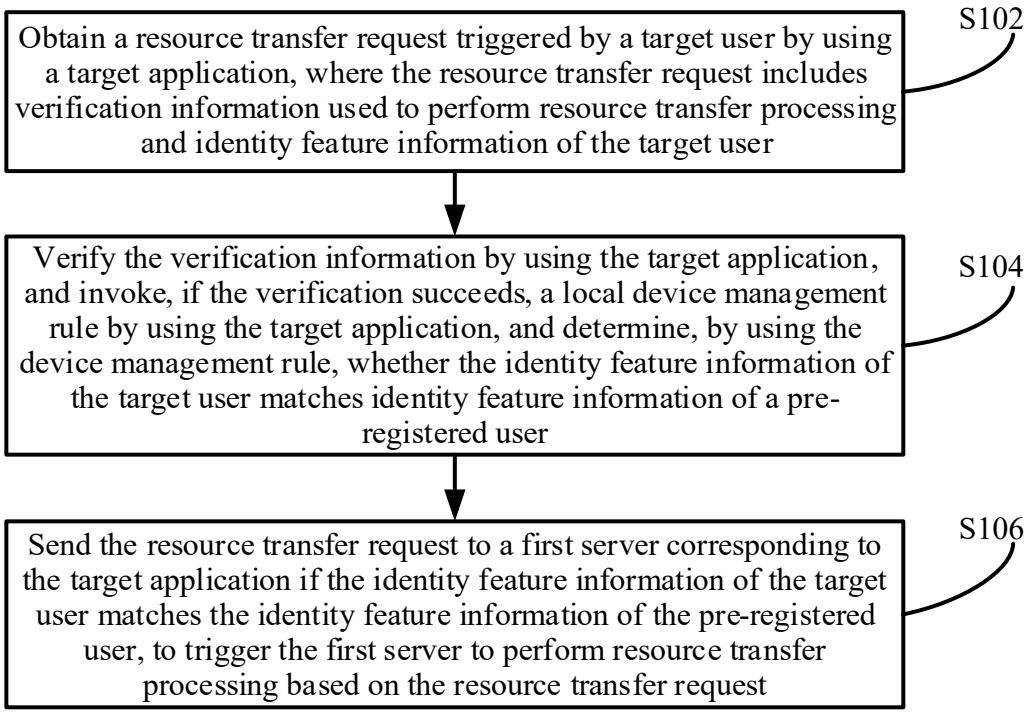
Obtain a resource transfer request triggered by a target user by using a target application, where the resource transfer request includes verification information used to perform resource transfer processing and identity feature information of the target user
S102
Verify the verification information by using the target application, and invoke, if the verification succeeds, a local device management rule by using the target application, and determine, by using the device management rule, whether the identity feature information of the target user matches identity feature information of a pre-registered user
S104
Send the resource transfer request to a first server corresponding to the target application if the identity feature information of the target user matches the identity feature information of the pre-registered user, to trigger the first server to perform resource transfer processing based on the resource transfer request
S106

FIG. 1

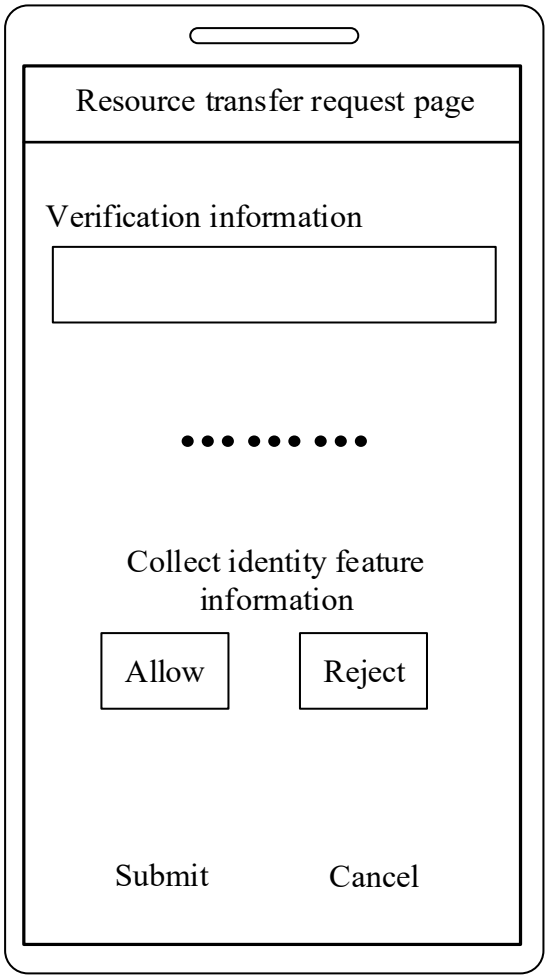
Resource transfer request page
Verification information
Collect identity feature information
Allow
Reject
Submit
Cancel

FIG. 2

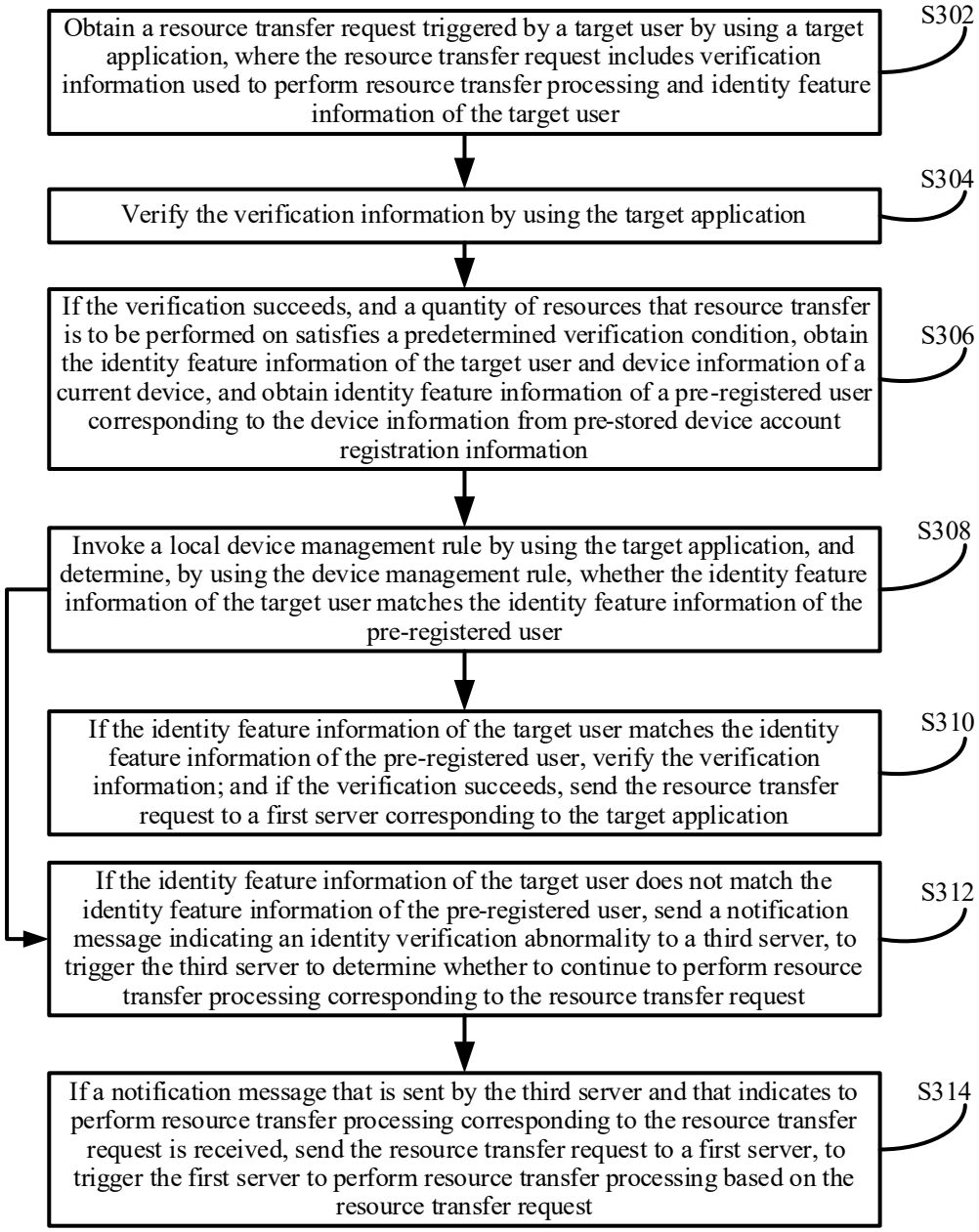
Obtain a resource transfer request triggered by a target user by using a target application, where the resource transfer request includes verification information used to perform resource transfer processing and identity feature information of the target user
S302
Verify the verification information by using the target application
S304
If the verification succeeds, and a quantity of resources that resource transfer is to be performed on satisfies a predetermined verification condition, obtain the identity feature information of the target user and device information of a current device, and obtain identity feature information of a pre-registered user corresponding to the device information from pre-stored device account registration information
S306
Invoke a local device management rule by using the target application, and determine, by using the device management rule, whether the identity feature information of the target user matches the identity feature information of the pre-registered user
S308
If the identity feature information of the target user matches the identity feature information of the pre-registered user, verify the verification information; and if the verification succeeds, send the resource transfer request to a first server corresponding to the target application
S310
If the identity feature information of the target user does not match the identity feature information of the pre-registered user, send a notification message indicating an identity verification abnormality to a third server, to trigger the third server to determine whether to continue to perform resource transfer processing corresponding to the resource transfer request
S312
If a notification message that is sent by the third server and that indicates to perform resource transfer processing corresponding to the resource transfer request is received, send the resource transfer request to a first server, to trigger the first server to perform resource transfer processing based on the resource transfer request
S314

FIG. 3

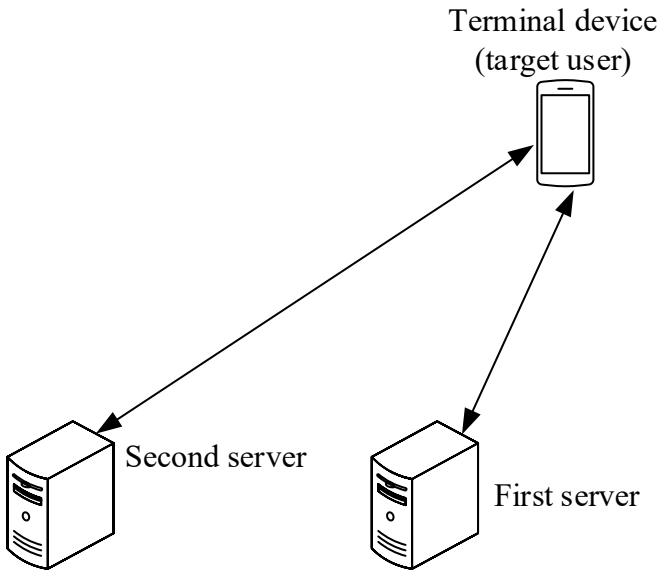
Terminal device
(target user)
Second server
First server

FIG. 4

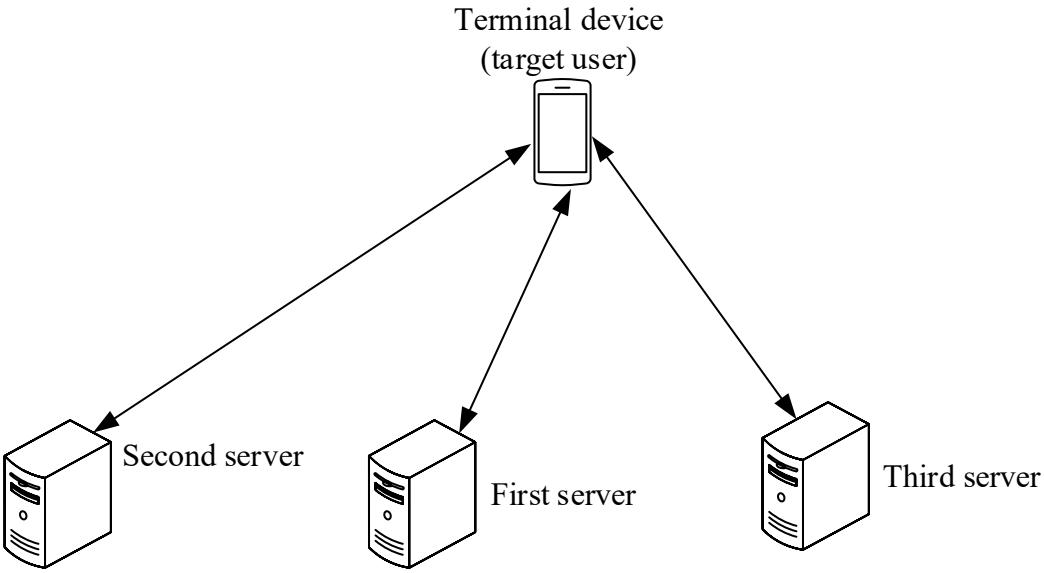
Terminal device
(target user)
Second server
First server
Third server

FIG. 5

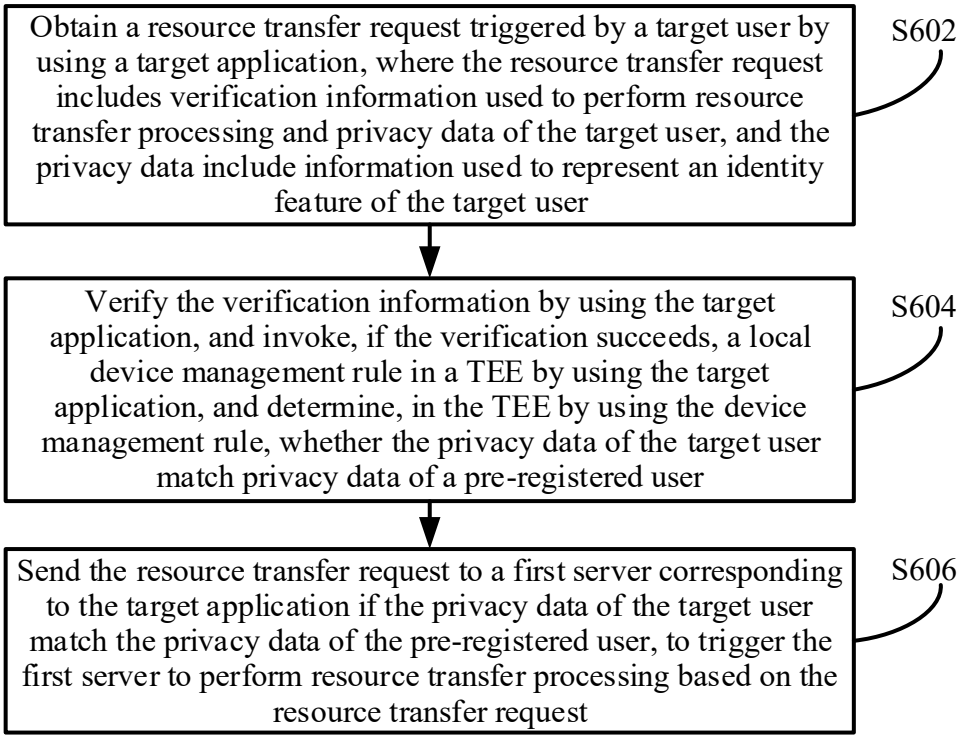
Obtain a resource transfer request triggered by a target user by using a target application, where the resource transfer request includes verification information used to perform resource transfer processing and privacy data of the target user, and the privacy data include information used to represent an identity feature of the target user
S602
Verify the verification information by using the target application, and invoke, if the verification succeeds, a local device management rule in a TEE by using the target application, and determine, in the TEE by using the device management rule, whether the privacy data of the target user match privacy data of a pre-registered user
S604
Send the resource transfer request to a first server corresponding to the target application if the privacy data of the target user match the privacy data of the pre-registered user, to trigger the first server to perform resource transfer processing based on the resource transfer request
S606

FIG. 6

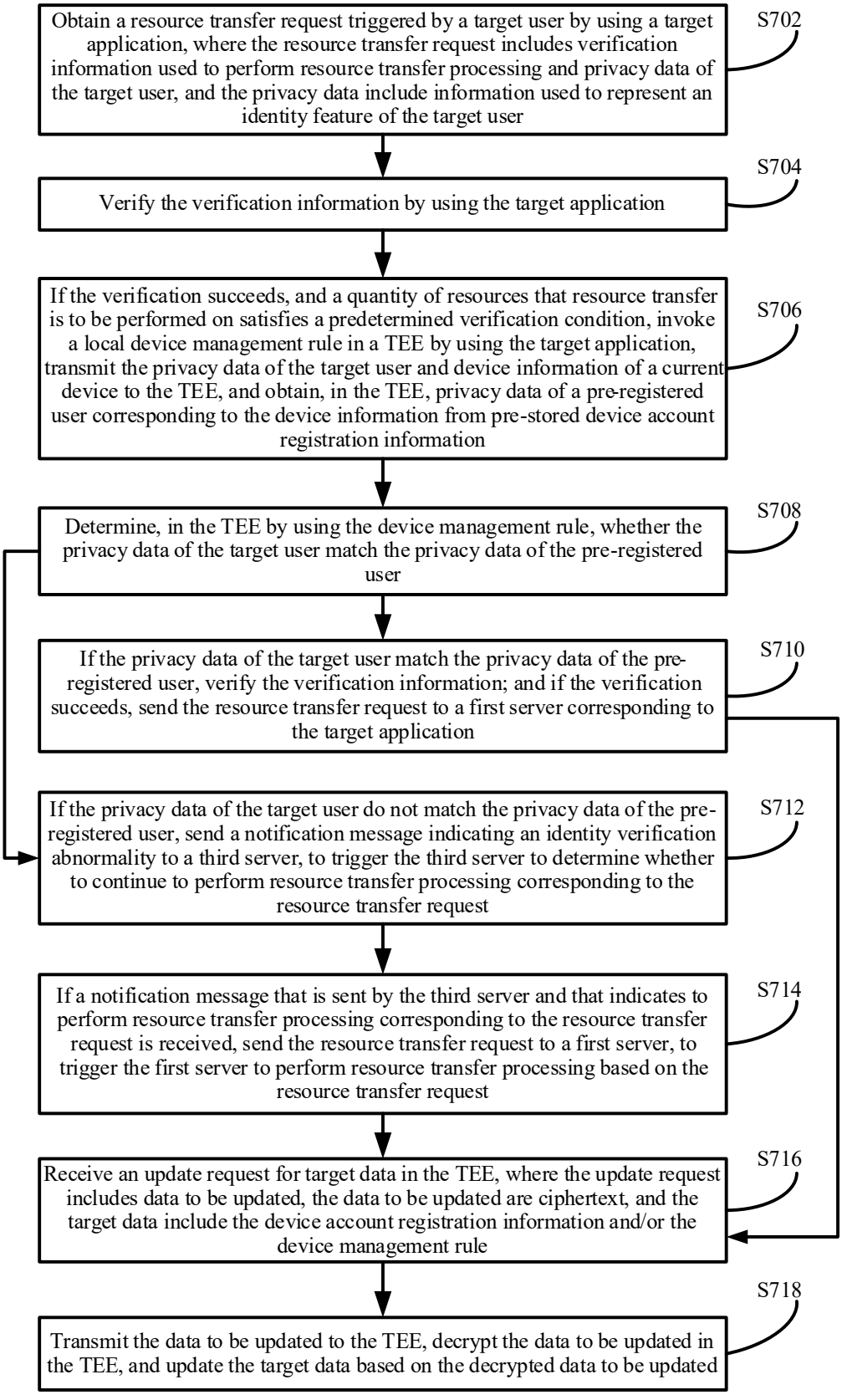
Obtain a resource transfer request triggered by a target user by using a target application, where the resource transfer request includes verification information used to perform resource transfer processing and privacy data of the target user, and the privacy data include information used to represent an identity feature of the target user
S702
Verify the verification information by using the target application
S704
If the verification succeeds, and a quantity of resources that resource transfer is to be performed on satisfies a predetermined verification condition, invoke a local device management rule in a TEE by using the target application, transmit the privacy data of the target user and device information of a current device to the TEE, and obtain, in the TEE, privacy data of a pre-registered user corresponding to the device information from pre-stored device account registration information
S706
Determine, in the TEE by using the device management rule, whether the privacy data of the target user match the privacy data of the pre-registered user
S708
If the privacy data of the target user match the privacy data of the pre-registered user, verify the verification information; and if the verification succeeds, send the resource transfer request to a first server corresponding to the target application
S710
If the privacy data of the target user do not match the privacy data of the pre-registered user, send a notification message indicating an identity verification abnormality to a third server, to trigger the third server to determine whether to continue to perform resource transfer processing corresponding to the resource transfer request
S712
If a notification message that is sent by the third server and that indicates to perform resource transfer processing corresponding to the resource transfer request is received, send the resource transfer request to a first server, to trigger the first server to perform resource transfer processing based on the resource transfer request
S714
Receive an update request for target data in the TEE, where the update request includes data to be updated, the data to be updated are ciphertext, and the target data include the device account registration information and/or the device management rule
S716
Transmit the data to be updated to the TEE, decrypt the data to be updated in the TEE, and update the target data based on the decrypted data to be updated
S718

FIG. 7

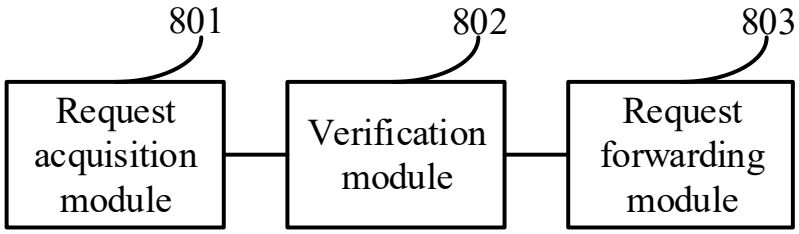

FIG. 8

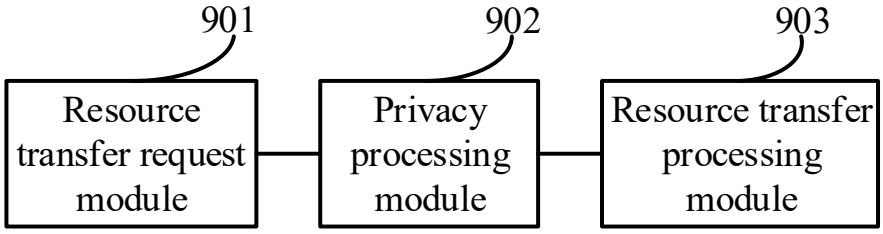

FIG. 9

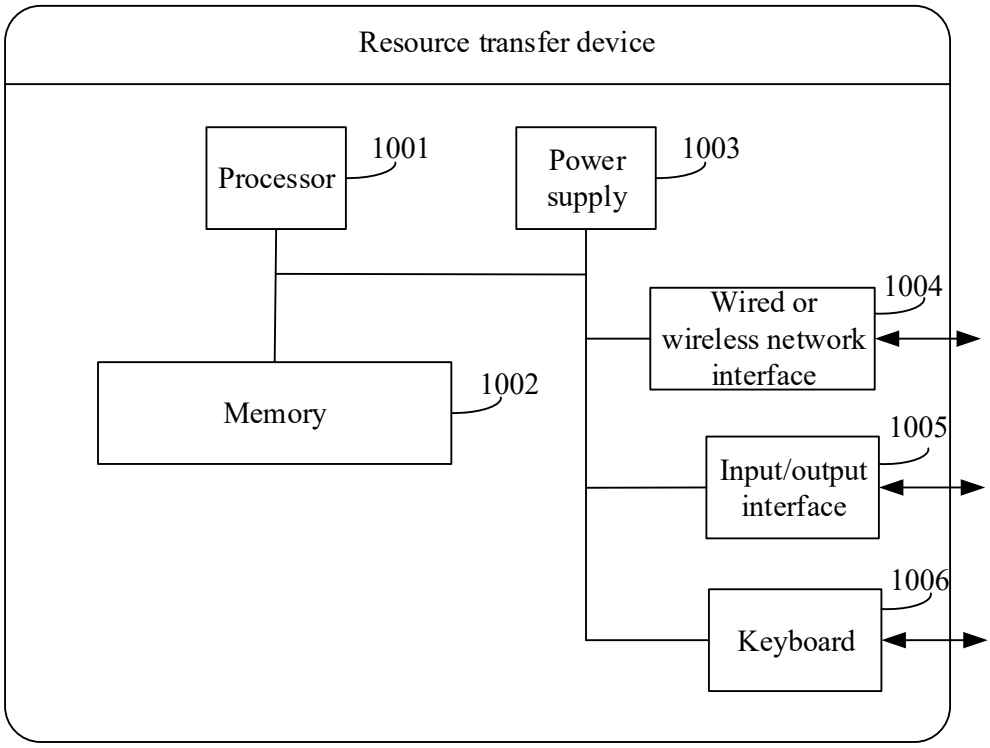

FIG. 10