CLAIMS

1. A method for estimating a value of an article, the method comprising:

receiving article information of an article to be estimated ;

obtaining an actual picture of the article;

determining a standard picture of the article from a predetermined graphics library based on the article information;

determining an actual performance of the article; and

determining the value of the article based on the standard picture, the actual picture, and the actual performance of the article.

2. 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.

3. The method according to claim 2, wherein determining 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.

4. The method according to claim 2, wherein the damage assessment information of the article comprises scratch information, disassembly trace information, or watermark information.

5. The method according to claim 1, wherein before estimating the article based on the

standard picture and the actual picture, the method further comprises:

sending an installation package corresponding to an evaluation software to the article when the article is an electronic device, so that the article installs the evaluation software by using the installation package, and determines evaluation information of the article by using the evaluation software; and

obtaining the evaluation information.

6. The method according to claim 5, wherein obtaining the evaluation information comprises:

obtaining the evaluation information sent by the article to be estimated; or

obtaining a picture that comprises the evaluation information, and determining the evaluation information based on the picture that comprises the evaluation information.

7. The method according to claim 6, wherein determining the value of the article based on the standard picture and the actual picture comprises:

estimating the article based on the standard picture, the actual picture, and the evaluation information, or based on the evaluation information.

8. 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.

9. The method according to claim 8, wherein executing the service comprises:

determining a credit limit of a 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. The method according to claim 9, 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. The method according to claim 1, wherein the article comprises a mobile phone, a computer, or a car.

13. 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;

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

14. The method according to claim 1, wherein the actual performance of the article comprises an operation of a function of the article.

15. 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.