

CLAIMS

1. A method for estimating a value of an article, the method comprising:
 - receiving, by a server and from an end-user device operated by a user, article information of an article to be estimated;
 - obtaining, by the server and from the end-user device, an actual picture of the article to be estimated;
 - determining, by the server, a standard picture of the article to be estimated from a predetermined graphics library based on the article information;
 - determining, by the server, the value of the article to be estimated based on the standard picture and the actual picture; and
 - after determining the value of the article to be estimated, determining, by the server and based on credit information of the user, a pickup method to pick up the article to be estimated from the user.
2. The method according to claim 1, wherein the predetermined graphics library includes a plurality of standard pictures of a plurality of articles from a plurality of angles.
3. The method according to claim 1, wherein determining the value of the article based on the standard picture and the actual picture comprises:
 - determining damage assessment information of the article based on the standard picture and the actual picture; and
 - determining a damage status of the article based on the damage assessment information.
4. The method according to claim 3, wherein determining the damage assessment information of the article based on the standard picture and the actual picture comprises:
 - inputting the standard picture and the actual picture to a model; and
 - obtaining a comparison result output by the model, wherein the model is used to compare the standard picture and the actual picture, to determine the damage assessment information of the article based on the comparison result, and to output the damage assessment information.

5. The method according to claim 3, wherein the damage assessment information of the article comprises scratch information, disassembly trace information, or watermark information.

6. The method according to claim 1, wherein the method further comprises:
executing a service based on the value, wherein the service comprises at least one of an article recycling service and an article pledge.

7. The method according to claim 6, wherein before executing the service, the method further comprises determining that the user is not a risky user.

~~8. The method according to claim 7, wherein the server determines that the user is not a risky user based on the credit information of the user.~~

~~9.~~8. The method according to claim 6, wherein executing the service comprises:
determining a credit limit of the user;
determining an amount less than the value when determining that the credit limit of the user is not less than a specified credit limit;
paying the amount to the user; and
generating a pickup message, wherein the pickup message is used to instruct a pickup party to pick up the article to be estimated.

~~10.~~9. The method according to claim ~~9~~8, wherein determining the credit limit of the user comprises processing user information.

~~11. The method according to claim 10, wherein the user information comprises identity information and risk control information of the user.~~

~~12.~~10. The method according to claim 1, further comprising:
setting an agreement associated with the article and based on the value of the article;
determining whether the agreement was returned within a time period; and

in response to determining that the agreement was not returned within the time period, applying a penalty measure.

[13.11](#). The method according to claim 1, wherein the article comprises a mobile phone, a computer, or a car.

[14.12](#). The method according to claim [13.11](#), further comprising determining an actual performance of the article.

[15.13](#). An apparatus for article estimation, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to [14.12](#).