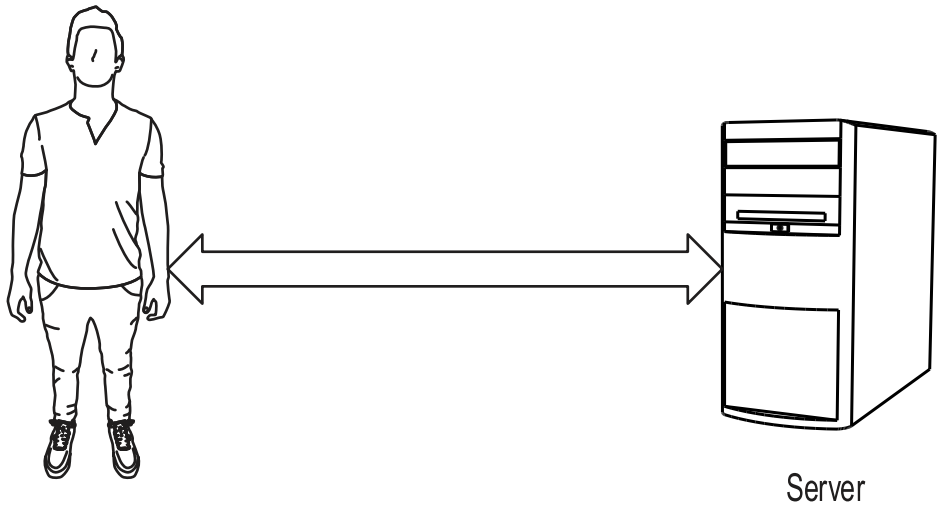

User
Server
(service provider)

FIG. 1a

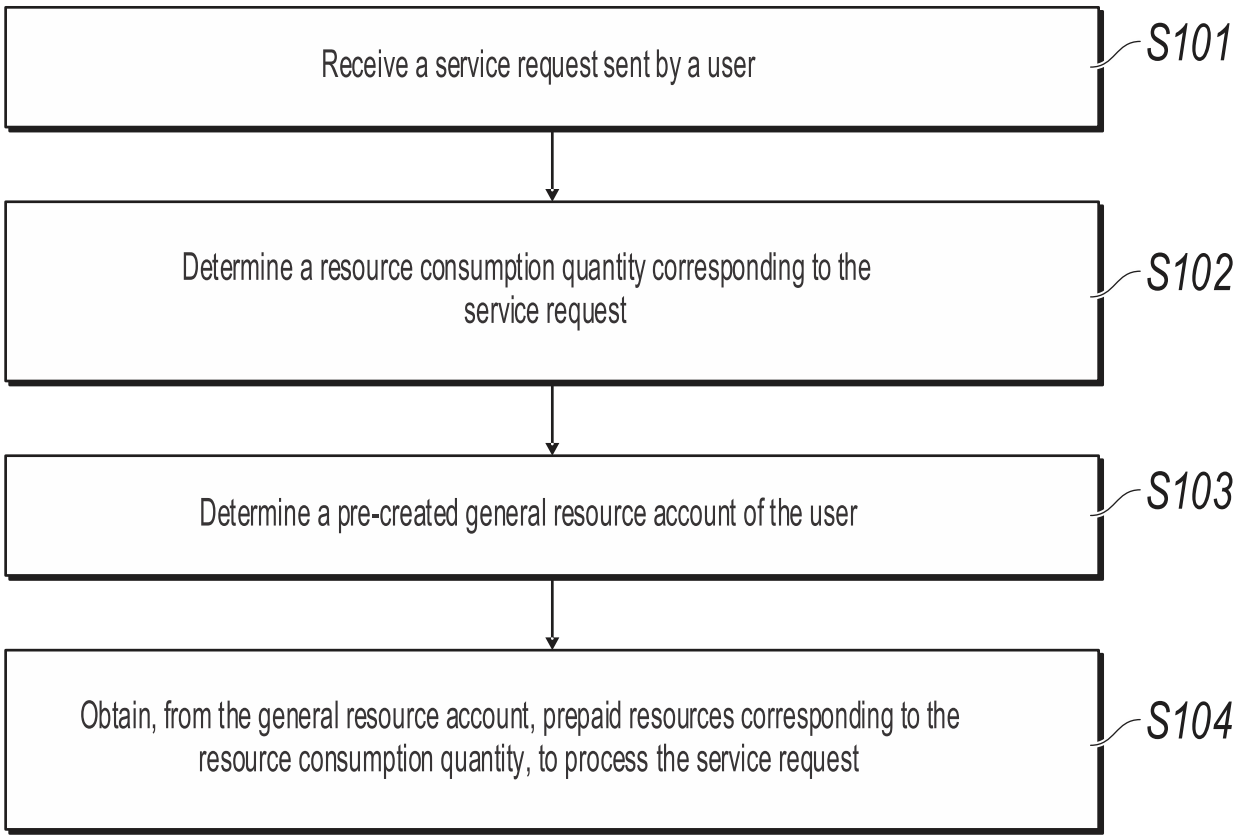

Receive a service request sent by a user
S101
Determine a resource consumption quantity corresponding to the service request
S102
Determine a pre-created general resource account of the user
S103
Obtain, from the general resource account, prepaid resources corresponding to the resource consumption quantity,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

FIG. 1b

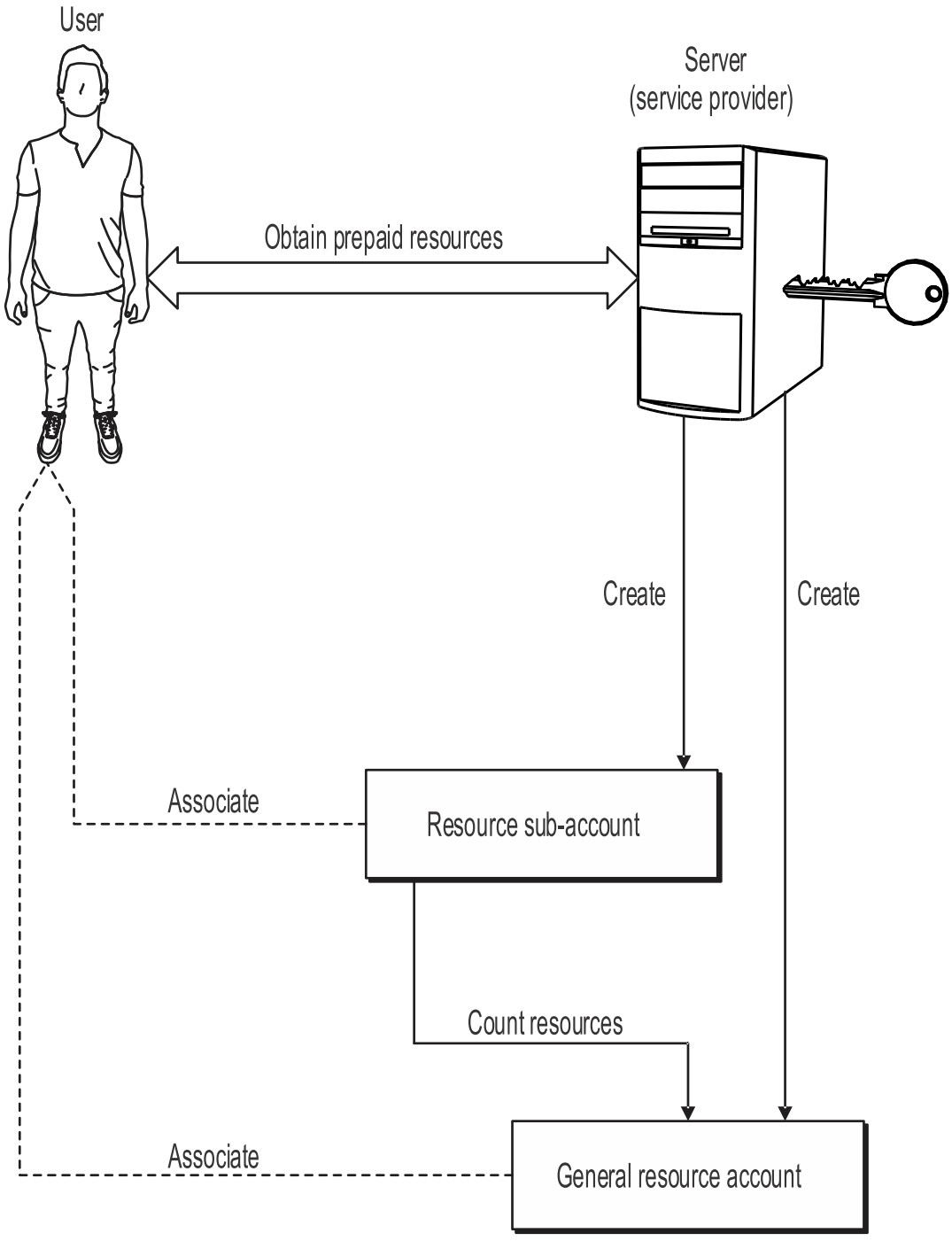

User
Server
(service provider)
Obtain prepaid resources
Create
Create
Associate
Resource sub-account
Count resources
Associate
General resource account

FIG. 2a

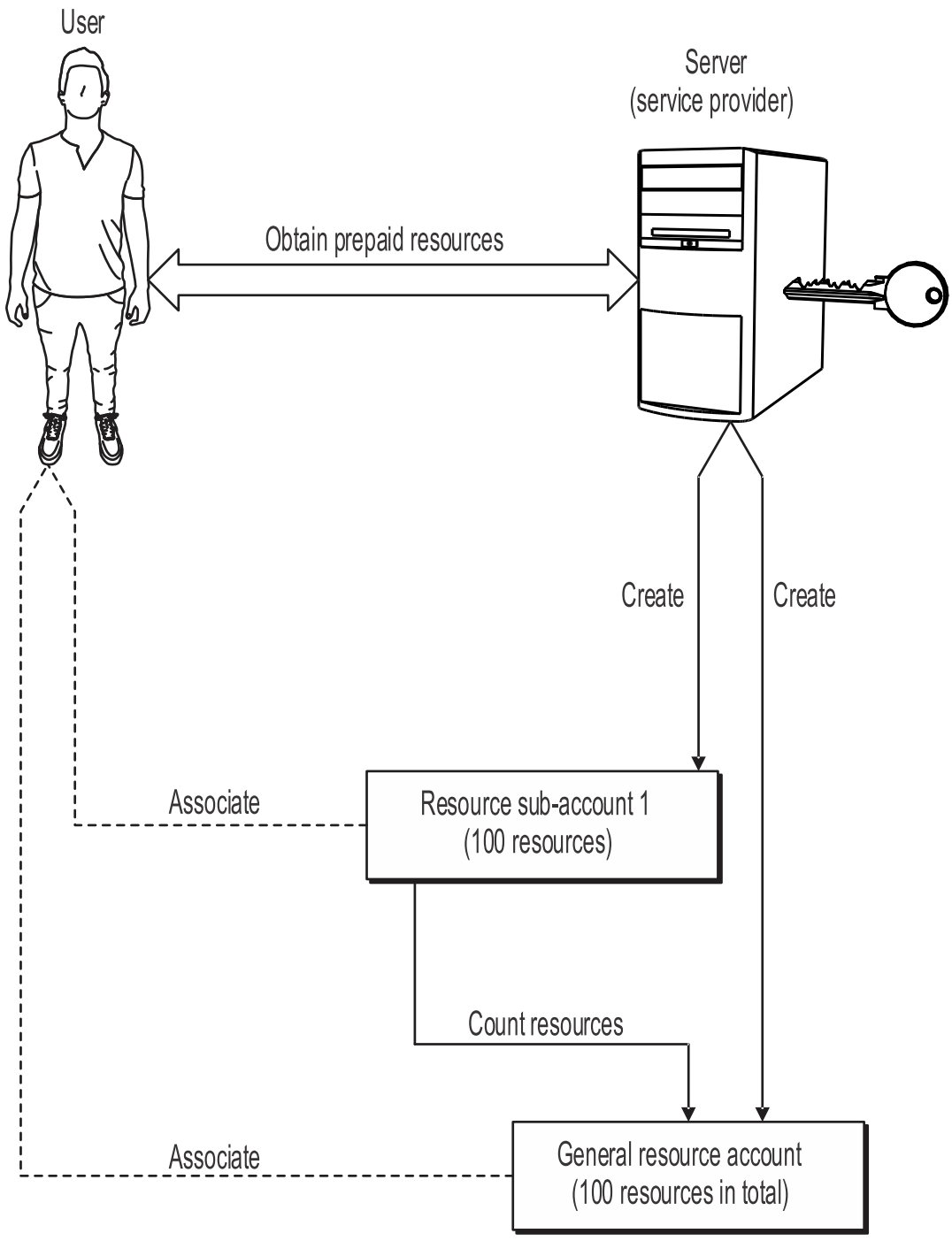

User
Server
(service provider)
Obtain prepaid resources
Create
Create
Associate
Resource sub-account 1
(100 resources)
Count resources
Associate
General resource account
(100 resources in total)

FIG. 2b

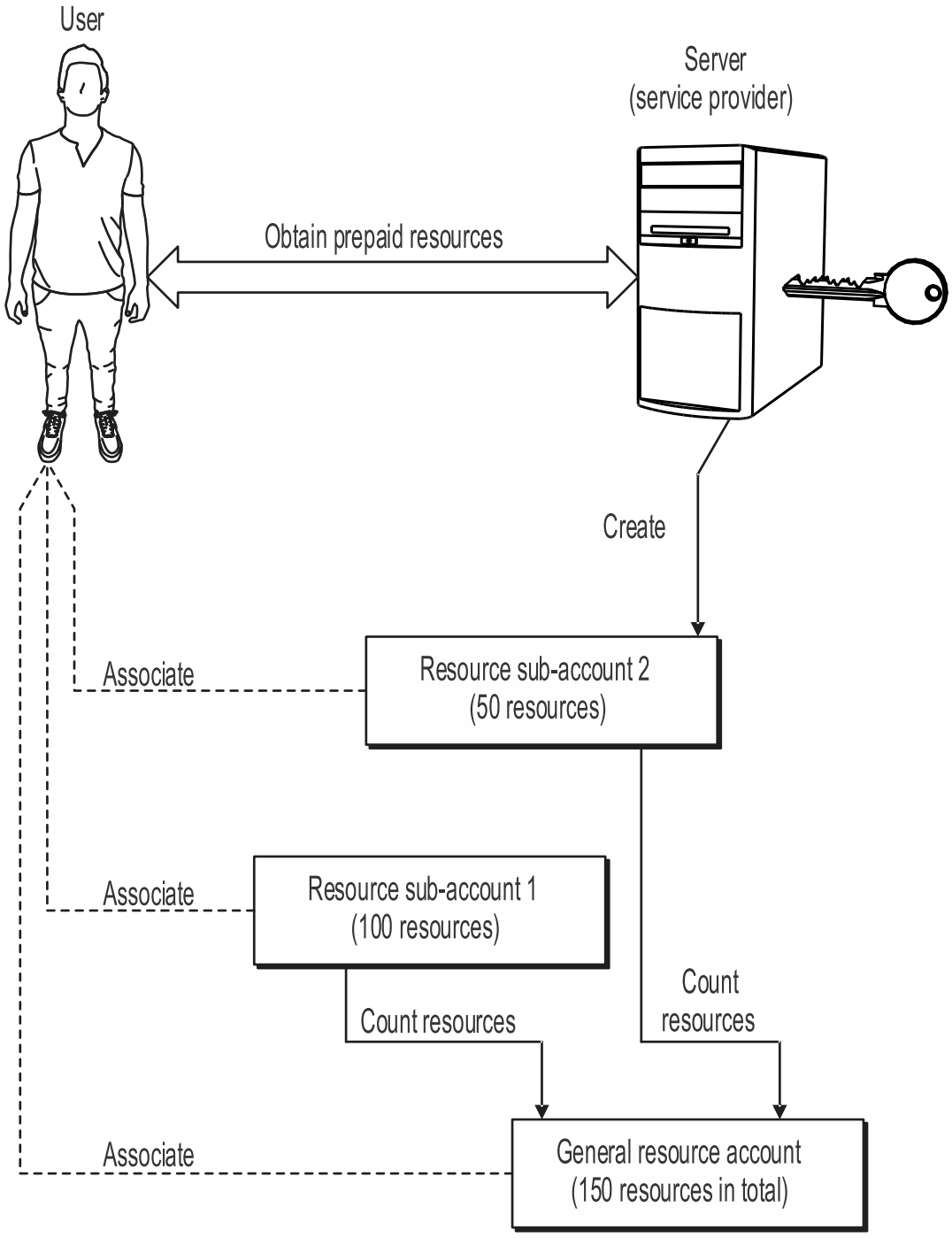

User
Server
(service provider)
Obtain prepaid resources
Create
Associate
Resource sub-account 2
(50 resources)
Associate
Resource sub-account 1
(100 resources)
Count resources
Count
resources
Associate
General resource account
(150 resources in total)

FIG. 2c

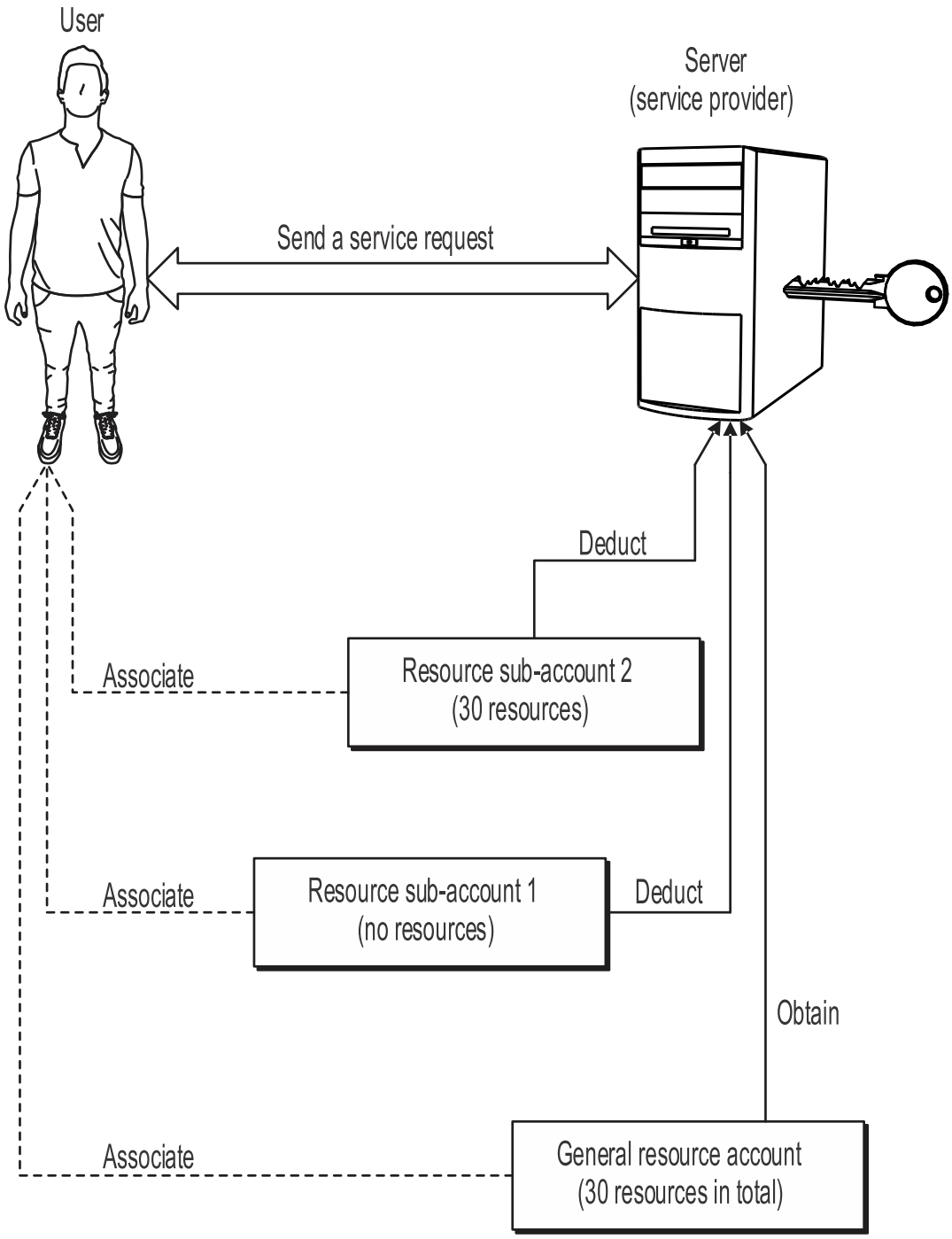

User
Server
(service provider)
Send a service request
Deduct
Associate
Resource sub-account 2
(30 resources)
Associate
Resource sub-account 1
(no resources)
Deduct
Obtain
Associate
General resource account
(30 resources in total)

FIG. 3

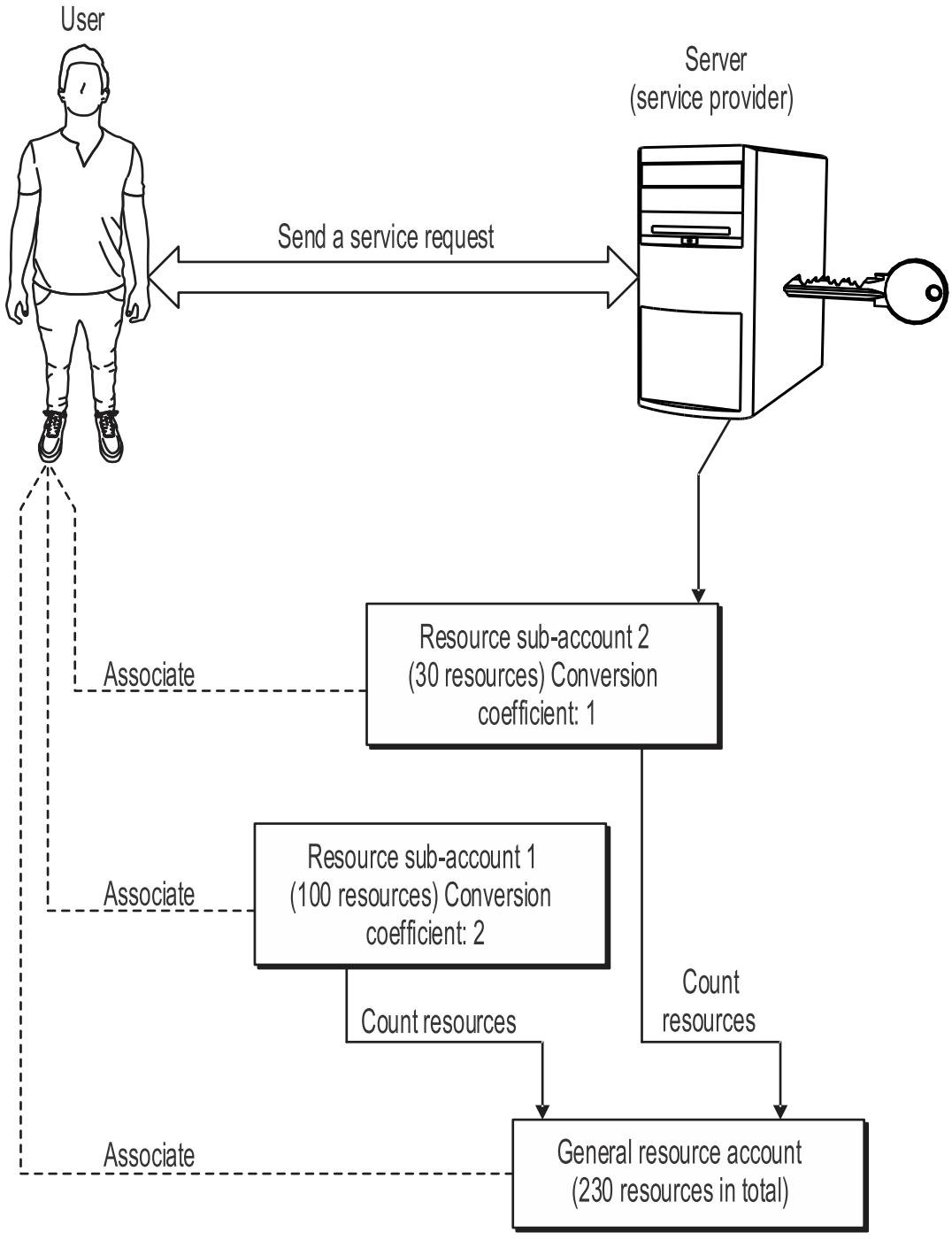

User
Server
(service provider)
Send a service request
Resource sub-account 2
(30 resources) Conversion
coefficient: 1
Associate
Resource sub-account 1
(100 resources) Conversion
coefficient: 2
Associate
Count resources
Count
resources
General resource account
(230 resources in total)
Associate

FIG. 4a

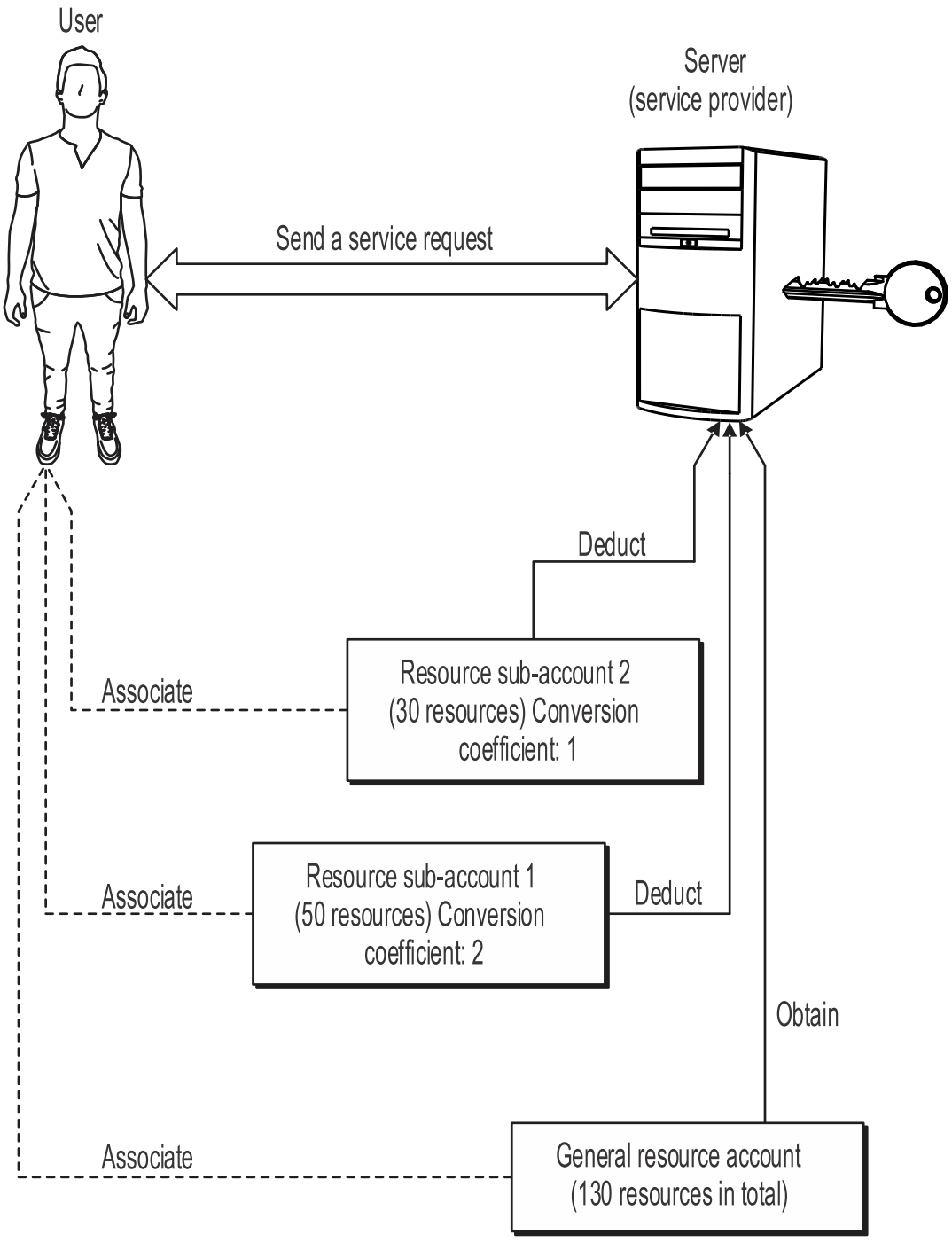

User
Server
(service provider)
Send a service request
Deduct
Associate
Resource sub-account 2
(30 resources) Conversion
coefficient: 1
Associate
Resource sub-account 1
(50 resources) Conversion
coefficient: 2
Deduct
Obtain
Associate
General resource account
(130 resources in total)

FIG. 4b

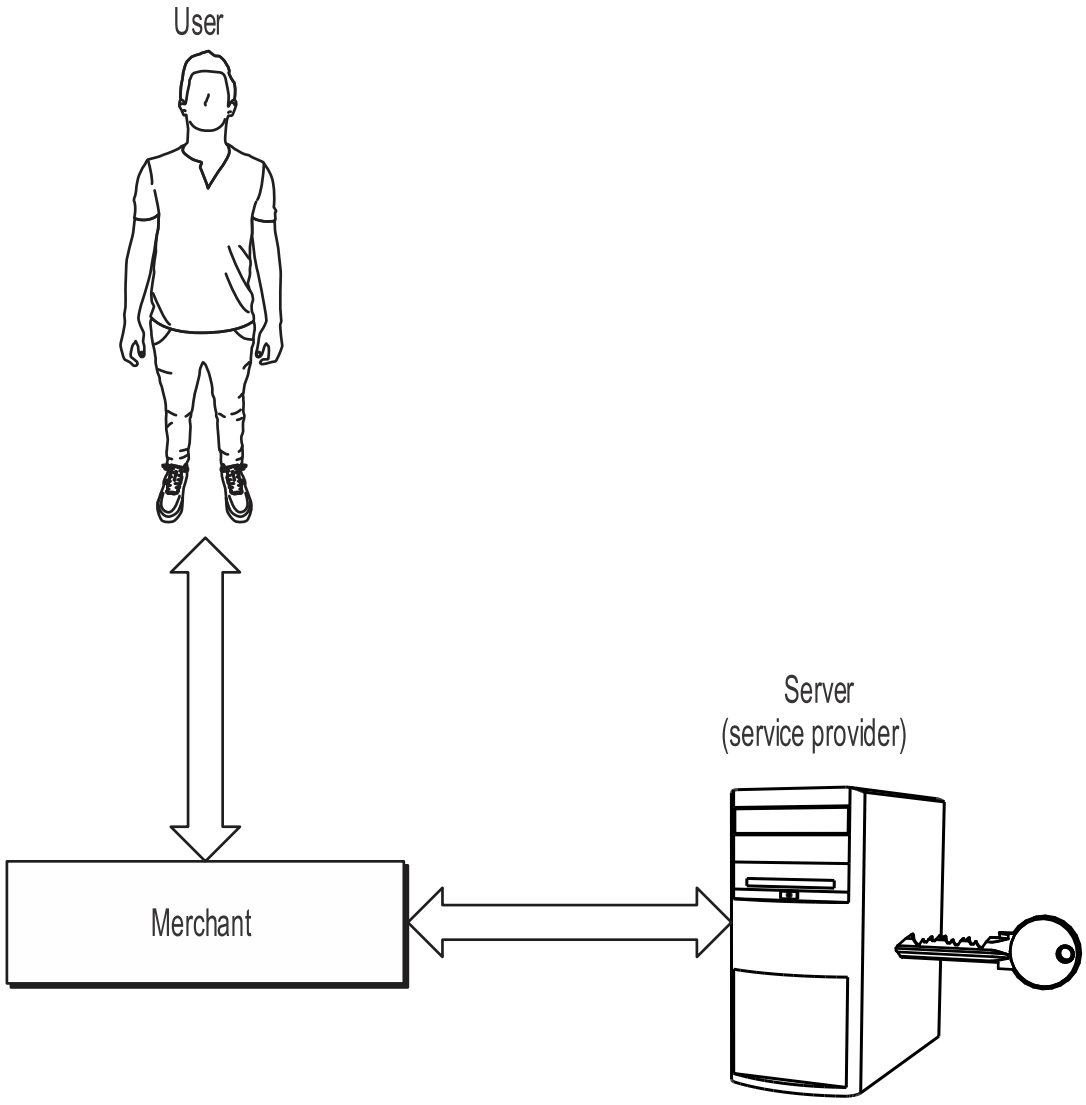


FIG. 5a

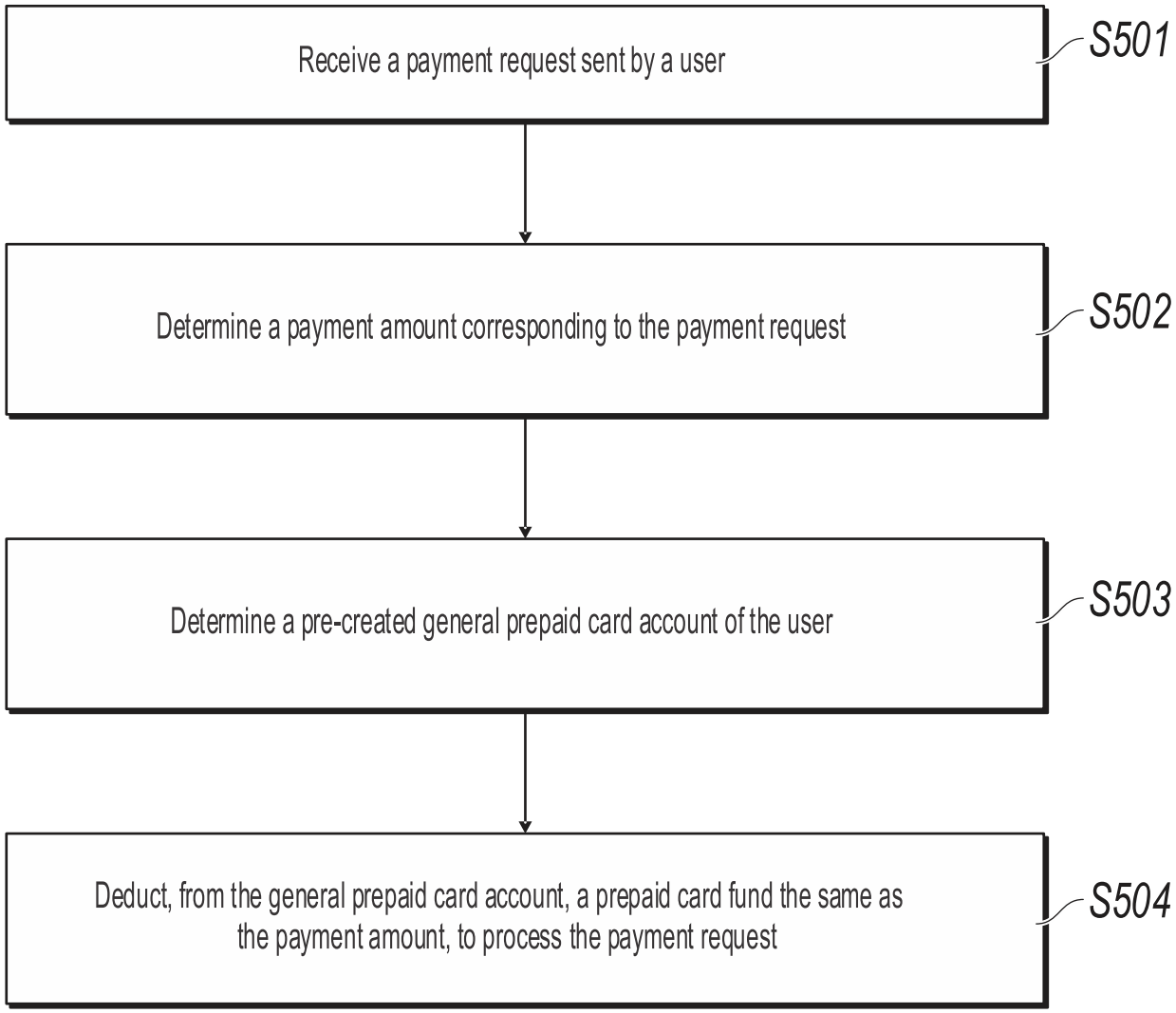

Receive a payment request sent by a user
S501
Determine a payment amount corresponding to the payment request
S502
Determine a pre-created general prepaid card account of the user
S503
Deduct, from the general prepaid card account, a prepaid card fund the same as the payment amount, to process the payment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

FIG. 5b

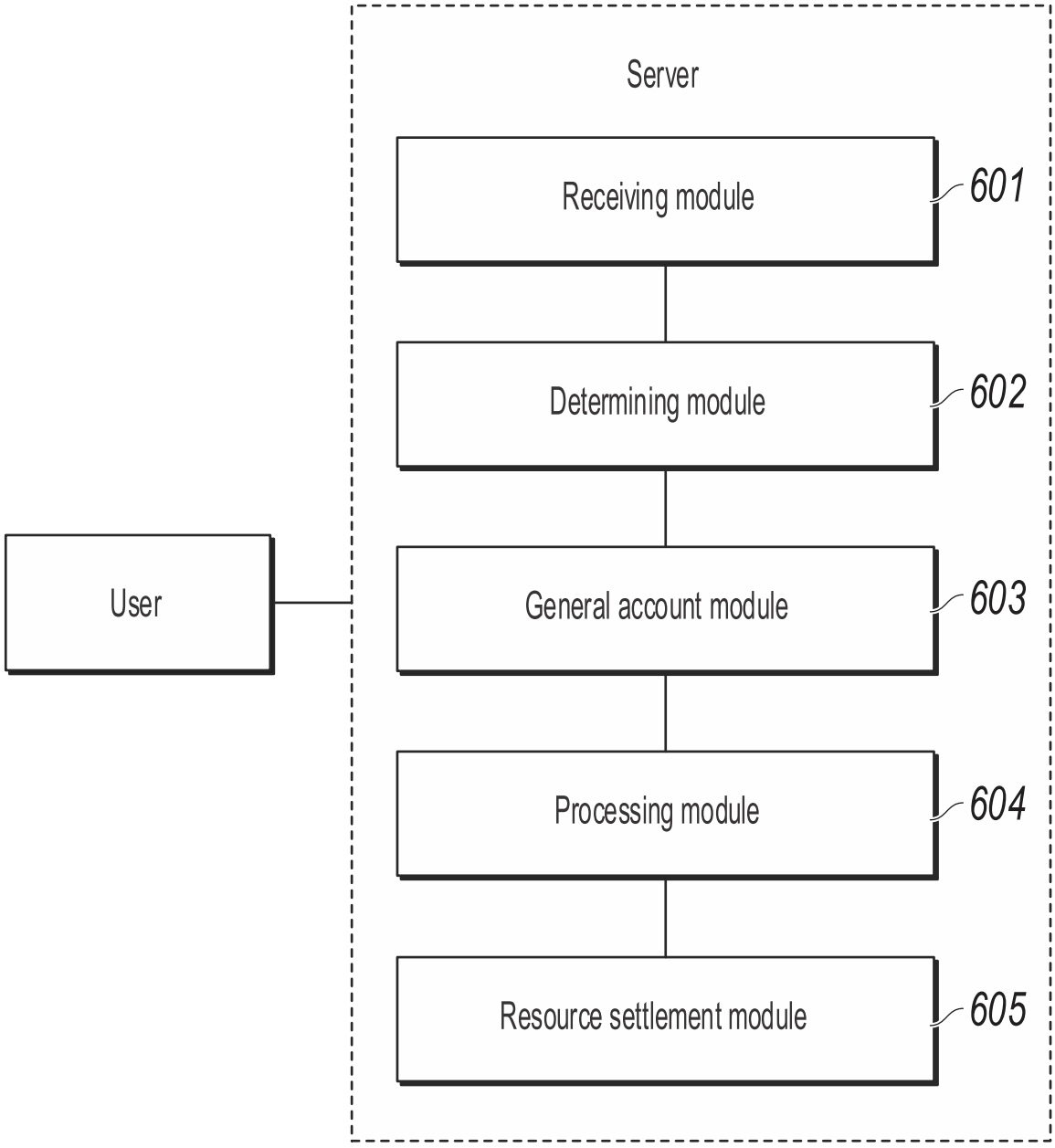

Server
Receiving module
601
Determining module
602
User
General account module
603
Processing module
604
Resource settlement module
605

FIG. 6

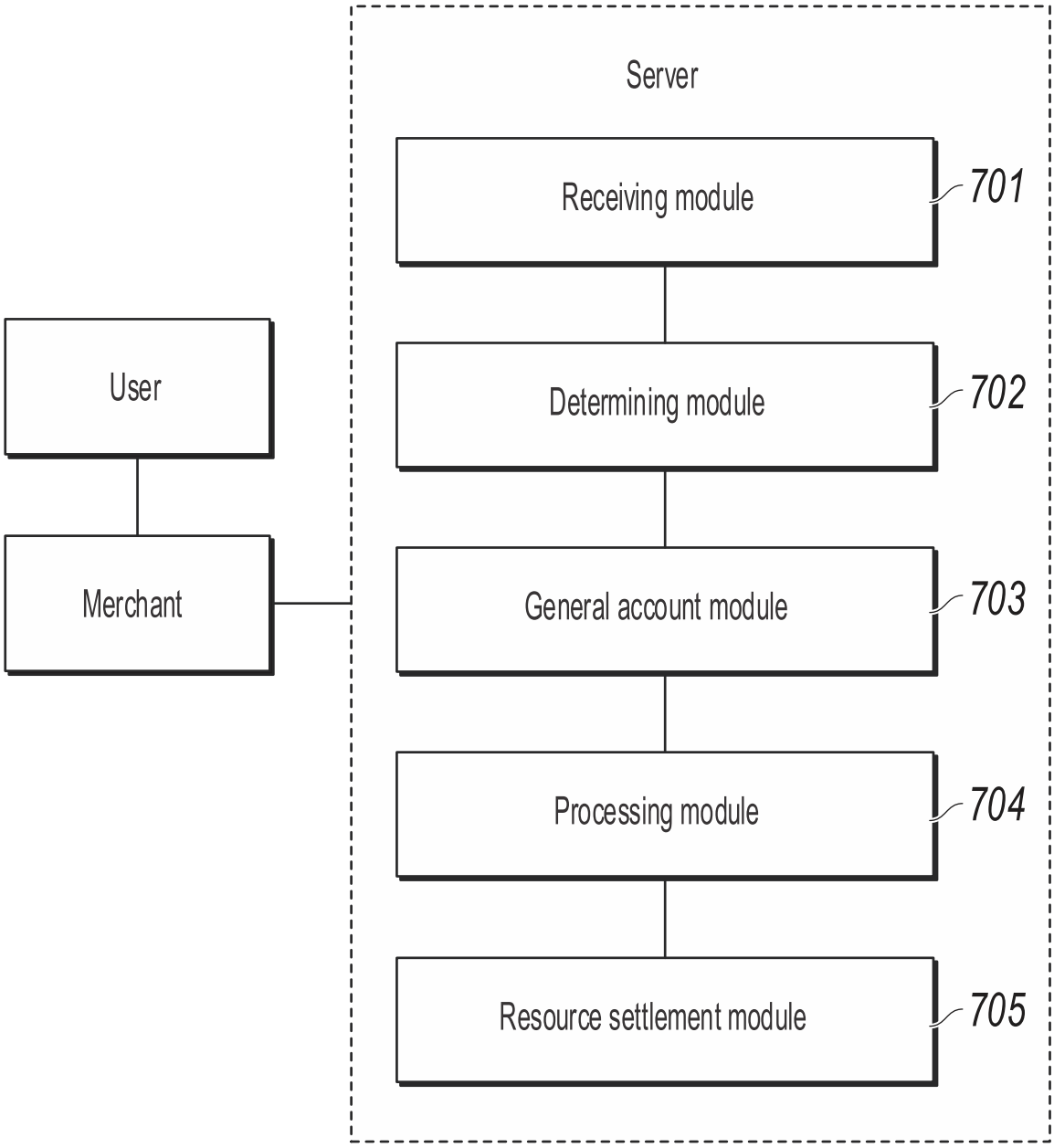

Server
Receiving module
701
Determining module
702
General account module
703
Processing module
704
Resource settlement module
705
User
Merchant

FIG. 7