
User
Server (service provider)

FIG. 1a

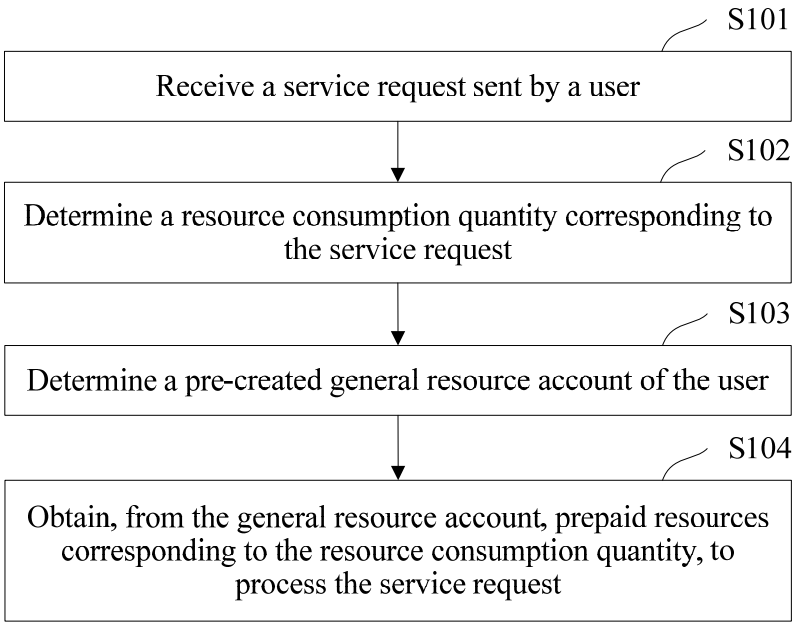

S101
Receive a service request sent by a user
S102
Determine a resource consumption quantity corresponding to the service request
S103
Determine a pre-created general resource account of the user
S104
Obtain, from the general resource account, prepaid resources corresponding to the resource consumption quantity, to process the service request

FIG. 1b

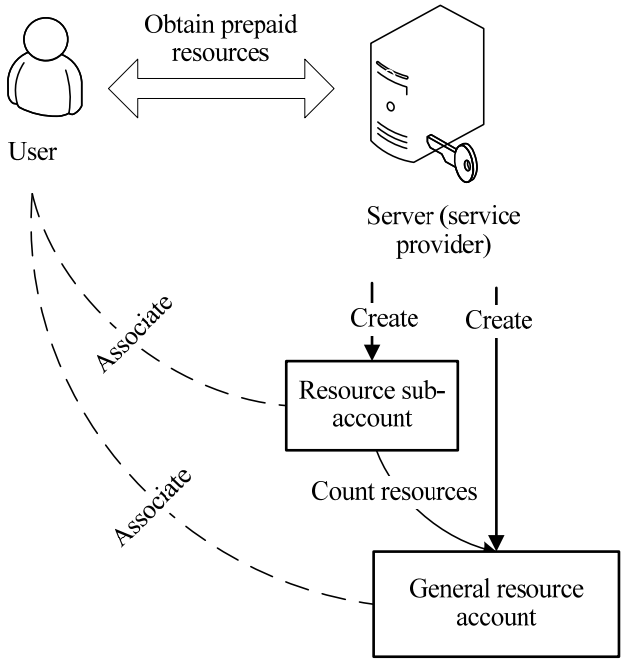

Obtain prepaid resources
User
Server (service provider)
Create
Create
Associate
Resource sub-account
Count resources
Associate
General resource account

FIG. 2a

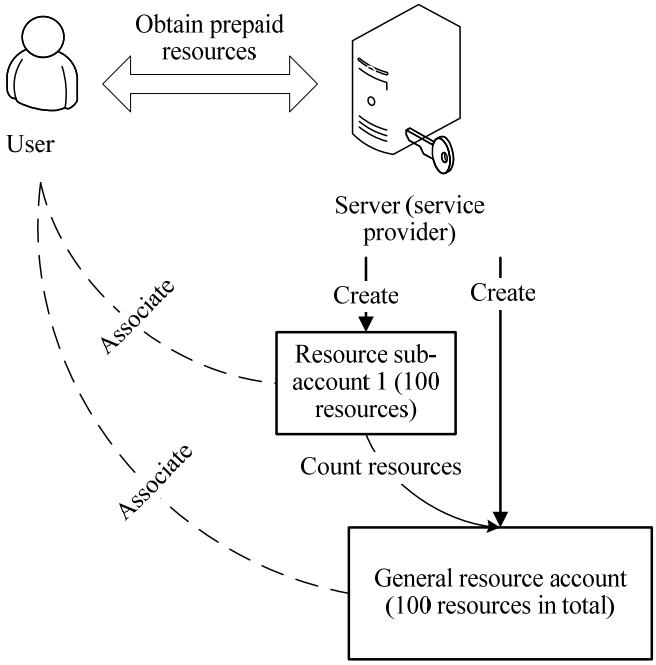

Obtain prepaid resources
User
Server (service provider)
Create
Create
Associate
Resource sub-account 1 (100 resources)
Count resources
Associate
General resource account (100 resources in total)

FIG. 2b

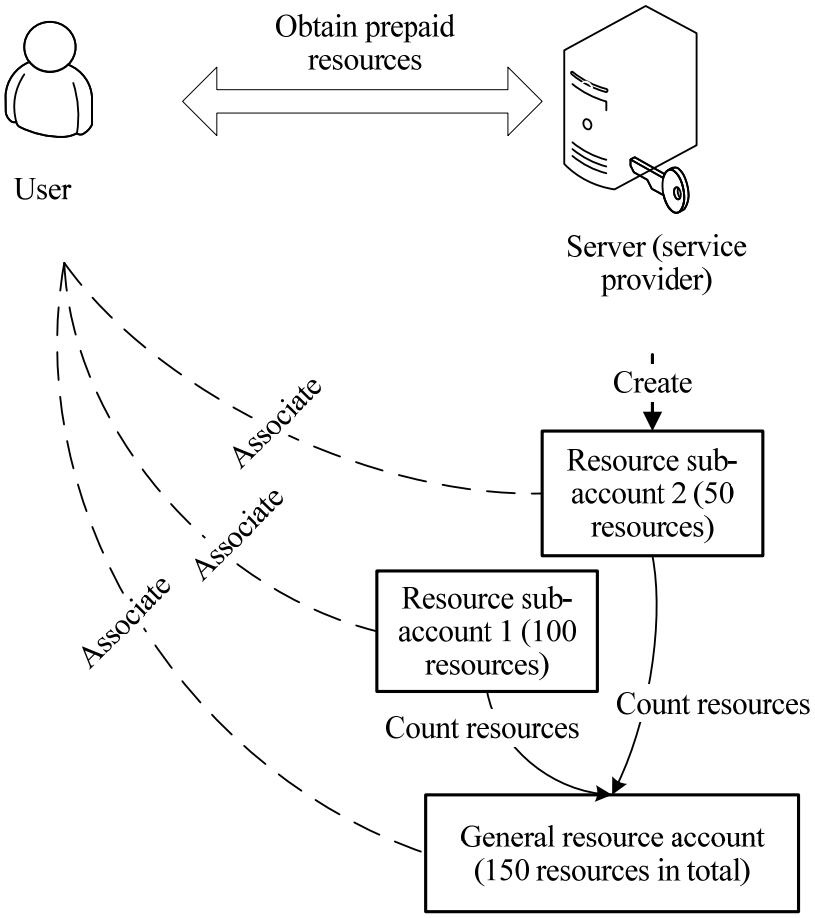

Obtain prepaid resources
User
Server (service provider)
Create
Associate
Associate
Associate
Resource sub-account 2 (50 resources)
Resource sub-account 1 (100 resources)
Count resources
Count resources
General resource account (150 resources in total)

FIG. 2c

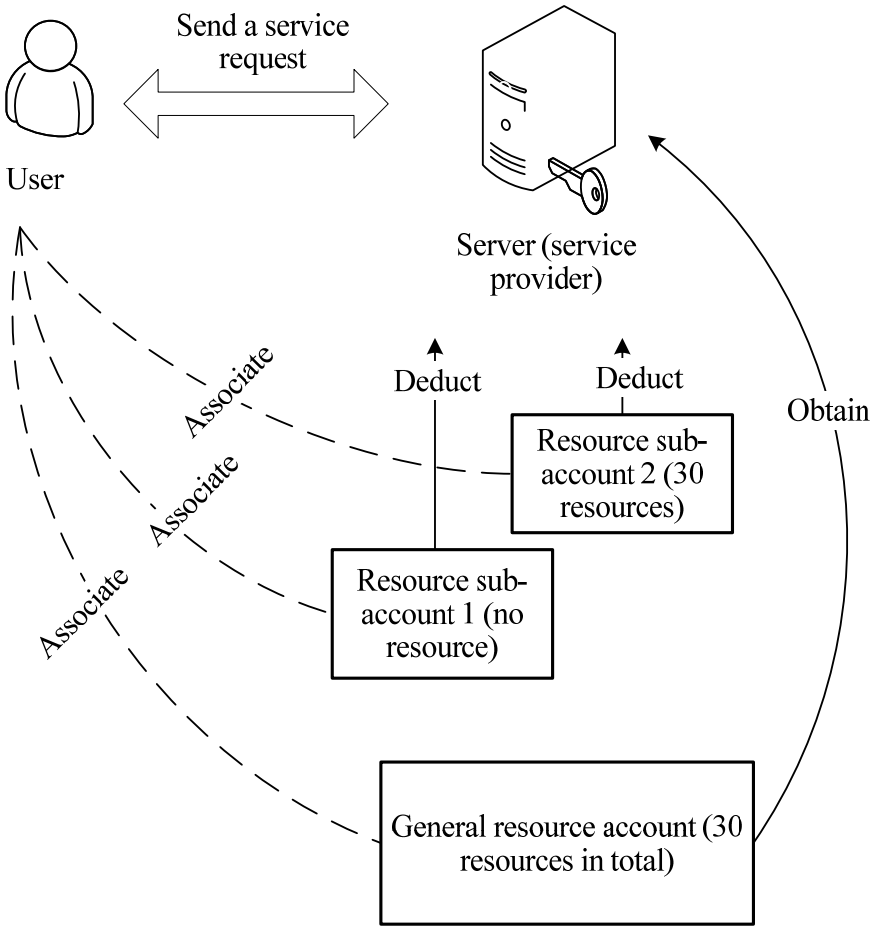

Send a service request
User
Server (service provider)
Associate
Associate
Associate
Deduct
Deduct
Obtain
Resource sub-account 2 (30 resources)
Resource sub-account 1 (no resource)
General resource account (30 resources in total)

FIG. 3

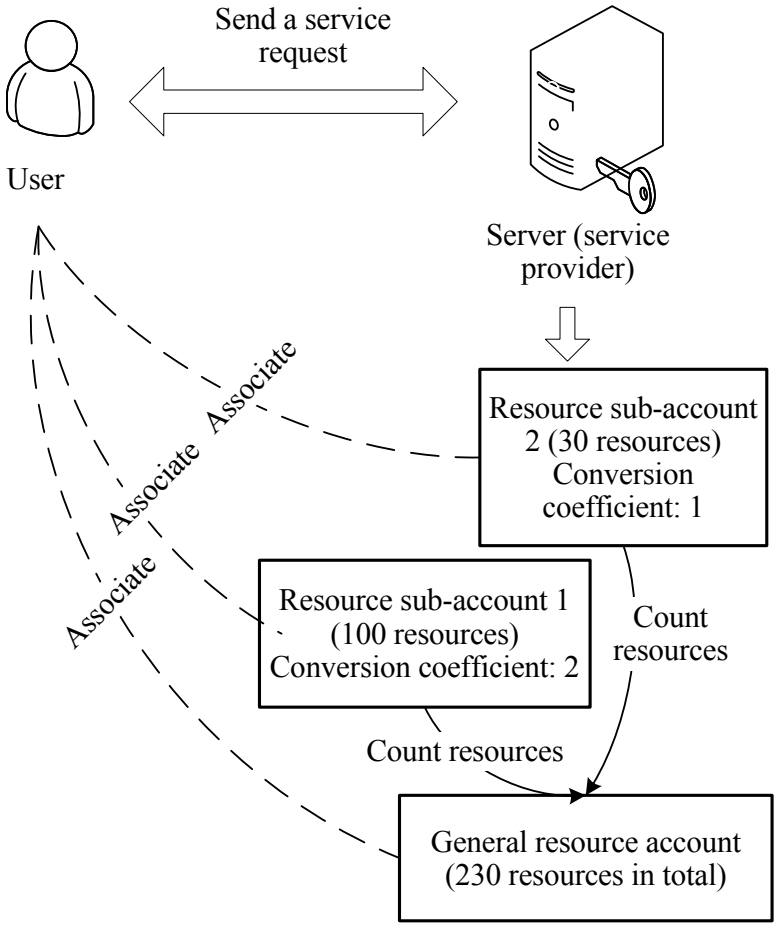

Send a service request
User
Server (service provider)
Associate
Associate
Associate
Resource sub-account 2 (30 resources) Conversion coefficient: 1
Resource sub-account 1 (100 resources) Conversion coefficient: 2
Count resources
Count resources
General resource account (230 resources in total)

FIG. 4a

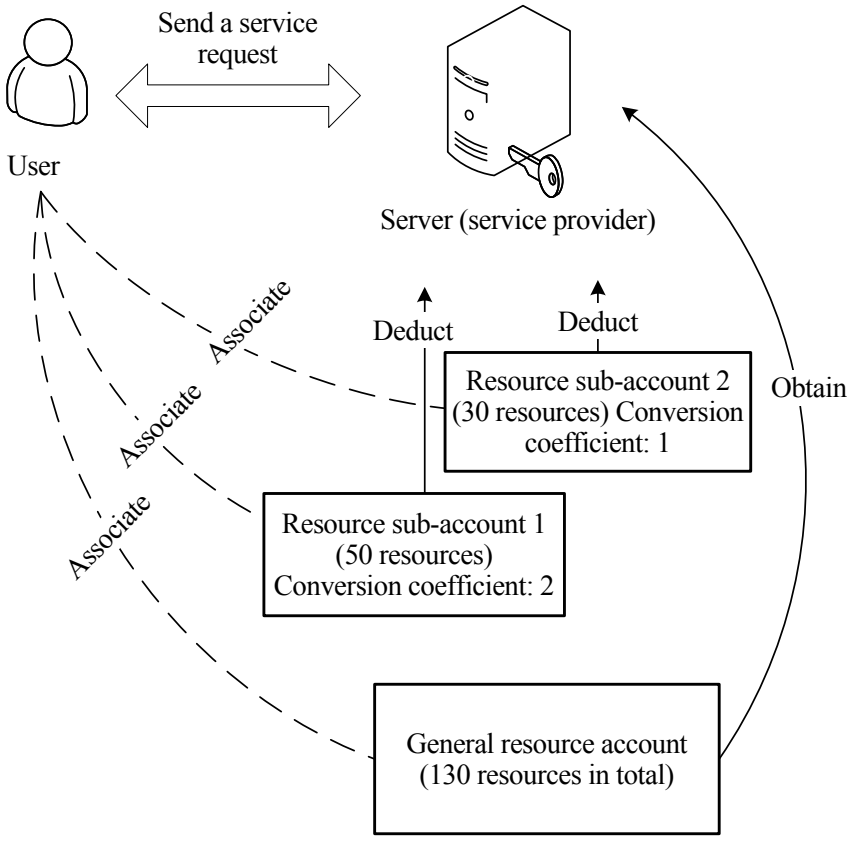

Send a service request
User
Server (service provider)
Associate
Associate
Associate
Deduct
Deduct
Resource sub-account 2 (30 resources) Conversion coefficient: 1
Resource sub-account 1 (50 resources) Conversion coefficient: 2
General resource account (130 resources in total)
Obtain

FIG. 4b

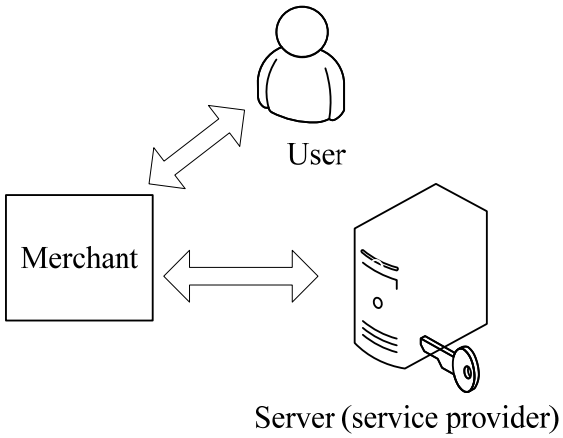

User
Merchant
Server (service provider)

FIG. 5a

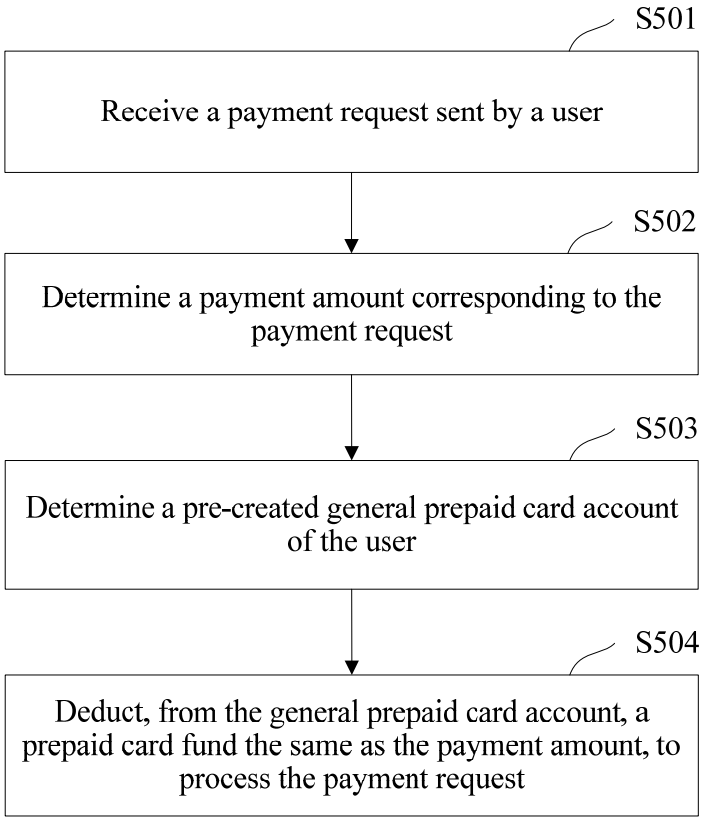

S501
Receive a payment request sent by a user
S502
Determine a payment amount corresponding to the payment request
S503
Determine a pre-created general prepaid card account of the user
S504
Deduct, from the general prepaid card account, a prepaid card fund the same as the payment amount, to process the payment request

FIG. 5b

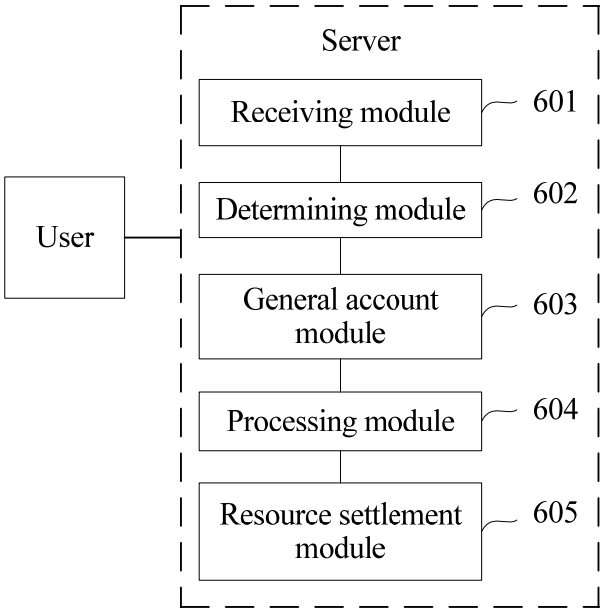

Server
Receiving module
601
Determining module
602
User
General account module
603
Processing module
604
Resource settlement module
605

FIG. 6

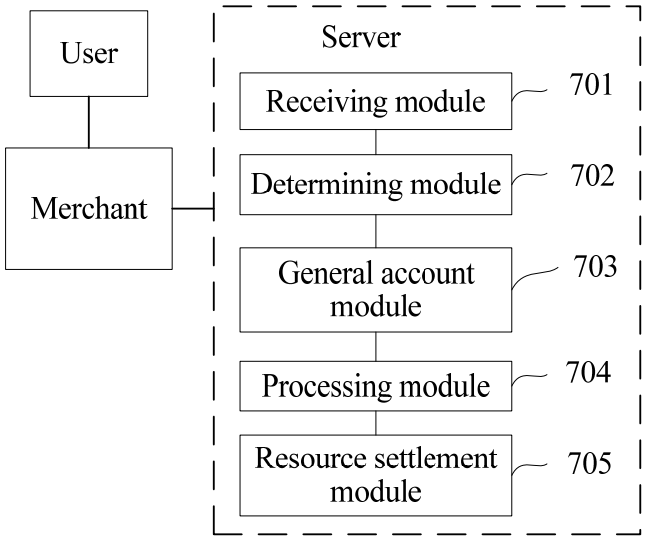

User
Server
Receiving module
701
Merchant
Determining module
702
General account module
703
Processing module
704
Resource settlement module
705

FIG. 7