ABSTRACT

The present application discloses a resource processing method and apparatus. The method includes the following: receiving a service request sent by a user; determining a resource consumption quantity corresponding to the service request; determining a pre-created general resource account of the user, where the general resource account includes all prepaid resources belonging to the user; and obtaining, from the general resource account, prepaid resources corresponding to the resource consumption quantity, to process the service request. As such, a server can directly obtain the corresponding quantity of prepaid resources from the general resource account instead of obtaining prepaid resources from each resource sub-account, effectively reducing a time for the server to obtain the prepaid resources and further improving service processing efficiency.