CLAIMS

1. A method for an account creation, the method comprising:

obtaining, by a first terminal device, a first account identifier of a first account from a specified carrier by using a predetermined method comprising scanning a code displayed by the specified carrier;

creating, by the first terminal device, a second account identifier of a second account based on the first account identifier of the first account; and

establishing, by the first terminal device, a mapping relationship between the first account identifier of the first account and the second account identifier of the second account; and

storing, by the first terminal device, the mapping relationship to enable synchronization of data between the first account and the second account, wherein the synchronization of data between the first account and the second account comprises:

determining at least one piece of collection or payment data generated in the second account and a balance in the second account, wherein the collection or payment data comprise at least one of a consumption or refilling amount;

determining an updated balance based on a balance in the first account and the at least one piece of collection or payment data generated in the second account; and

updating the balance in the first account and the balance in the second account to the updated balance.

2. The method according to claim 1, wherein obtaining, by the first terminal device, the first account identifier of the first account from the specified carrier by using the predetermined method comprises:

establishing, by the first terminal device, a data channel to the specified carrier by using a near field communications technology; and

obtaining the first account identifier of the first account from the specified carrier through the data channel.

3. The method according to claim 1, wherein the code comprises a two-dimensional code or a barcode.

4. The method according to claim 1, wherein the method further comprises:

establishing and storing, by the first terminal device, an association relationship between the second account identifier of the second account and an application account used for payment after obtaining the second account identifier of the second account.

5. The method according to claim 1, wherein the specified carrier comprises at least one of a card apparatus supporting a near field communications technology, a second terminal device comprising the first account identifier of the first account, or an application client comprising the first account identifier of the first account.

6. The method according to claim 1, wherein the second account comprises one of a virtual account or an electronic account.

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

establishing, by the first terminal device, a data channel to communicate with the specified carrier by using a near field communications technology; and

writing, by the first terminal device, refilling data of the second account into the specified carrier through the data channel, to refill the first account.

8. The method according to claim 7, wherein the method further comprises:

performing, by the first terminal device, a transfer operation for the second account by using an application account used for payment, to generate the refilling data of the second account.

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

transmitting, by the first terminal device to the specified carrier, refilling data by using a near field communications technology to process balance data of the first account based on the refilling data.

10. The method according to claim 9, wherein processing the balance data of the first account based on the refilling data comprises:

writing the refilling data into the first account when the balance data of the first account is zero; or

modifying the balance data of the first account by using the refilling data when the balance data of the first account is not zero.

11. The method according to claim 1, wherein the synchronization comprises:

obtaining, by a server through near field communication, the first account identifier of the first account and first streaming data corresponding to the first account from the specified carrier;

receiving, by the server, the second account identifier of the second account and second streaming data corresponding to the second account that are sent by the first terminal device;

determining, by the server, synchronization data in a synchronization period based on the first streaming data and the second streaming data; and

sending the synchronization data to the first terminal device, wherein data corresponding to the second account is consistent with data corresponding to the primary account.

12. The method according to claim 11, wherein the obtaining, by the server through near field communication, the first account identifier of the first account and first streaming data corresponding to the first account from the specified carrier comprises:

establishing, by the server, a data channel to the specified carrier through near field communication; and

obtaining, by the server through the data channel, the first account identifier of the first account and the first streaming data corresponding to the first account from the specified carrier in response to determining that a transaction occurs.

13. The method according to claim 11, further comprising:

sending a deduction request to the first terminal device in response to determining that the synchronization data is a negative number, wherein the deduction request is used to request to deduct an amount corresponding to the negative number from an application account associated with the second account and used for payment.

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

sending, by the first terminal device, prompt information in response to detecting that data corresponding to the second account associated with the first account changes, wherein the prompt information is used to prompt a user to perform data synchronization between the first account and the second account.

15. A device for an account creation, the device comprising a plurality of modules configured to perform the method of any one of claims 1 to 14.