CLAIMS

1. An instant messaging based data transfer method, wherein multiple session participating users take part in a same chat group in instant messaging software, the method comprising the following steps:

receiving initiation requests that are used for initiating data transfer projects and sent by M session participating users in the multiple session participating users, M being a positive integer;

receiving participation responses that are used for participating in the data transfer projects and sent by N session participating users in the multiple session participating users, N being a positive integer;

acquiring participation results of the M session participating users and the N session participating users corresponding to the data transfer projects; and

selecting Q session participating users as Q target data points from the M session participating users and the N session participating users according to the participation results and preset conditions, Q being a positive integer.

2. The instant messaging based data transfer method of claim 1, further comprising:

generating M first data transfer lists according to the initiation requests, the M first data transfer lists pointing from source data points of the M session participating users to intermediate data points;

generating N second data transfer lists according to the participation responses, the N second data transfer lists pointing from source data points of the N session participating users to intermediate data points;

generating Q third data transfer lists according to the participation results, the preset conditions, and the Q target data points, the Q third data transfer lists pointing from the intermediate data points to the Q target data points.

3. The instant messaging based data transfer method of claim 2, further comprising:

performing data export on data points of the M session participating users and the N session participating users and performing data import on the Q target data points according to the M first data transfer lists, the N second data transfer lists, and the Q third data transfer lists.

4. The instant messaging based data transfer method of claim 2, wherein the step of generating Q third data transfer lists according to the participation results, the preset conditions, and the Q target data points specifically comprises:

ranking according to the participation results of the users corresponding to the Q target data points, and allocating corresponding data transfer amounts to the Q target data points, respectively, according to the preset conditions and the ranking results; and

generating Q third data transfer lists according to the Q target data points and the data transfer amounts respectively allocated to the Q target data points.

5. The instant messaging based data transfer method of claim 1 or 2, wherein the participation results are randomly generated or generated according to the content input by the users participating in the data transfer projects.

6. The instant messaging based data transfer method of claim 1, further comprising:

generating a result presenting interface according to the participation results of the M session participating users and the N session participating users corresponding to the data transfer projects, and displaying the result presenting interface to the M session participating users and the N session participating users.

7. The instant messaging based data transfer method of claim 3, wherein the exported data transfer amounts of the M session participating users and the N session participating users when taking part in the data transfer projects are equal.

8. The instant messaging based data transfer method of claim 1, after the step of receiving initiation requests for initiating data transfer projects from M session participating users in the multiple session participating users, further comprising:

sending participation invitations to the other session participating users in the session, and marking participation conditions in the participation invitations.

9. The instant messaging based data transfer method of claim 1, wherein M and Q are both 1.

10. An instant messaging based payment method, wherein multiple session participating users take part in a same chat group in instant messaging software, the method comprising the following steps:

receiving initiation requests that are used for initiating payment projects and sent by M session participating users in the multiple session participating users, M being a positive integer;

receiving participation responses that are used for participating in the payment projects and sent by N session participating users in the multiple session participating users, N being a positive integer;

acquiring participation results of the M session participating users and the N session participating users corresponding to the payment projects;

selecting Q session participating users as Q target accounts from the M session participating users and the N session participating users according to the participation results and preset conditions, Q being a positive integer; and

paying to the Q target accounts according to accounts of the M session participating users and the N session participating users.

11. The instant messaging based payment method of claim 10, further comprising:

generating M payer matching lists according to the initiation requests, the M payer matching lists pointing from the accounts of the M session participating users to intermediate accounts;

generating N payer matching lists according to the participation responses, the N payer matching lists pointing from the accounts of the N session participating users to intermediate accounts;

generating Q payee matching lists according to the participation results, the preset conditions, and the Q target accounts, the Q payee matching lists pointing from the intermediate accounts to the Q target accounts.

12. The instant messaging based payment method of claim 11, wherein the step of paying to the Q target accounts according to accounts of the M session participating users and the N session participating users specifically comprises:

deducting from the accounts of the M session participating users and the N session participating users and paying to the Q target accounts according to the M payer matching lists, the N payer matching lists, and the Q payee matching lists.

13. The instant messaging based payment method of claim 11, wherein the step of generating Q payee matching lists according to the participation results, the preset conditions, and the Q target accounts specifically comprises:

ranking according to the participation results of the users corresponding to the Q target accounts, and allocating corresponding amounts of money to the Q target accounts, respectively, according to the preset conditions and the ranking results; and

generating Q payee matching lists according to the Q target accounts and the amounts of money respectively allocated to the Q target accounts.

14. The instant messaging based payment method of claim 10 or 11, wherein the participation results are randomly generated or generated according to the content input by the users participating in the payment projects.

15. The instant messaging based payment method of claim 10, further comprising:

generating a result presenting interface according to the participation results of the M session participating users and the N session participating users corresponding to the payment projects, and displaying the result presenting interface to the M session participating users and the N session participating users.

16. The instant messaging based payment method of claim 12, wherein the payment amounts of the M session participating users and the N session participating users when taking part in the payment projects are equal.

17. The instant messaging based payment method of claim 10, after the step of receiving initiation requests for initiating payment projects from M session participating users in the multiple session participating users, further comprising:

sending participation invitations to the other session participating users in the session, and marking participation conditions in the participation invitations.

18. The instant messaging based payment method of claim 10, wherein M and Q are both 1.

19. An instant messaging based data transfer system, comprising an instant messaging server, multiple client terminals on which instant messaging software runs, and a data transfer server, multiple session participating users taking part in a same chat group in the instant messaging software, wherein

the instant messaging server is configured to receive initiation requests that are used for initiating data transfer projects and sent by M session participating users in the multiple session participating users and receive participation responses that are used for participating in the data transfer projects and sent by N session participating users in the multiple session participating users, and forward the initiation requests and the participation responses to the data transfer server, where M and N are positive integers;

the data transfer server is configured to acquire participation results of the M session participating users and the N session participating users corresponding to the data transfer projects; and select Q session participating users as Q target data points from the M session participating users and the N session participating users according to the participation results and preset conditions, where Q is a positive integer.

20. The instant messaging based data transfer system of claim 19, wherein the data transfer server is configured to:

generate M first data transfer lists according to the initiation requests, the M first data transfer lists pointing from source data points of the M session participating users to intermediate data points;

generate N second data transfer lists according to the participation responses, the N second data transfer lists pointing from source data points of the N session participating users to intermediate data points;

generate Q third data transfer lists according to the participation results, the preset conditions, and the Q target data points, the Q third data transfer lists pointing from the intermediate data points to the Q target data points.

21. The instant messaging based data transfer system of claim 20, wherein the data transfer server is further configured to:

perform data export on data points of the M session participating users and the N session participating users and perform data import on the Q target data points according to the M first data transfer lists, the N second data transfer lists, and the Q third data transfer lists.

22. The instant messaging based data transfer system of claim 20, wherein the data transfer server is specifically configured to:

rank according to the participation results of the users corresponding to the Q target data points, and allocate corresponding data transfer amounts to the Q target data points, respectively, according to the preset conditions and the ranking results; and

generate Q third data transfer lists according to the Q target data points and the data transfer amounts respectively allocated to the Q target data points.

23. The instant messaging based data transfer system of claim 19 or 20, wherein the participation results are randomly generated or generated according to the content input by the users participating in the data transfer projects.

24. The instant messaging based data transfer system of claim 19, wherein the data transfer server is further configured to generate a result presenting interface according to the participation

results of the M session participating users and the N session participating users corresponding to the data transfer projects, and display the result presenting interface to the M session participating users and the N session participating users.

25. The instant messaging based data transfer system of claim 21, wherein the exported data transfer amounts of the M session participating users and the N session participating users when taking part in the data transfer projects are equal.

26. The instant messaging based data transfer system of claim 19, wherein the instant messaging server is further configured to send participation invitations to the other session participating users in the session, and mark participation conditions in the participation invitations.

27. The instant messaging based data transfer system of claim 19, wherein M and Q are both 1.

28. An instant messaging based payment system, comprising a instant messaging server, multiple client terminals on which instant messaging software runs, and a payment server, multiple session participating users taking part in a same chat group in the instant messaging software, wherein

the instant messaging server is configured to receive initiation requests that are used for initiating payment projects and sent by M session participating users in the multiple session participating users and receive participation responses that are used for participating in the payment projects and sent by N session participating users in the multiple session participating users, and forward the initiation requests and the participation responses to the payment server, where M and N are positive integers;

the payment server is configured to acquire participation results of the M session participating users and the N session participating users corresponding to the payment projects; select Q session participating users as Q target accounts from the M session participating users and the N session participating users according to the participation results

and preset conditions, Q being a positive integer; and pay to the Q target accounts according to accounts of the M session participating users and the N session participating users.

29. The instant messaging based payment system of claim 28, wherein the payment server is further configured to:

generate M payer matching lists according to the initiation requests, the M payer matching lists pointing from the accounts of the M session participating users to intermediate accounts;

generate N payer matching lists according to the participation responses, the N payer matching lists pointing from the accounts of the N session participating users to intermediate accounts;

generate Q payee matching lists according to the participation results, the preset conditions, and the Q target accounts, the Q payee matching lists pointing from the intermediate accounts to the Q target accounts.

30. The instant messaging based payment system of claim 29, wherein the payment server is specifically configured to:

deduct from the accounts of the M session participating users and the N session participating users and pay to the Q target accounts according to the M payer matching lists, the N payer matching lists, and the Q payee matching lists.

31. The instant messaging based payment system of claim 29, wherein the payment server is specifically configured to:

rank according to the participation results of the users corresponding to the Q target accounts, and allocate corresponding amounts of money to the Q target accounts, respectively, according to the preset conditions and the ranking results; and

generate Q payee matching lists according to the Q target accounts and the amounts of money respectively allocated to the Q target accounts.

32. The instant messaging based payment system of claim 28 or 29, wherein the participation results are randomly generated or generated according to the content input by the users participating in the payment projects.

33. The instant messaging based payment system of claim 28, wherein the payment server is further configured to generate a result presenting interface according to the participation results of the M session participating users and the N session participating users corresponding to the payment projects, and display the result presenting interface to the M session participating users and the N session participating users.

34. The instant messaging based payment system of claim 30, wherein the payment amounts of the M session participating users and the N session participating users when taking part in the payment projects are equal.

35. The instant messaging based payment system of claim 28, wherein the instant messaging server is further configured to send participation invitations to the other session participating users in the session, and mark participation conditions in the participation invitations.

36. The instant messaging based payment system of claim 28, wherein M and Q are both 1.