address book; and

second contact information corresponding to a login account of the user used in a refill platform; and

wherein the set of instructions that is executable by at least one processor of the processor device to cause the processor device to further perform:

determining whether the first contact information includes the account information by searching in the first contact information for information matching the account information; and

if the first contact information does not include the account information, determining whether the second contact information includes the account information by searching in the second contact information for information matching the account information.