CLAIMS

What is claimed is:

1. A resource configuration method, comprising the following:

when it is detected that resource transfer-out occurs in a first resource space of a target application, generating a resource acquisition request for the first resource space, wherein the generating a resource acquisition request for the first resource space comprises the following:

generating a resource acquisition verification factor for obtaining a resource, and generating second verification information;

generating third verification information based on a result of the resource transfer-out and the resource acquisition verification factor; and

generating the resource acquisition request based on the second verification information and the third verification information;

sending the resource acquisition request to a resource managing party of the target application, and receiving a resource allocation instruction returned by the resource managing party in response to the resource acquisition request, wherein the resource allocation instruction comprises a to-be-allocated first target resource; and

transferring the first target resource to the first resource space of the target application according to the resource allocation instruction.

2. The resource configuration method according to claim 1, wherein the resource acquisition verification factor refers to the identity verification information generated by the resource transferor (the target application) after the resource is transferred out, wherein the result of the resource transfer-out refers to a certificate for the resource transfer-out, and wherein the third verification information is used to prove that the resource acquisition behavior is valid.

3. The resource configuration method according to claim 2, wherein the resource allocation instruction comprises fourth verification information, and the transferring the first target resource to the first resource space of the target application according to the resource allocation instruction comprises the following:

verifying the resource allocation instruction based on the fourth verification information comprised in the resource allocation instruction, and when the verification succeeds, performing the operation step of transferring the first target resource to the

first resource space of the target application according to the resource allocation instruction.

4. The resource configuration method according to claim 1, before the generating a resource acquisition request for the first resource space, further comprising the following:

receiving a resource transfer-out instruction sent by a resource receiver, wherein the resource transfer-out instruction comprises a second target resource to be transferred out;

transferring the second target resource in the first resource space to a second resource space according to the resource transfer-out instruction, wherein the second resource space is a resource space corresponding to the resource receiver; and

when the transfer-out of the second target resource is completed, determining that it is detected that the resource transfer-out occurs in the first resource space.

5. The resource configuration method according to claim 4, wherein the resource transfer-out instruction further comprises first verification information, and after the receiving a resource transfer-out instruction sent by a resource receiver, and before the transferring the second target resource in the first resource space to a second resource space according to the resource transfer-out instruction, the method further comprises the following:

verifying the resource transfer-out instruction based on the first verification information, and when the verification succeeds, performing the operation step of transferring the second target resource in the first resource space to a second resource space according to the resource transfer-out instruction.

6. The resource configuration method according to claim 4, after the receiving a resource transfer-out instruction sent by a resource receiver, and before the transferring the second target resource in the first resource space to a second resource space according to the resource transfer-out instruction, further comprising the following:

determining whether a resource in the first resource space is greater than or equal to the second target resource, and if yes, performing the operation step of transferring the second target resource in the first resource space to a second resource space according to the resource transfer-out instruction.

7. The resource configuration method according to claim 4, after the transferring the second target resource in the first resource space to a second resource space according to the resource transfer-out instruction, further comprising the following:

when the transfer-out of the second target resource is completed, determining whether a remaining resource in the first resource space is greater than a predetermined threshold, and if no, generating the resource acquisition request for the first resource space.

8. The resource configuration method according to claim 4, after the transferring the second target resource in the first resource space to a second resource space, further comprising the following:

generating a first resource transfer response message that comprises fifth verification information; and

sending the first resource transfer response message to the resource managing party.

9. The resource configuration method according to claim 8, after the transferring the first target resource to the first resource space of the target application according to the resource allocation instruction, further comprising the following:

generating a second resource transfer response message that comprises sixth verification information; and

sending the second resource transfer response message to the resource managing party.

10. The resource configuration method according to claim 2, after the generating third verification information based on a result of the resource transfer-out and the resource acquisition verification factor, further comprising the following:

generating a third resource transfer response message based on the third verification information; and

sending the third resource transfer response message to the resource receiver.

11. The resource configuration method according to claim 1, further comprising the following:

receiving a virtual card application request for the target application; and

when receiving virtual card application confirmation information, creating the virtual card for the target application, and associating the virtual card with the first resource space.

12. The resource configuration method according to claim 11, further comprising the following:

receiving a virtual card return request; and

when virtual card return confirmation information is received, deleting data of the virtual card, and disassociating the virtual card from the first resource space.

13. A resource configuration apparatus, comprising the following:

a generating module, configured to: when it is detected that resource transfer-out occurs in a first resource space of a target application, generate a resource acquisition request for the first resource space, wherein generating the resource acquisition request for the first resource space comprises the following:

generating a resource acquisition verification factor for obtaining a resource, and generating second verification information;

generating third verification information based on a result of the resource transfer-out and the resource acquisition verification factor; and

generating the resource acquisition request based on the second verification information and the third verification information;

a first sending/receiving module, configured to send the resource acquisition request to a resource managing party of the target application, and receive a resource allocation instruction returned by the resource managing party in response to the resource acquisition request, wherein the resource allocation instruction comprises a to-be-allocated first target resource; and

a transfer module, configured to transfer the first target resource to the first resource space of the target application according to the resource allocation instruction.

14. A resource configuration system, wherein the system comprises a first terminal device, a second terminal device configured with a target application, and a server for a resource management service of the target application; a communication connection is established between the first terminal device and the second terminal device, and a communication connection is established between the second terminal device and the server;

the first terminal device is configured to generate a resource transfer-out instruction, and send the resource transfer-out instruction to the second terminal device, wherein the resource transfer-out instruction comprises a second target resource to be transferred out;

the second terminal device is configured to: receive the resource transfer-out instruction, and transfer a second target resource in a first resource space to a second resource space according to the resource transfer-out instruction, wherein the first resource space is a resource space corresponding to the target application, and the

second resource space is a resource space corresponding to the first terminal device; generate a resource acquisition request for the first resource space based on a result of the resource transfer-out,

generate a resource acquisition verification factor for obtaining a resource, and generate second verification information;

generate third verification information based on a result of the resource transfer-out and the resource acquisition verification factor; and

add the second verification information and the third verification information to the resource acquisition request;

send the resource acquisition request to the server; receive a resource allocation instruction returned by the server, wherein the resource allocation instruction comprises a to-be-allocated first target resource; and transfer the first target resource to the first resource space of the target application according to the resource allocation instruction; and

the server is configured to receive the resource acquisition request, generate the resource allocation instruction that comprises the first target resource based on the resource acquisition request, and send the resource allocation instruction to the second terminal device.

15. The resource configuration system according to claim 14, wherein the resource transfer-out instruction further comprises first verification information, and the second terminal device is further configured to:

when receiving the resource transfer-out instruction, verify the resource transfer-out instruction based on the first verification information, and when the verification succeeds, perform the operation step of transferring a second target resource in a first resource space to a second resource space according to the resource transfer-out instruction.

16. The resource configuration system according to claim 14 or 15, wherein the resource acquisition verification factor refers to the identity verification information generated by the target application after the resource is transferred out, wherein the result of the resource transfer-out refers to a certificate for the resource transfer-out, and wherein the third verification information is used to prove that the resource acquisition behavior is valid.

17. The resource configuration system according to claim 16, wherein the server is further configured to:

verify the resource acquisition request based on the third verification information comprised in the resource acquisition request, and when the verification succeeds, generate fourth verification information based on the second verification information and the third verification information; and

add the fourth verification information to the resource allocation instruction.

18. The resource configuration system according to claim 17, wherein the second terminal device is further configured to:

verify the resource allocation instruction based on the fourth verification information comprised in the resource allocation instruction, and when the verification succeeds, perform the operation step of transferring the first target resource to the first resource space of the target application according to the resource allocation instruction.

19. The resource configuration system according to claim 14, wherein the second terminal device is further configured to:

when receiving the resource transfer-out instruction, determine whether a resource in the first resource space is greater than or equal to the second target resource, and if yes, perform the operation step of transferring a second target resource in a first resource space to a second resource space.

20. The resource configuration system according to claim 14, wherein the second terminal device is further configured to:

when the transfer-out of the second target resource is completed, determine whether a remaining resource in the first resource space is greater than a predetermined threshold, and if no, generate the resource acquisition request for the first resource space.

21. The resource configuration system according to claim 14, wherein the second terminal device is further configured to:

when the second target resource in the first resource space is transferred to the second resource space, generate a first resource transfer response message that comprises fifth verification information; and

send the first resource transfer response message to the server; and

correspondingly, the server is further configured to:

verify the first resource transfer response message based on the fifth verification information comprised in the received first resource transfer response message, and when the verification succeeds, update a resource in the first resource space.

22. The resource configuration system according to claim 21, wherein the second terminal device is further configured to:

when the first target resource is transferred to the first resource space of the target application, generate a second resource transfer response message that comprises sixth verification information; and

send the second resource transfer response message to the server; and

correspondingly, the server is further configured to:

verify the second resource transfer response message based on the sixth verification information comprised in the received second resource transfer response message, and when the verification succeeds, update a resource in the first resource space.

23. The resource configuration system according to claim 16, wherein the second terminal device is further configured to:

generate a third resource transfer response message based on the third verification information; and

send the third resource transfer response message to the first terminal device; and

correspondingly, the first terminal device is further configured to:

generate and display a result of the resource transfer-out based on the received third resource transfer response message.

24. The resource configuration system according to claim 14, wherein the first terminal device is further configured to:

send an application selection instruction that comprises a device identifier of the first terminal device to the second terminal device, and receive an application response message returned by the second terminal device; and

when receiving the application response message, generate the resource transfer-out instruction; and

correspondingly, the second terminal device is further configured to:

determine a corresponding target application based on the device identifier comprised in the received application selection instruction, and send the application selection instruction to the target application; and

obtain an application response message returned by the target application, and send the application response message to the first terminal device.

25. The resource configuration system according to claim 14, wherein the second terminal device is further configured to:

receive a virtual card application request for the target application; and

when receiving virtual card application confirmation information, allocate the virtual card to the target application, and associate the virtual card with the first resource space.

26. The resource configuration system according to claim 25, wherein the second terminal device is further configured to:

receive a virtual card return request; and

when receiving virtual card return confirmation information, delete data of the virtual card, and disassociate the virtual card from the first resource space.

27. A resource configuration method, comprising the following:

generating, by a first terminal device, a resource transfer-out instruction, and sending the resource transfer-out instruction to a second terminal device configured with a target application, wherein the resource transfer-out instruction comprises a second target resource to be transferred out;

receiving, by the second terminal device, the resource transfer-out instruction, and transferring the second target resource in a first resource space to a second resource space according to the resource transfer-out instruction, wherein the first resource space is a resource space corresponding to the target application, and the second resource space is a resource space corresponding to the first terminal device; and generating a resource acquisition request for the first resource space based on a result of the resource transfer-out, wherein the generating the resource acquisition request comprises the following:

generating a resource acquisition verification factor for obtaining a resource, and generating second verification information;

generating third verification information based on the result of the resource transfer-out and the resource acquisition verification factor; and

adding the second verification information and the third verification information to the resource acquisition request; and sending the resource acquisition request to a server for a resource management service of the target application;

receiving, by the server, the resource acquisition request, generating a resource allocation instruction that comprises the to-be-allocated first target resource based on the resource acquisition request, and sending the resource allocation instruction to the second terminal device; and

receiving, by the second terminal device, the resource allocation instruction returned by the server, and transferring the first target resource to the first resource space of the target application according to the resource allocation instruction.

28. A computing device, comprising the following:

a memory and a processor, wherein

the memory is configured to store a computer-executable instruction, and the processor is configured to execute the computer-executable instruction to implement the following method:

when it is detected that resource transfer-out occurs in a first resource space of a target application, generating a resource acquisition request for the first resource space;

wherein the generating a resource acquisition request for the first resource space comprises the following:

generating a resource acquisition verification factor for obtaining a resource, and generating second verification information;

generating third verification information based on a result of the resource transfer-out and the resource acquisition verification factor; and

generating the resource acquisition request based on the second verification information and the third verification information;

sending the resource acquisition request to a resource managing party of the target application, and receiving a resource allocation instruction returned by the resource managing party in response to the resource acquisition request, wherein the resource allocation instruction comprises a to-be-allocated first target resource; and

transferring the first target resource to the first resource space of the target application according to the resource allocation instruction.

29. A computer-readable storage medium, wherein the computer-readable storage medium stores a computer instruction, and the instruction is executed by a processor to implement the steps of the resource configuration method according to any one of claims 1 to 12.