CLAIMS

What is claimed is:

1. A resource transfer method, performed by a resource management institution, comprising the following:

obtaining transaction information of a first transaction;

performing consensus verification on the transaction information based on a predetermined consensus algorithm so that a node device having a data storage permission in a first blockchain stores the transaction information in the first blockchain when determining that the consensus verification on the transaction information succeeds;

wherein the performing consensus verification on the transaction information based on a predetermined consensus algorithm comprises the following:

signing the obtained transaction information based on a private key of the resource management institution to obtain signature data if it is determined that the transaction information satisfies a predetermined storage condition, wherein the transaction information satisfies the predetermined storage condition if it is determined that a format of the transaction information satisfies a predetermined format, the first transaction corresponding to the transaction information is of a predetermined transaction type, and the first transaction corresponding to the transaction information is a valid transaction;

sending the signature data and institution identifier information of the resource management institution to other node devices connected to the first blockchain;

receiving signature data and node identifier information sent by the other node devices;

obtaining a corresponding public key based on the node identifier information, verifying, based on the public key, the received signature data; and

determining, based on the predetermined consensus algorithm and result information of the verification, whether the consensus verification on the transaction information succeeds;

receiving first transfer indication information sent by a first service institution, wherein the first transfer indication information is sent based on a resource transfer

request sent by a first user when it is determined that a predetermined resource transfer condition is satisfied; the resource transfer request is used to request the transfer of a resource to be transferred to a target account controlled by the resource management institution; and the resource management institution and the first service institution are located in different borders and are both connected to a first blockchain;

generating transfer detail information of the resource to be transferred based on the transaction information of the first transaction of the first user stored in the first blockchain, and storing the transfer detail information in the first blockchain to supervise, based on the transfer detail information, the transfer of the resource to be transferred; and

performing resource transfer based on the first transfer indication information, so as to transfer the resource to be transferred to the target account.

2. The method according to claim 1, wherein the generating transfer detail information of the resource to be transferred based on transaction information of a first transaction of the first user stored in the first blockchain comprises the following:

calling a first smart contract in the first blockchain, and generating the transfer detail information of the resource to be transferred based on the first smart contract and the transaction information of the first transaction of the first user stored in the first blockchain.

3. The method according to claim 1, wherein the resource to be transferred is a first type of resource; the first transfer indication information comprises a first quantity of the resources to be transferred; the transaction information comprises a second quantity of the first type of resources transferred in by the first user in the first transaction;

the generating transfer detail information of the resource to be transferred based on transaction information of a first transaction of the first user stored in the first blockchain comprises the following:

matching the second quantity with the first quantity to obtain a target second quantity;

determining transaction information corresponding to the target second quantity as target transaction information; and

generating the transfer detail information of the resource to be transferred based on the target transaction information.

4. The method according to claim 1, wherein the resource to be transferred is a first type of resource; the first transfer indication information comprises a first quantity of the resources to be transferred and transaction identifier information of the first transaction corresponding to the resource to be transferred; the transaction information comprises a second quantity of the first type of resources transferred in by the first user in the first transaction;

the generating transfer detail information of the resource to be transferred based on transaction information of a first transaction of the first user stored in the first blockchain comprises the following:

obtaining, based on the transaction identifier information, associated target transaction information from the transaction information stored in the first blockchain; and

generating the transfer detail information of the resource to be transferred based on the target transaction information if it is determined that the total quantity of the second quantities comprised in the target transaction information is not less than the first quantity.

5. The method according to claim 1, wherein the resource to be transferred is a first type of resource, and the performing resource transfer based on the first transfer indication information comprises the following:

transforming, based on a predetermined transformation rule, the resource to be transferred into a second type of resource to be transferred corresponding to the border where the resource management institution is located;

transferring the second type of resource to be transferred to a specified intermediate account based on the first transfer indication information; and

transferring the second type of resource to be transferred from the intermediate account to the target account.

6. The method according to claim 5, wherein the transferring the second type of resource to be transferred to a specified intermediate account comprises the following:

transferring the second type of resource to be transferred to a first account of a second service institution located in the same border as the resource management institution, and sending second transfer indication information to the second service institution so that the second service institution transfers the second type of resource to be transferred from the first account to the target account based on the second transfer indication information; or

transferring the second type of resource to be transferred to a second account of the resource management institution, and transferring the second type of resource to be transferred from the second account to the target account.

7. The method according to claim 1, wherein the first transfer indication information comprises a first quantity of the resources to be transferred and user identifier information of the first user;

after the storing the transfer detail information in the blockchain, the method further comprises the following:

obtaining a third quantity of associated transferrable resources from the first blockchain based on the user identifier information;

determining the quantity of current transferrable resources of the first user based on the first quantity and the third quantity, and taking the quantity as an updated third quantity; and

storing the updated third quantity in the first blockchain in association with the user identifier information.

8. A resource transfer device, comprising the following:

a processor; and

a memory configured to store computer-executable instructions that, when executed, enable the processor to perform the method of any one of claims 1 to 7.