CLAIMS

1. A method for resource processing, the method comprising:

receiving a service request sent by a user, the service request comprising a request for a resource consumption available through a network (S101);

determining a resource consumption quantity corresponding to the service request (S102);

determining a pre-created general resource account of the user, wherein the general resource account comprises a sum of all prepaid resources in sub-accounts belonging to the user and is configured to enable a direct deduction of one or more prepaid resources from the sum of all prepaid resources in sub-accounts, wherein sub-accounts are created each time user equipment obtains prepaid resources (S103);

obtaining, from the general resource account, one of the plurality of prepaid resources corresponding to the resource consumption quantity, to process the service request (S104),

wherein pre-creating the general resource account of the user comprises:

determining each pre-created resource sub-account of the user, wherein each resource sub-account stores prepaid resources obtained by the user each time;

counting a total resource quantity of prepaid resources of the resource sub-accounts;; and

creating the general resource account for the user based on the counted total resource quantity, and storing, in the general resource account, the prepaid resources corresponding to the total resource quantity.

2. The method according to claim 1, wherein pre-creating the general resource account of the user comprises:

determining each pre-created resource sub-account of the user, wherein each resource sub-account stores prepaid resources obtained by the user each time;

counting a total resource quantity of prepaid resources of the resource sub-accounts; and

creating the general resource account for the user based on the counted total resource quantity, and storing, in the general resource account, the prepaid resources corresponding to the total resource quantity.

3. The method according to claim 2, wherein counting the total resource quantity of prepaid resources of the resource sub-accounts comprises:

determining a conversion coefficient of prepaid resources in each resource sub-account; and

counting the total resource quantity of the prepaid resources of the resource sub-accounts based on the determined conversion coefficient of each resource sub-account.

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

deducting, based on the quantity of prepaid resources obtained from the general resource account of the user, a corresponding quantity of prepaid resources from each resource sub-account corresponding to the user.

5. The method according to claim 4, wherein deducting the corresponding quantity of prepaid resources from each resource sub-account corresponding to the user comprises:

deducting the corresponding quantity of prepaid resources from each resource sub-account based on a time sequence of establishing associations between the resource sub-accounts and the user; or

determining a priority sequence of the resource sub-accounts based on the conversion coefficient of the prepaid resources in each resource sub-account, and deducting the corresponding quantity of prepaid resources from each resource sub-account based on the determined priority sequence of the resource sub-accounts.

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

deducting, from a general prepaid card account included in the pre-created general resource account of the user, a prepaid card fund the same as the payment amount, to process the payment request.

7. The method according to any one of claims 1 to 6, wherein the service request comprises a cloud computing request or an online storage request.

8. The method according to claim 7, wherein the resource consumption quantity comprises a consumed processing resource or a used storage space in a database.

9. The method according to any one of claims 1 to 8, wherein the pre-created general resource account of the user is created by the server for the user.

10. The method according to any one of claims 1 to 9, further comprising generating a failure notification to the end-user device to notify the user that the prepaid resources belonging to the user are insufficient to satisfy the resource consumption quantity of the service request.

11. An apparatus for processing a resource, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 10.