ABSTRACT

A data processing method, apparatus and device are disclosed in embodiments of this application. The method comprises: sending, by a cost balancing subsystem, an authentication request about a user to a cost transfer subsystem, the authentication request being used for requesting authentication of the user; sending, by the cost transfer subsystem according to an authentication result, a directed electronic voucher to a client terminal of the user, the directed electronic voucher being used as a payment voucher for a directed resource cost of the user; sending, by a resource subsystem according to the directed electronic voucher presented by the client terminal of the user, a payment request to the cost balancing subsystem through the cost transfer subsystem, the payment request being used for requesting payment of the resource cost of the user; and confirming, by the cost balancing subsystem, the payment request and transferring, by the cost balancing subsystem, the resource cost of the user to the resource subsystem through the cost transfer subsystem.