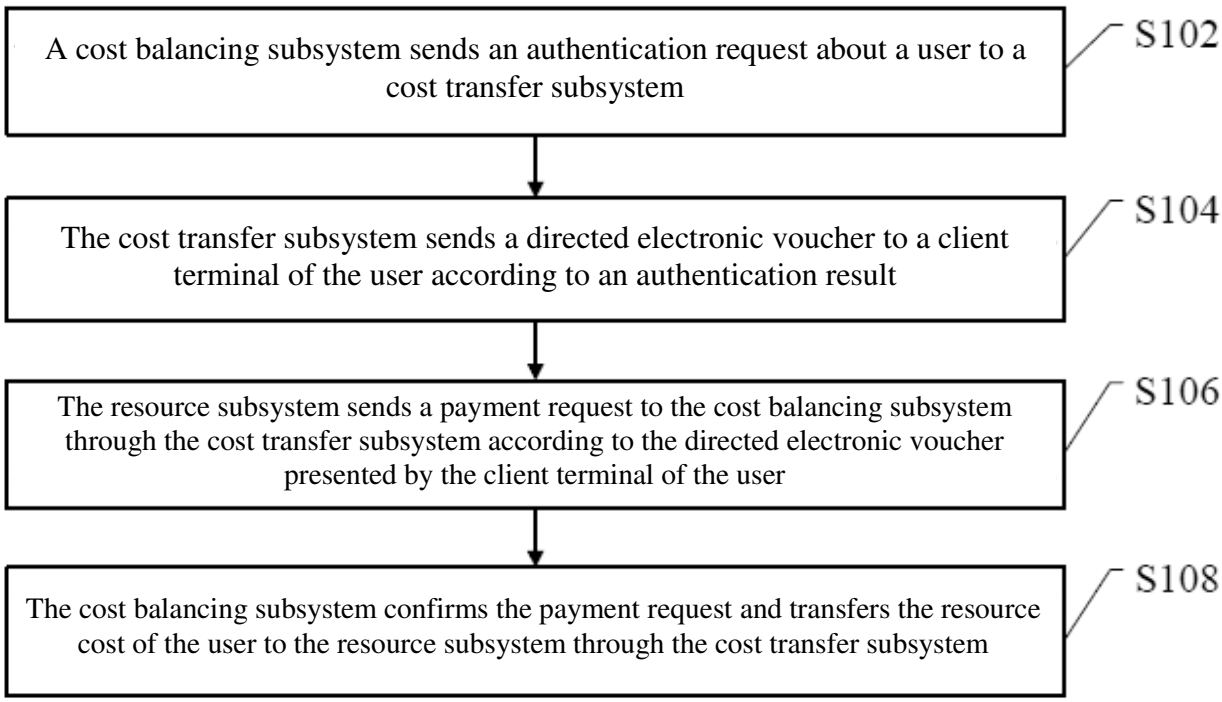

A cost balancing subsystem sends an authentication request about a user to a cost transfer subsystem
S102
The cost transfer subsystem sends a directed electronic voucher to a client terminal of the user according to an authentication result
S104
The resource subsystem sends a payment request to the cost balancing subsystem through the cost transfer subsystem according to the directed electronic voucher presented by the client terminal of the user
S106
The cost balancing subsystem confirms the payment request and transfers the resource cost of the user to the resource subsystem through the cost transfer subsystem
S108

FIG. 1

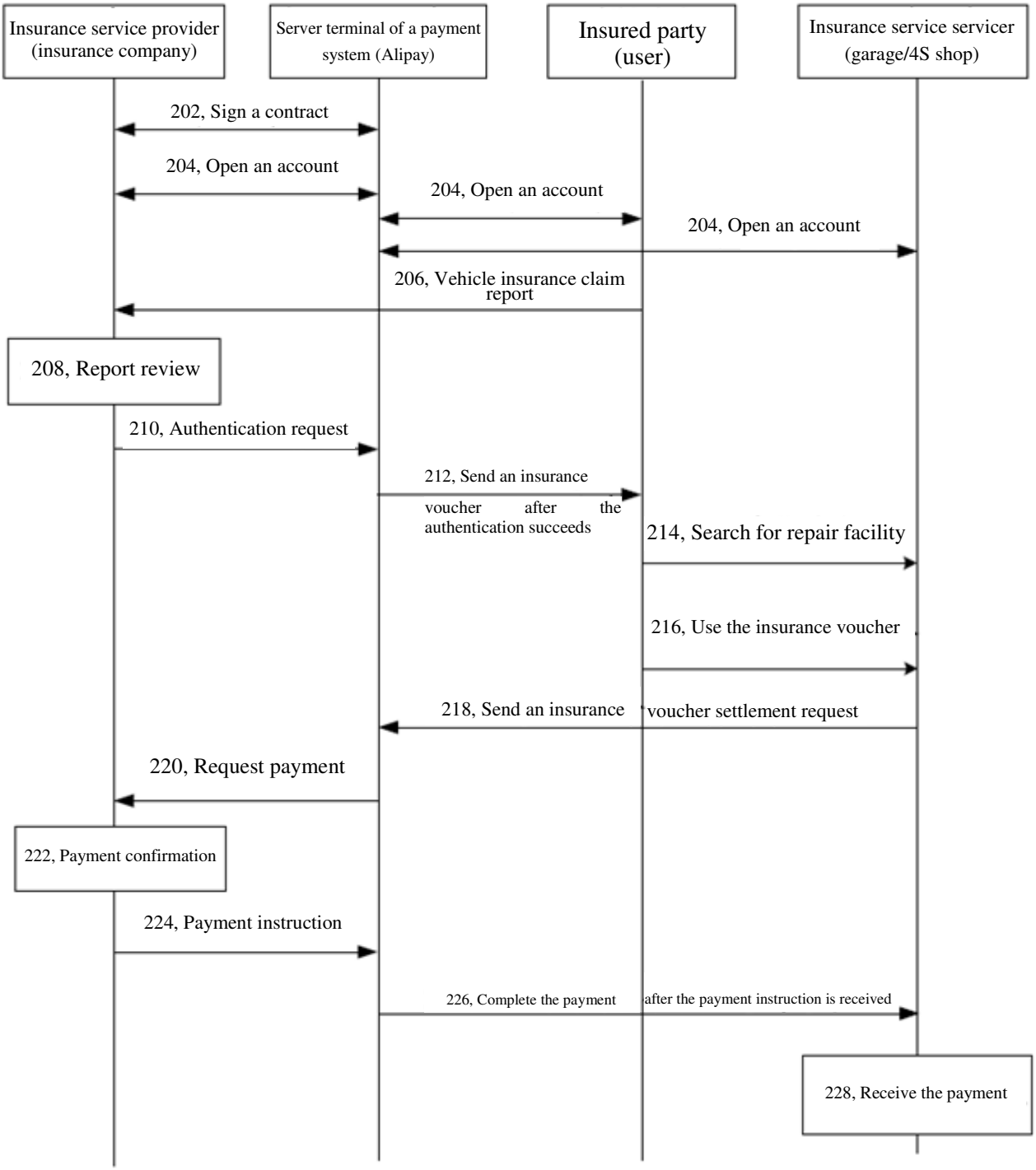

Insurance service provider (insurance company)
Server terminal of a payment system (Alipay)
Insured party (user)
Insurance service servicer (garage/4S shop)
202, Sign a contract
204, Open an account
204, Open an account
204, Open an account
206, Vehicle insurance claim report
208, Report review
210, Authentication request
212, Send an insurance voucher after the authentication succeeds
214, Search for repair facility
216, Use the insurance voucher
218, Send an insurance voucher settlement request
220, Request payment
222, Payment confirmation
224, Payment instruction
226, Complete the payment after the payment instruction is received
228, Receive the payment

FIG. 2

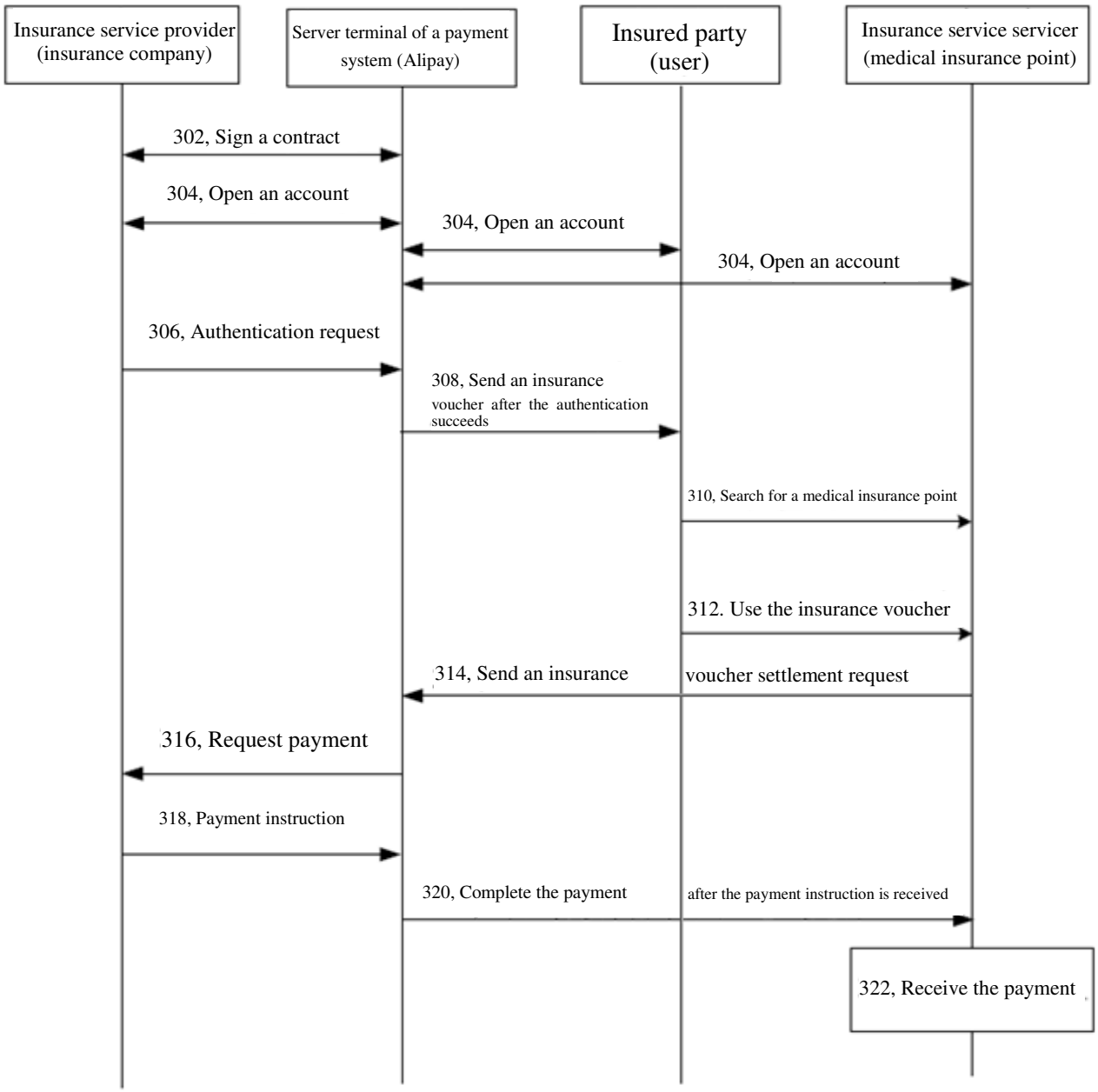

Insurance service provider (insurance company)
Server terminal of a payment system (Alipay)
Insured party (user)
Insurance service servicer (medical insurance point)
302, Sign a contract
304, Open an account
304, Open an account
304, Open an account
306, Authentication request
308, Send an insurance voucher after the authentication succeeds
310, Search for a medical insurance point
312. Use the insurance voucher
314, Send an insurance voucher settlement request
316, Request payment
318, Payment instruction
320, Complete the payment after the payment instruction is received
322, Receive the payment

FIG. 3

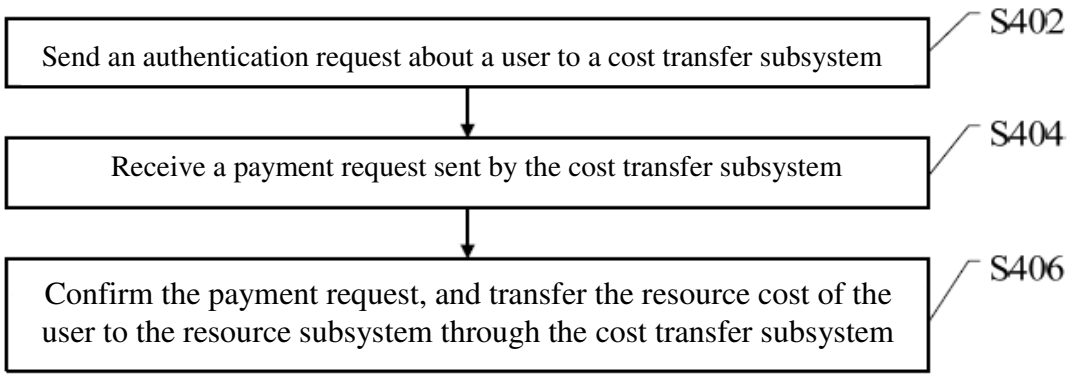


FIG. 4

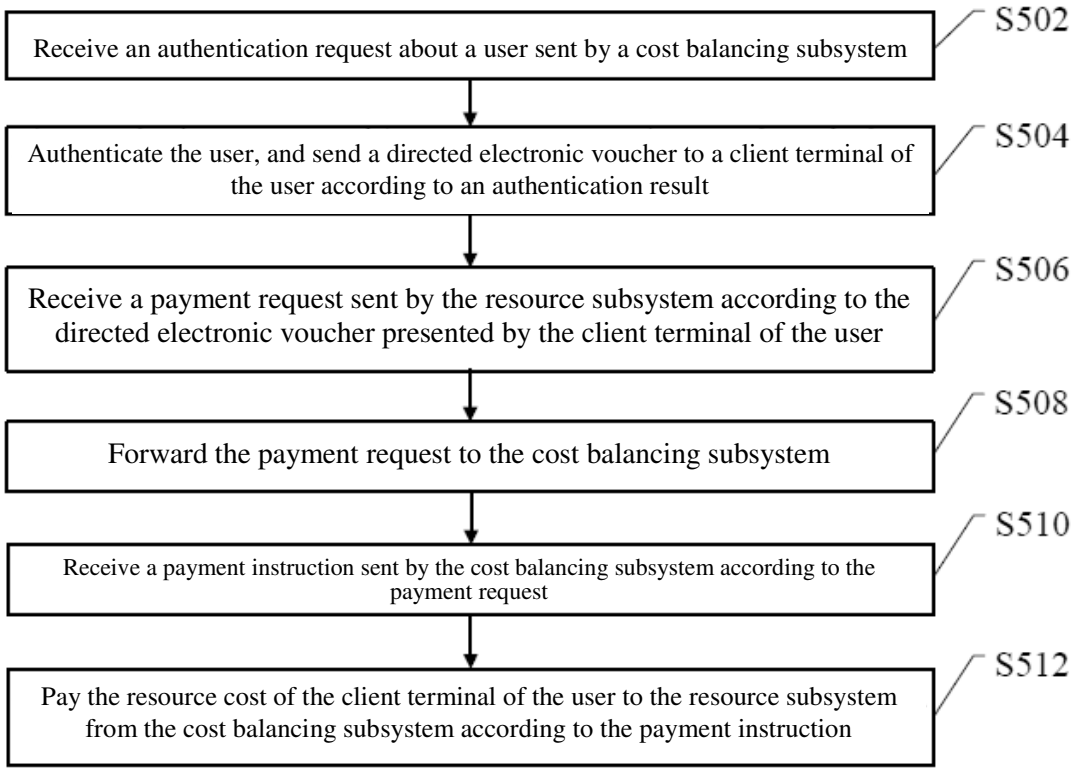


FIG. 5

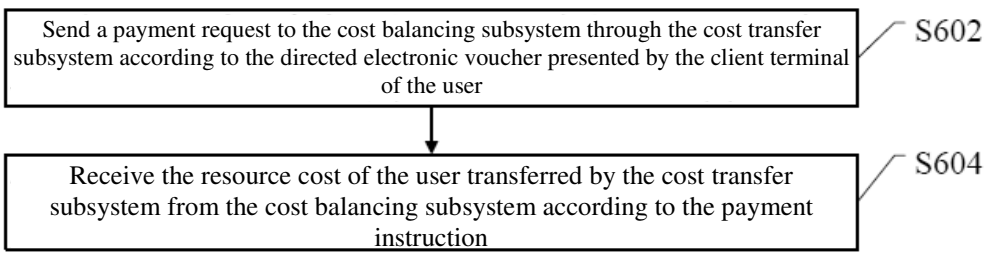


FIG. 6

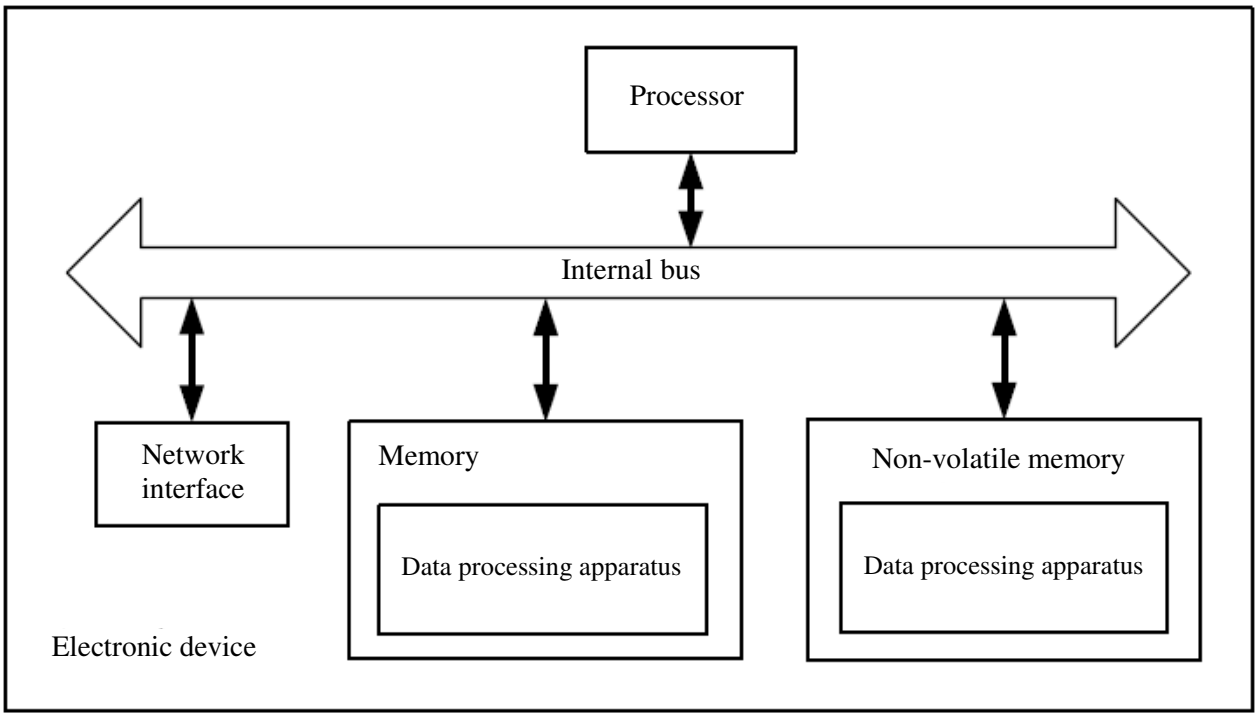

Processor
Internal bus
Network interface
Memory
Data processing apparatus
Non-volatile memory
Data processing apparatus
Electronic device

FIG. 7

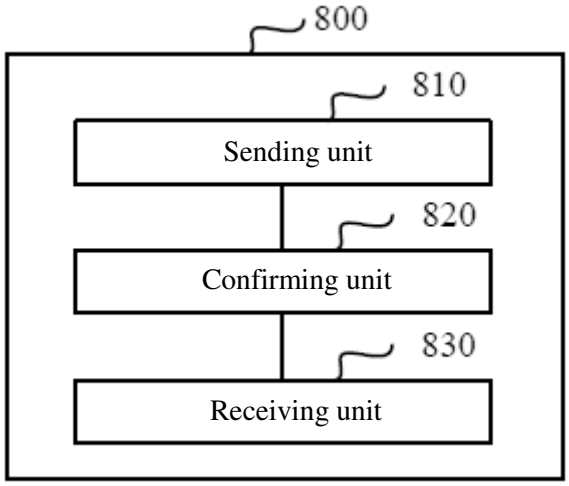

800
810
Sending unit
820
Confirming unit
830
Receiving unit

FIG. 8

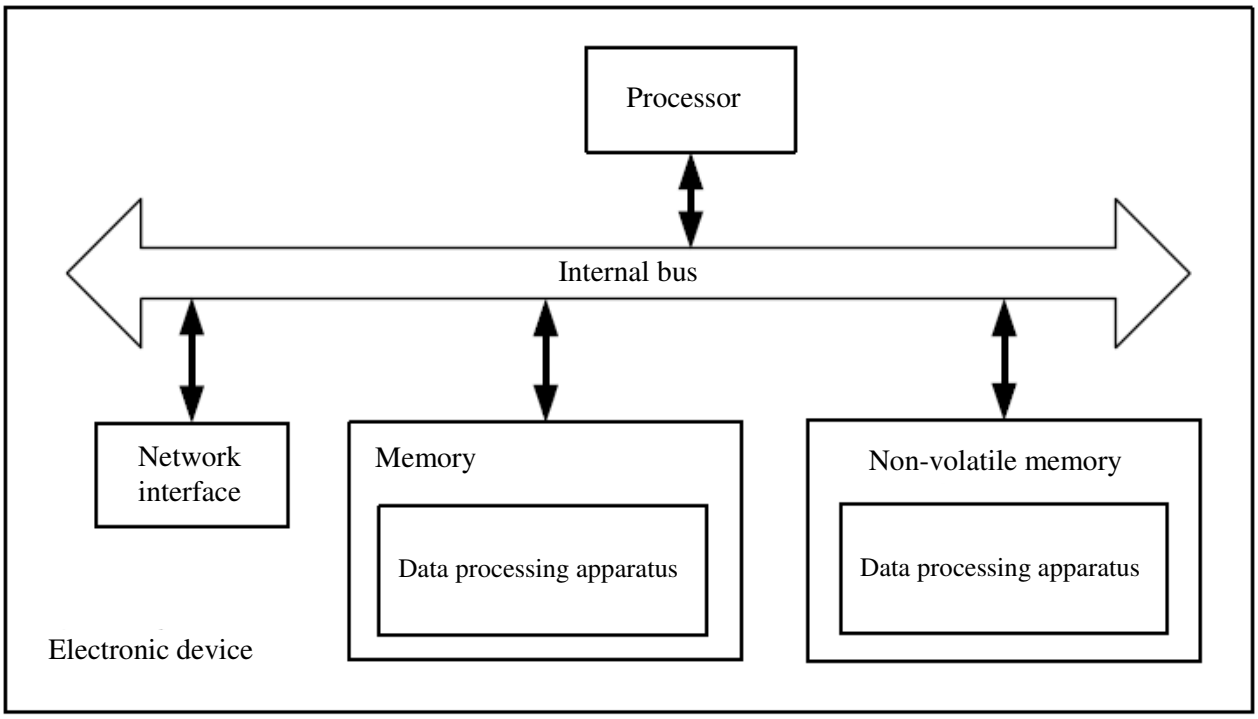

Processor
Internal bus
Network interface
Memory
Data processing apparatus
Non-volatile memory
Data processing apparatus
Electronic device

FIG. 9

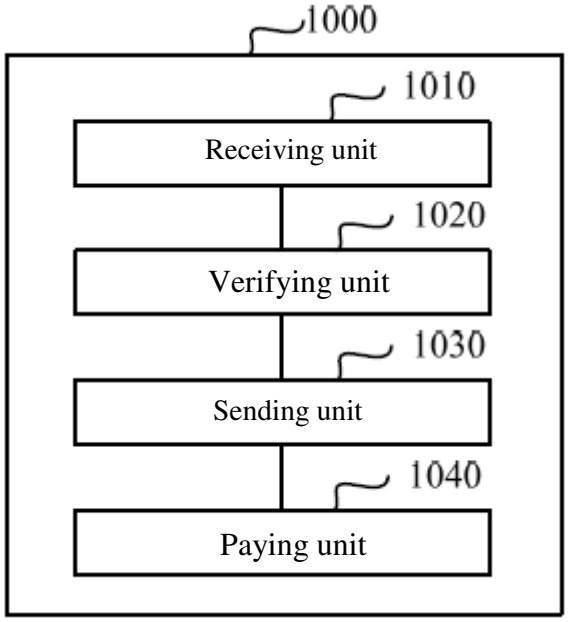

1000
1010
Receiving unit
1020
Verifying unit
1030
Sending unit
1040
Paying unit

FIG. 10

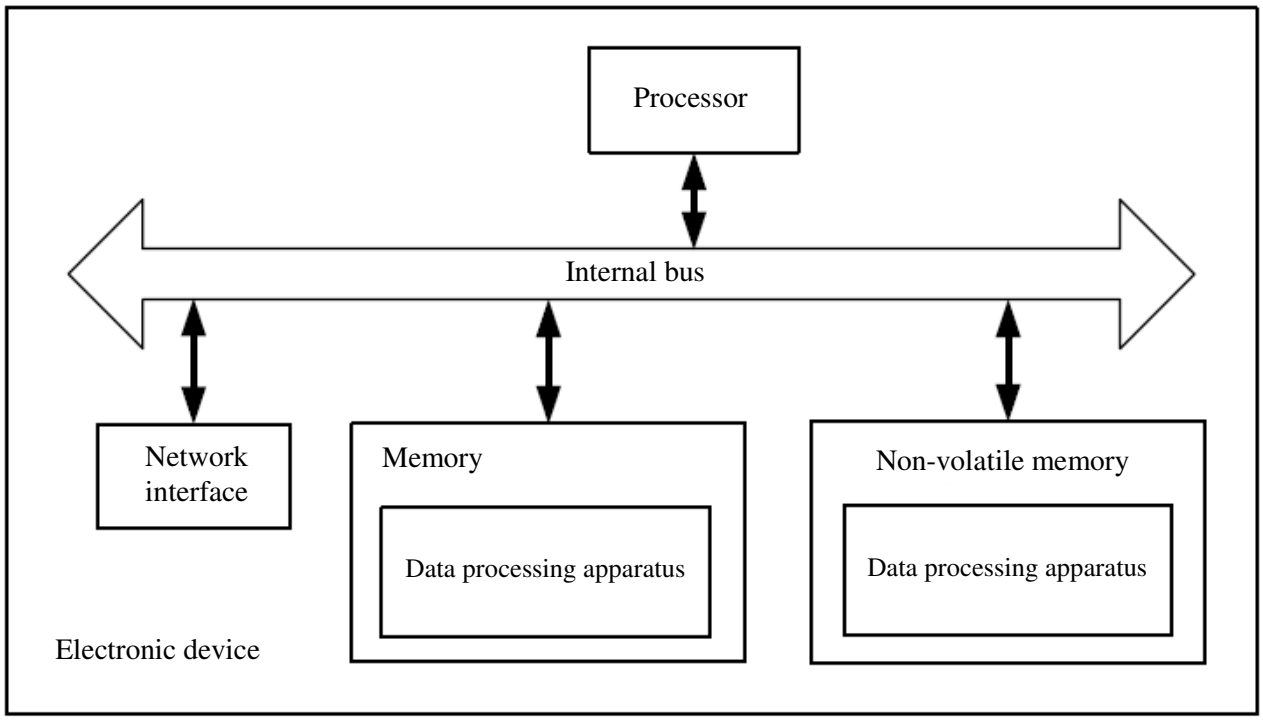

Processor
Internal bus
Network interface
Memory
Data processing apparatus
Non-volatile memory
Data processing apparatus
Electronic device

FIG. 11

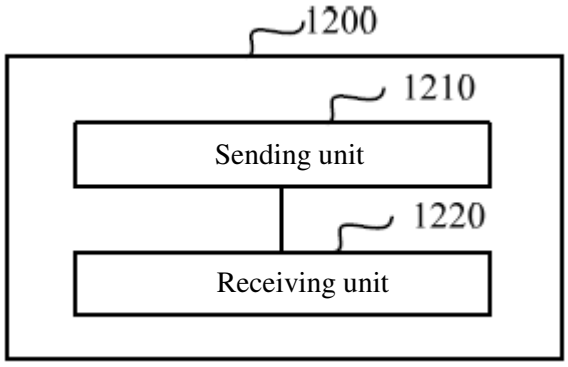

1200
1210
Sending unit
1220
Receiving unit

FIG. 12