

CLAIMS

1. A method of pushing information, comprising:

obtaining historical detail information of a fund item of a user;

determining a projected change of the fund item within a time period by providing as input the historical detail information to a classification model of a machine learning, wherein the classification model of the machine learning is configured to process the historical detail information of a plurality of users and provides as output characteristic time periods comprising projected changes;

determining fund-related service information based on the projected change of the fund item within the time period;

generating a wealth management suggestion based on the fund-related service information, the wealth management suggestion comprising a default value for the fund item and a performance frequency for a suggested transaction within the time period;

transmitting the wealth management suggestion for display on a graphical user interface of a user device;

monitoring current information of the fund item of the user; and

adjusting the time period based on the current information of the fund item of the user, wherein adjusting the time period enables adaptation to flexibility of changing a risk mitigation strategy associated with the fund-related service information.

2. The method according to claim 1, wherein determining the projected change of the fund item within the time period comprises:

calculating, by using the historical detail information, statistical values for each time period during which the fund item changes within the predetermined time period, and

determining a time period that meets a statistical condition for an expected change as a characteristic time period of the plurality of time periods.

3. The method according to claim 2, wherein the statistical condition for an expected change comprises at least one of a frequency of changes in the fund item meets a first condition, an amount of change meets a second condition, or a balance after the change meets a third condition.

4. The method according to claim 1, wherein the classification model was trained with training samples labeled with characteristic time periods.

5. The method according to claim 1, further comprises:
monitoring change in the fund item of the user according to the characteristic time period;
and
after detecting the expected change in the fund item, pushing fund-related service information to the user.

6. The method according to claim 1, wherein:
the fund item comprises: income;
the expected change comprises: fund transferred in; and
the fund-related service information comprises: wealth management service information.

7. A method of determining a default input value, comprising:
obtaining historical detail information of a fund item of a user;
determining a projected change of the fund item within a time period by providing as input the historical detail information to a classification model of a machine learning, wherein the classification model of the machine learning is configured to process the historical information of a plurality of users and provides as output characteristic time periods comprising projected changes;

determining fund-related service information based on the projected change of the fund item within the time period;

generating a wealth management suggestion based on the fund-related service information, the wealth management suggestion comprising a default value for the fund item and a performance frequency for a suggested transaction within the time period;

transmitting the wealth management suggestion for display on a graphical user interface of a user device;

monitoring current information of the fund item of the user; and

adjusting the time period based on the current information of the fund item of the user, wherein adjusting the time period enables adaptation to flexibility of changing a risk mitigation strategy associated with the fund-related service information.

8. The method according to claim 7, wherein determining the projected change of the fund item within the time period comprises:

calculating, by using the historical detail information, statistical values for each time period during which the fund item changes within the time period, and

determining a time period that meets a statistical condition for an expected change as a characteristic time period.

9. The method according to claim 8, wherein the statistical condition for an expected change comprises

at least one of a frequency of changes in the fund item meets a first condition,

an amount of change meets a second condition, or

a balance after the change meets a third condition.

10. The method according to claim 7, wherein the classification model was trained with training samples labeled with characteristic time periods.

11. The method according to claim 7, wherein

the fund item comprises: income;

the expected change comprises: fund transferred in; and

the user input item comprises: one or more of automatic deduction day and repayment reminder day.

12. A device for pushing information, comprising:

a detail information obtaining unit configured to obtain historical detail information of a fund item of a user;

a characteristic time period unit configured to:

determine a projected change of the fund item within a time period by providing as input the historical detail information to a classification model of a machine learning, wherein the classification model of the machine learning is configured to process the historical information of a plurality of users and provides as output characteristic time periods comprising projected changes;

determine fund-related service information based on the projected change of the fund item within the time period;

generate a wealth management suggestion based on the fund-related service information, the wealth management suggestion comprising a default value for the fund item and a performance frequency for a suggested transaction within the time period;

transmit the wealth management suggestion for display on a graphical user interface of a user device; and

monitor current information of the fund item of the user; and

a service information pushing unit configured to adjust the time period based on the current information of the fund item of the user, wherein adjusting the time period enables adaptation to flexibility of changing a risk mitigation strategy associated with the fund-related service information.

13. The device according to claim 12, wherein the characteristic time period unit is configured to calculate statistical values for each time period during which the fund item changes within the predetermined time period by using the historical detail information, and determine a time period that meets a statistical condition for an expected change as a characteristic time period.

14. The device according to claim 13, wherein the statistical condition for an expected change comprises

at least one of a frequency of changes in the fund item meets a first condition,

an amount of change meets a second condition, or

a balance after the change meets a third condition.

15. The device according to claim 12, wherein the classification model were trained with training samples labeled with characteristic time periods.

16. The device according to claim 12, wherein the service information pushing unit is configured to monitor change in the fund item of the user according to the characteristic time period; and after detecting the expected change in the fund item, push fund-related service information to the user.

17. The device according to claim 12, wherein
the fund item comprises: income;
the expected change comprises: fund transferred in; and
the fund-related service information comprises: wealth management service information.

18. A computer device comprising:
a processor, and
a memory having computer programs stored thereon that are executable by the processor to execute the method according to any of claims 1-6.

19. A computer device comprising:
a processor and
a memory having computer programs stored thereon that are executable by the processor to execute the method according to any of claims 7-11.

20. A computer-readable storage medium configured with computer programs executable by a processor to cause the processor to perform the method of any of claims 1-6.

21. A computer-readable storage medium configured with computer programs executable by a processor to cause the processor to perform the method of any of claims 7-11.