CLAIMS

1. A method for resource processing, the method comprising:

receiving, by a receiving module and from a user device, a service request sent by a user, the service request comprising a request for a resource consumption available through a network (S101);

determining, by a determining module, a resource consumption quantity corresponding to the service request (S102);

determining, by a general account module, a general resource account of the user, wherein the general resource account comprises a sum of all prepaid resources in sub-accounts belonging to the user and is configured to enable a direct deduction of one or more prepaid resources from the sum of all prepaid resources in the sub-accounts, wherein the sub-accounts are created each time user equipment obtains prepaid resources (S103);

obtaining, by a processing module, from the general resource account, one of the prepaid resources corresponding to the resource consumption quantity, to process the service request (S104),

wherein the general resource account of the user was pre-created by:

determining, by a processing module, each sub-account of the user that was pre-created, wherein the each sub-account stores prepaid resources obtained by the user each time the user device receives a prepaid resource ;

counting, by a processing module, a total resource quantity of prepaid resources of the sub-accounts; and

creating, by the processing module, the general resource account for the user based on the total resource quantity, and

storing, by the processing module, in the general resource account, the prepaid resources corresponding to the total resource quantity.

2. The method according to claim 1, wherein counting the total resource quantity of prepaid resources of the sub-accounts comprises:

determining, by the processing module, a conversion coefficient of prepaid resources in the each sub-account; and

counting, by the processing module, the total resource quantity of the prepaid resources of the sub-accounts based on the conversion coefficient of the each sub-account.

3. The method according to claim 2, wherein the method further comprises:

deducting, based on the total resource quantity of prepaid resources obtained from the general resource account of the user, a corresponding quantity of prepaid resources from the each sub-account corresponding to the user.

4. The method according to claim 3, wherein deducting the corresponding quantity of prepaid resources from the each sub-account corresponding to the user comprises:

deducting the corresponding quantity of prepaid resources from the each sub-account based on a time sequence of establishing associations between the sub-accounts and the user; or

determining a priority sequence of the sub-accounts based on the conversion coefficient of the prepaid resources in the each sub-account, and deducting the corresponding quantity of prepaid resources from the each sub-account based on the determined priority sequence of the sub-accounts.

5. The method according to claim 1, further comprising:

deducting, from a general prepaid card account included in the general resource account of the user, a prepaid card fund the same as a payment amount, to process the service request.

6. The method according to any one of claims 1 to 5, wherein the service request comprises a cloud computing request or an online storage request.

7. The method according to claim 6, wherein the resource consumption quantity comprises a consumed processing resource or a used storage space in a database.

8. The method according to any one of claims 1 to 7, wherein the general resource account of the user is created by a server for the user.

9. The method according to any one of claims 1 to 8, further comprising generating a failure

notification to the user device to notify the user that the prepaid resources belonging to the user are insufficient to satisfy the resource consumption quantity of the service request.

10. An apparatus for processing a resource, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 9, wherein the plurality of modules comprises the receiving module, the determining module, the general account module and the processing module.