CLAIMS

What is claimed is:

1. A method for resource processing, comprising:

obtaining a user's first resource data from a first service platform, and obtaining the user's second resource data from a second service platform, wherein the first resource data is generated by the user by using a first service provided by a first service provider on the first service platform, and the second resource data is generated by the user by using a second service provided by a second service provider on the second service platform;

performing incremental processing on the first resource data based on at least the second resource data to determine transferred incremental data of the first resource data, wherein determining the transferred incremental data of the first resource data comprises:

obtaining appreciation data that corresponds to the first resource data based on the first resource data, and obtaining return data that corresponds to the second resource data based on the second resource data, and

performing incremental processing on the first resource data based on the appreciation data and the return data to determine the transferred incremental data of the first resource data; and

sending a first transfer request comprising the transferred incremental data to the second service provider, so that the second service provider transfers a resource matching the transferred incremental data to a resource pool based on the transferred incremental data.

2. The method according to claim 1, wherein the appreciation data comprises maximum appreciation data, and wherein the return data comprises maximum return data.

3. The method according to claim 2, wherein the maximum appreciation data comprises the first service and a maximum appreciation share that corresponds to the first service, the maximum return data comprises the second service and a maximum return share that corresponds to the second service, and the transferred incremental data comprises the first service, the second service, and a transferred incremental share; and

the performing incremental processing on the first resource data based on the appreciation data and the return data to determine the transferred incremental data of the first resource data comprises:

determining whether the maximum return share is greater than the maximum

appreciation share; and

if the maximum return share is not greater than the maximum appreciation share, using the maximum return share as the transferred incremental share; or

if the maximum return share is greater than the maximum appreciation share, using the maximum appreciation share as the transferred incremental share, obtaining a difference between the maximum return share and the maximum appreciation share, and using the difference as a reserved share, wherein a share is transferred from the reserved share when the user returns the second service.

4. The method according to any one of claims 1 to 3, further comprising: obtaining third resource data of the user from the second service platform, wherein the third resource data is generated by returning some or all of the second service before the user confirms the second service; and

determining transferred incremental data of the first resource data comprises:

determining first incremental data of the first resource data based on at least the second resource data;

performing incremental processing on the first resource data based on at least the third resource data and the first incremental data to determine second incremental data of the first resource data; and

using a difference between the first incremental data and the second incremental data as the transferred incremental data.

5. The method according to claim 4, wherein determining the first incremental data of the first resource data comprises:

determining a first incremental share and a reserved share based on the appreciation data and the return data; and

determining the second incremental data of the first resource data comprises:

obtaining a first maximum impairment share that corresponds to the third resource data based on the third resource data,

determining whether the first maximum impairment share is greater than the reserved share, and

if the first maximum impairment share is not greater than the reserved share, deducting a share the same as the first maximum impairment share from the reserved share, and using a difference between the reserved share and the first maximum impairment share as

an updated reserved share; or

if the first maximum impairment share is greater than the reserved share, deducting the reserved share, transferring a difference between the first maximum impairment share and the reserved share from the first incremental share, and using a difference between the first incremental share and the difference as a second incremental share.

6. The method according to any one of claims 1 to 5, wherein the method further comprises: sending the transferred incremental data to the first service platform, so that the first service platform obtains the resource matching the transferred incremental data from the resource pool, and transfers the resource to the user.

7. The method according to any one of claims 1 to 6, wherein the method further comprises:

obtaining fourth resource data of the user from the second service platform, wherein the fourth resource data is generated by returning some or all of the second service after the user confirms the second service;

performing incremental processing on the first resource data based on at least the fourth resource data and the transferred incremental data to determine third incremental data of the first resource data; and

sending a second transfer request comprising the third incremental data to the second service provider, so that the second service provider obtains a resource matching the third incremental data from the resource pool based on the third incremental data.

8. The method according to claim 7, wherein determining the transferred incremental data of the first resource data comprises:

determining a transferred incremental share and a reserved share based on the appreciation data and the return data; and

determining third incremental data of the first resource data comprises:

obtaining a second maximum impairment share that corresponds to the fourth resource data based on the fourth resource data,

determining whether the second maximum impairment share is greater than the reserved share, and

if the second maximum impairment share is not greater than the reserved share, deducting a share the same as the second maximum impairment share from the reserved share,

or

if the second maximum impairment share is greater than the reserved share, deducting the reserved share, and deducting a difference between the second maximum impairment share and the reserved share from the second incremental share.

9. The method according to any one of claims 7 to 8, wherein the method further comprises:

using a difference between the transferred incremental data and the third incremental data as fourth incremental data, and sending the fourth incremental data to the first service platform, so that the first service platform obtains a resource matching the fourth incremental data from the resource pool based on the fourth incremental data, and transfers the resource to the user.

10. A apparatus for resource processing, the apparatus comprising a plurality of modules configured to perform the method according to any one of claims 1 to 9.