Claims

1. A request sending method comprising:

receiving a request instruction sent by a user, wherein the request instruction comprises request numerical information and an identifier of a requested object;

querying a daily limit of the requested object according to the identifier of the requested object;

dividing a specific numerical value indicated by the request numerical information into at least two request numerical values conforming to a limiting rule of the requested object according to the limiting rule if the specific numerical value indicated by the request numerical information is less than or equal to the daily limit of the requested object, or pushing prompt information indicating that a transfer is not allowed to the user if the specific numerical value indicated by the request numerical information exceeds the daily limit of the requested object; and

successively sending requests to the requested object indicated by the identifier of the requested object for the at least two request numerical values conforming to the limiting rule.

2. The method of claim 1, wherein the method further comprises confirming that the request numerical information conforms to the limiting rule according to an established limiting rule of the requested object before dividing the specific numerical value.

3. The method of claim 2, wherein the method further comprises determining that a specific numerical value owned by the user in the requested object is greater than or equal to the numerical value indicated by the request numerical information before dividing the specific numerical value.

4. The method of claim 1, wherein successively sending the requests to the requested object indicated by the identifier of the requested object according to the at least two request numerical values comprises:

initiating the requests one by one to the requested object in a manner of initiating another request after execution of one request is finished, until the requested object finishes execution for the at least two request numerical values according to the at least two request numerical values.

5. The method of claim 1, wherein the method further comprises verifying whether the user has a request permission before receiving the request instruction sent by the user.

6. The method of claim 5, wherein verifying whether the user has the request permission comprises:

pushing a first specific page to the user;

verifying user identity information inputted via the first specific page; and

verifying whether a tripartite agreement exists among the user, the requested object, and a local system according to the user identity information.

7. The method of claim 6, wherein the specific page is configured with a pull-down menu of a plurality of requested objects, and verifying that the user has the permission comprises verifying whether the user has the permission when the user selects the requested object through the pull-down menu.

8. The method of claim 1, wherein receiving the request instruction sent by the user comprises:

pushing a second specific page to the user; and

receiving the request instruction triggered by the user on the second specific page.

9. The method of claim 8, wherein the specific page comprises a confirmation button, an input field of the request numerical value, and an input field of a password for input by the user, the request numerical value is a transfer amount, and the password is a payment password, and wherein the request instruction is a request instruction that is triggered by clicking the confirmation button after the user inputs the transfer amount in the input field of the transfer amount and inputs the payment password in the input field of the payment password.

10. The method of claim 1, wherein the request numerical information is transfer amount information, and dividing a transfer amount indicated by the transfer amount information into at least two transfer funds according to the transfer amount information comprises:

calling a corresponding algorithm in a system database according to the requested object identifier; and

dividing the transfer amount according to the corresponding algorithm and the transfer amount information.

11. A payment request sending apparatus, comprising:

a receiving unit configured to receive a request instruction sent by a user, wherein the request instruction comprises request numerical information and an identifier of a requested object;

a determination and splitting unit configured to query a daily limit of the requested object according to the identifier of the requested object and to split a specific numerical value indicated by the request numerical information into at least two request numerical values conforming to a limiting rule of the requested object according to the limiting rule if the specific numerical value indicated by the requested numerical information is less than or equal to the daily limit of the requested object or to push prompt information indicating that a transfer is not allowed to the user if the specific numerical value indicated by the request numerical information exceeds the daily limit of the requested object; and

a request sending unit configured to sequentially send requests to the requested object indicated by the identifier of the requested object according to the at least two request numerical values determined by the determination and splitting unit.

12. The apparatus of claim 11, wherein the determination and splitting unit confirms that the request numerical information conforms to the limiting rule according to an established limiting rule of the requested object.

13. The apparatus of claim 12, wherein the determination and splitting unit is further configured to determine that a specific numerical value owned by the user in the requested object is greater than or equal to the numerical value indicated by the request numerical information.

14. The apparatus of claim 11, wherein sequentially sending the requests to the requested object indicated by the identifier of the requested object according to the at least two request numerical values by the request sending unit, comprises:

initiating the requests one by one to the requested object in a manner of initiating another request after execution of one request is finished, until the requested object finishes execution for the at least two request numerical values according to the at least two request numerical values.

15. The apparatus of claim 11, wherein the apparatus further comprises a verification unit, and the verification unit verifies whether the user has a request permission before the receiving unit receives the request instruction sent by the user.

16. The apparatus of claim 15, wherein verifying whether the user has the request permission by the verification unit comprises:

pushing a first specific page to the user;

verifying user identity information input via the first specific page; and

verifying whether a tripartite agreement exists among the user, the requested object, and a local system based on the user identity information.

17. The apparatus of claim 16, wherein the specific page is configured with a pull-down menu of a plurality of requested objects, and verifying that the user has the permission comprises verifying that the user has the permission when the user selects the requested object through the pull-down menu.

18. The apparatus of claim 11, wherein the receiving the request instruction sent by the user by the receiving unit comprises:

pushing a second specific page to the user; and

receiving the request instruction triggered by the user on the second specific page.

19. The apparatus of claim 18, wherein the specific page comprises a confirmation button, an input field of the request numerical value, and an input field of a password for input by the user, the request numerical value is a transfer amount, and the password is a payment password, and wherein the request instruction is a request instruction that is triggered by clicking the confirmation button after the user inputs the transfer amount in the input field of the transfer amount and inputs the payment password in the input field of the payment password.

20. The method of claim 11, wherein the request numerical information is transfer amount information, and splitting a transfer amount indicated by the transfer amount information into at least two transfer funds according to the transfer amount information by the determination and splitting unit comprises:

calling a corresponding algorithm in a system database according to the identifier of the requested object; and

splitting the transfer amount according to the corresponding algorithm and the transfer amount information.