RESOURCE PROCESSING METHOD, SERVER, TERMINAL, DEVICE, SYSTEM AND STORAGE MEDIUM

CROSS-REFERENCE TO RELATED APPLICATIONS

[0001] The present application claims priority to Chinese patent application No. 202010947595.7, entitled "RESOURCE PROCESSING METHOD, SERVER, TERMINAL, DEVICE, SYSTEM AND STORAGE MEDIUM" filed on September 10, 2020, the entire contents of which are incorporated herein by reference.

TECHNICAL FIELD

[0002] The present application relates to the field of data processing, in particular to a resource processing method, server, terminal, device, system and storage medium.

BACKGROUND

[0003] With the development of Internet technology and the popularity of user terminals, more and more payment services and transaction services may be completed through various applications in the user terminals. In order to enrich the business among users, merchants and trading organizations, the users, merchants or trading organizations may share some of their resources such as funds, electronic money, points and red packets with other users. For example, the users may set a card coupon, and share the resources with other users through the card coupon, so that other users may use the resources corresponding to the card coupon by using the card coupon.

[0004] Users need to share the resources with other users through business applications. However, at this stage, the resource sharing among the users may only be carried out through the same business application, and the implementation of the resource sharing cannot be compatible with different business applications, resulting in poor compatibility of the resource sharing.

SUMMARY OF THE INVENTION

[0005] The embodiments of the present application provide a resource processing method, server, terminal, device, system and storage medium, which can improve the compatibility of resource sharing.

[0006] In a first aspect, an embodiment of the present application provides a resource processing method applicable to a server, the method comprising: receiving a resource acquiring request sent by a first application program, the first application program being an application program that receives input from a first user, the resource acquiring request comprising a target electronic voucher, the target electronic voucher being an electronic voucher obtained by conversion based on target resource permission information of a second user and provided to the first application program by a second application program, the second application program being an application program that receives input from the second user; assigning a corresponding target resource payment mark for the target electronic voucher, and establishing a corresponding relationship between the target resource payment mark and the target resource permission information in pre-stored resource permission information; and sending the target resource payment mark to the first application program, the target resource payment mark being configured for performing resource deduction under resource permission characterized by the target resource permission information.

[0007] In a second aspect, an embodiment of the present application provides a resource processing method applicable to a first user terminal, the first user terminal being installed with a first application program, and the first application program being an application program for receiving input of a first user, the method comprising: obtaining a target electronic voucher from a second application program, the target electronic voucher being an electronic voucher obtained by conversion based on target resource permission information of a second user, and the second application program being an application program for receiving input of the second user; sending a resource acquiring request to a server by the first application program, the resource acquiring request comprising the target electronic voucher; receiving a target resource payment mark sent by the server through the first application program, the target resource payment mark

being allocated by the server for the target electronic voucher and having a corresponding relationship with the target resource permission information in resource permission information pre-stored in the server, and the target resource pay mark being configured for performing resource deduction under resource permission characterized by the target resource permission information.

[0008] In a third aspect, an embodiment of the present application provides a resource processing method applicable to a second user terminal, the second user terminal being installed with a second application program, and the second application program being an application program for receiving input of a second user, the method comprising: receiving target resource permission information input by the second user through the second application program; sending the target resource permission information to a server through the second application program so that a target electronic voucher is generated by the server based on the target resource permission information; receiving the target electronic voucher sent by the server through the second application program; providing the target electronic voucher for a first application program through the second application program, so that the first application program obtains a target resource payment mark assigned by the server for the target electronic voucher, the target resource payment mark being configured for performing resource deduction under resource permission characterized by the target resource permission information, and the target resource payment mark in the server having a corresponding relationship with the target resource permission information, the first application program being an application program that receives input from a first user.

[0009] In a fourth aspect, an embodiment of the present application provides a resource processing method applicable to a payment executor device, the method comprising: receiving a resource payment request sent by a first application program, the resource payment request comprising a target resource payment mark and payment resource information, and the first application program being an application program that receives input of a first user, the target resource payment mark being assigned to a target electronic voucher by a server, the target electronic voucher being an electronic voucher

obtained by conversion based on target resource permission information of a second user and provided to the first application program by a second application program, the second application program being an application program that receives input from the second user; sending the target resource payment mark and payment resource information to the server; receiving target resource permission information corresponding to the target resource payment mark sent by the server; deducting the resource indicated by payment resource information under resource permission characterized by the target resource permission information, based on the target resource permission information.

[0010] In a fifth aspect, an embodiment of the present application provides a server, comprising: a receiving module for receiving a resource acquiring request sent by a first application program, the first application program being an application program that receives input of a first user, the resource acquiring request comprising a target electronic voucher, the target electronic voucher being an electronic voucher obtained by conversion based on target resource permission information of a second user and provided to the first application program by a second application program, the second application program being an application program that receives input from the second user; a processing module for assigning a corresponding target resource payment mark for the target electronic voucher, and establishing a corresponding relationship between the target resource payment mark and the target resource permission information in pre-stored resource permission information; a sending module for sending the target resource payment mark to the first application program, the target resource payment mark being configured for performing resource deduction under resource permission characterized by the target resource permission information.

[0011] In a sixth aspect, an embodiment of the present application provides a user terminal, wherein the user terminal is installed with a first application program, and the first application program being an application program for receiving input of a first user, the user terminal comprising: an obtaining module for obtaining a target electronic voucher from a second application program, the target electronic voucher being an

electronic voucher obtained by conversion based on target resource permission information of a second user, and the second application program being an application program for receiving input of the second user; a sending module for sending a resource acquiring request to a server through the first application program, the resource acquiring request comprising the target electronic voucher; a receiving module for receiving a target resource payment mark sent by the server through the first application program, the target resource payment mark being allocated by the server for the target electronic voucher and having a corresponding relationship with the target resource permission information in resource permission information pre-stored in the server, and the target resource pay mark being configured for performing resource deduction under resource permission characterized by the target resource permission information.

[0012] In a seventh aspect, an embodiment of the present application provides a user terminal, wherein the user terminal is installed with a second application program, and the second application program being an application program for receiving input of a second user, the user terminal comprising: a receiving module for receiving target resource permission information input by the second user through the second application program; a sending module for sending the target resource permission information to a server through the second application program, so that a target electronic voucher is generated by the server based on the target resource permission information; a receiving module for receiving the target electronic voucher sent by the server through the second application program; an outputting module for providing the target electronic voucher for a first application program through the second application program, so that the first application program obtains a target resource payment mark assigned by the server for the target electronic voucher, the target resource payment mark being configured for performing resource deduction under resource permission characterized by the target resource permission information, and the target resource payment mark in the server having a corresponding relationship with the target resource permission information, the first application program being an application program that receives input from a first user.

[0013] In an eighth aspect, an embodiment of the present application provides a payment executor device, comprising: a receiving module for receiving a resource payment request sent by a first application program, the resource payment request comprising a target resource payment mark and payment resource information, and the first application program being an application program that receives input of a first user, the target resource payment mark being assigned to a target electronic voucher by a server, the target electronic voucher being an electronic voucher obtained by conversion based on target resource permission information of a second user and provided to the first application program by a second application program, the second application program being an application program that receives input from the second user; a sending module for sending the target resource payment mark and payment resource information to the server; the receiving module being further configured for receiving target resource permission information corresponding to the target resource payment mark sent by the server; a processing module for deducting the resource indicated by payment resource information under resource permission characterized by the target resource permission information, based on the target resource permission information.

[0014] In a ninth aspect, an embodiment of the present application provides a server, comprising: a processor and a memory storing computer program instructions; when the computer program instructions are executed by the processor, performing the resource processing method in the first aspect.

[0015] In a tenth aspect, an embodiment of the present application provides a user terminal, comprising: a processor and a memory storing computer program instructions; when the computer program instructions are executed by the processor, performing the resource processing method in the second aspect.

[0016] In an eleventh aspect, an embodiment of the present application provides a user terminal, comprising: a processor and a memory storing computer program instructions; when the computer program instructions are executed by the processor, performing the resource processing method in the third aspect.

[0017] In a twelfth aspect, an embodiment of the present application provides a payment executor device, comprising: a processor and a memory storing computer program instructions; when the computer program instructions are executed by the processor, performing the resource processing method in the fourth aspect.

[0018] In a thirteenth aspect, an embodiment of the present application provides a resource processing system comprising the server in the ninth aspect, the user terminal in the tenth aspect, the user terminal in the eleventh aspect, and the payment executor device in the twelfth aspect.

[0019] In a fourteenth aspect, an embodiment of the present application provides a computer storage medium, wherein computer program instructions are stored on the computer storage medium, when the computer program instructions are executed by a processor, performing the resource processing method of any one of the first aspect, second aspect, third aspect and fourth aspect.

[0020] In the embodiments of the present application, a resource processing method, server, terminal, device, system and storage medium is provided, wherein a target resource permission information is provided to the server by a second application program, and a target electronic voucher corresponding to the target resource permission information is generated by the server and fed back to the second application program. The target electronic voucher is provided to the first application program by the second application program. The target electronic voucher is sent to the server by the first application program, and a target resource payment mark is assigned for the target electronic voucher by the server and fed back to the first application program, so that the target resource payment mark may be used by the first application program to interact with a payment executor device in a subsequent payment process for payment. The target resource payment mark is a kind of mark, which may be stored and used by all of application programs, so that resource deduction is performed by the payment executor device under resource permission characterized by the target resource permission information. No matter the types of the first application program and the second application program are the same or different, the shared resource can be shared

between the first application program and the second application program, and the compatibility of resource sharing is improved.

BRIEF DESCRIPTION OF THE DRAWINGS

[0021] In order to more clearly illustrate the technical solutions of the embodiments of the present application, the following is a brief introduction to the drawings required to be used in the embodiments of the present application. For those ordinary skilled in the art, other drawings can be obtained from these drawings without creative work.

[0022] FIG. 1 is a schematic diagram of an example of an application scenario of a resource processing method provided in the present application;

[0023] FIG. 2 is a flowchart of an embodiment of a resource processing method provided in a first aspect of the present application;

[0024] FIG. 3 is a flowchart of another embodiment of the resource processing method provided in the first aspect of the present application;

[0025] FIG. 4 is a flowchart of yet another embodiment of the resource processing method provided in the first aspect of the present application;

[0026] FIG. 5 is a flowchart of still another embodiment of the resource processing method provided in the first aspect of the present application;

[0027] FIG. 6 is a flowchart of an embodiment of a resource processing method provided in a second aspect of the present application;

[0028] FIG. 7 is a flowchart of another embodiment of the resource processing method provided in the second aspect of the present application;

[0029] FIG. 8 is a flowchart of yet another embodiment of the resource processing method provided in the second aspect of the present application;

[0030] FIG. 9 is a flowchart of an embodiment of a resource processing method provided in a third aspect of the present application;

[0031] FIG. 10 is a flowchart of another embodiment of the resource processing method provided in the third aspect of the present application;

[0032] FIG. 11 is a flowchart of an embodiment of a resource processing method provided in a fourth aspect of the present application;

[0033] FIG. 12 is a flowchart of another embodiment of the resource processing method provided in the fourth aspect of the present application;

[0034] FIG. 13 is a flowchart of an example of a resource processing method applied to a resource processing system provided in an embodiment of the present application;

[0035] FIG. 14 is a schematic structural diagram of an embodiment of a server provided in a fifth aspect of the present application;

[0036] FIG. 15 is a schematic structural diagram of another embodiment of the server provided in the fifth aspect of the present application;

[0037] FIG. 16 is a schematic structural diagram of yet another embodiment of the server provided in the fifth aspect of the present application;

[0038] FIG. 17 is a schematic structural diagram of an embodiment of a user terminal provided in a sixth aspect of the present application;

[0039] FIG. 18 is a schematic structural diagram of another embodiment of the user terminal provided in the sixth aspect of the present application;

[0040] FIG. 19 is a schematic structural diagram of an embodiment of a user terminal provided in a seventh aspect of the present application;

[0041] FIG. 20 is a schematic structural diagram of another embodiment of the user terminal provided in the seventh aspect of the present application;

[0042] FIG. 21 is a schematic structural diagram of an embodiment of a payment executor device provided in an eighth aspect of the present application;

[0043] FIG. 22 is a schematic structural diagram of an embodiment of a server provided in a ninth aspect of the present application.

DETAILED DESCRIPTION

[0044] The features and exemplary embodiments of various aspects of the present application will be described in detail below. In order to make the purpose, technical solutions and advantages of the present application clearer, the following is a further

detailed description of the application with reference to the drawings and specific embodiments. It is to be understood that the specific embodiments described herein are intended to be illustrative only rather than limiting. It will be apparent to those skilled in the art that the present application may be practiced without some of these specific details. The following description of the embodiments is merely to provide a better understanding of the present application by showing examples thereof.

[0045] With the development of Internet technology and the popularity of user terminals, payment services and transaction services may be realized through various applications in the user terminals. In order to enrich the business among users, merchants and trading organizations, resource sharing services may be opened. That is to say, users, merchants or trading organizations may share some of their resources, such as funds, electronic money, points, red packets, etc., with other users. Specifically, the user may share the resources with other users by making an electronic card coupon and using the electronic card coupon. The corresponding resources may be used by other users by the electronic card coupon.

[0046] The above process of sharing resources needs to be implemented by an application program installed in the user terminal. Because of the variety of applications, resources may be shared through a variety of applications. However, due to the incompatibility between different types of applications, resource sharing is limited to the same type of applications, and different types of applications are able to share resources, resulting in poor compatibility of resource sharing.

[0047] In order to solve the above problem of poor compatibility of resource sharing, the embodiments of the present application provide a resource processing method, server, terminal, device, system and storage medium, so that resource sharing may be performed not only among the same type of applications but also among different types of applications, thereby improving the compatibility of resource sharing.

[0048] The resource processing method in the embodiments of the present application may involve a user terminal and a server, and in some cases, the resource processing method in the embodiments of the present application may also involve a payment

executor device, which is not limited herein. The application programs installed in the different user terminals may be of the same type, or may be of different types, which is not limited herein. An application scenario of the resource processing method is described below with an example. Here, the same type of application program may refer to the same operator of the application program or the same publisher of the application program.

[0049] FIG. 1 is a schematic diagram of an example of an application scenario of a resource processing method provided in the present application. As shown in FIG. 1, a user terminal 11 and a user terminal 12 may both communicate with a server 13. The server 13 may communicate with a payment executor device 14.

[0050] The user corresponding to the user terminal 11 is a second user, that is, the user providing the shared resource. The user corresponding to the user terminal 12 is a first user, that is, the user receiving and using the shared resource. The application program installed in the user terminal 11 for sharing resources and the application program installed in the user terminal 12 for sharing resources may be the same type or different types of application program. The interaction among the user terminal 11, the server 13, and the user terminal 12 may enable the sharing and receiving of the shared resources between the second user corresponding to the user terminal 11 and the first user corresponding to the user terminals 12.

[0051] In some cases, the payment executor device 14 may directly complete the payment. For example, if the first user directly uses an application program of organizations such as banks to make payment, the payment executor device 14 may be a device operated by organizations such as banks. In other cases, the payment executor device 14 needs to interact with a resource manager device to make payment. For example, if the first user uses an application program of a third-party payment platform to make payment, the payment executor device 14 is a device operated by the third-party payment platform. Correspondingly, the resource manager device may be a device operated by organizations such as banks.

[0052] The interaction between the server 13 and the payment executor device 14 may enable payment by the first user using the retrieved shared resource.

[0053] The resource processing method provided by an embodiment of the present application is described below from aspects of a server, a user terminal, a payment executor device, or the like.

[0054] FIG. 2 is a flowchart of an embodiment of a resource processing method provided in a first aspect of the present application. The resource processing method may be specifically executed by a server, and may include steps S201 to S203.

[0055] In step S201, receiving a resource acquiring request sent by a first application program.

[0056] The first application program is an application program that receives input from a first user. That is, the first application program is an application program to which the first user can log in. The first user is a user providing the shared resource. The first application program may be installed at the first user terminal. The server may specifically receive the resource acquiring request sent by the first user terminal through the first application program.

[0057] The resource acquiring request includes a target electronic voucher. The target electronic voucher is an electronic voucher obtained by conversion based on target resource permission information of a second user and provided to the first application program by a second application program. The second application program is an application program that receives input from the second user. That is, the second application program is an application program to which the second user can log in. The second user is a user receiving the shared resource. The second application program may be installed at the second user terminal.

[0058] Electronic vouchers are unique, and different resource permission information corresponds to different electronic vouchers. By analyzing the electronic voucher, the unique resource mark represented by the electronic voucher may be obtained. The electronic voucher may also be used as the unique resource mark. In some examples, the electronic voucher includes, but is not limited to, one or more of two-dimensional

code, bar code, short message, and link. The electronic voucher may be specifically generated by the server, which is not limited herein. The target electronic voucher is also an electronic voucher, that is, the target electronic voucher may also include, but is not limited to, one or more of two-dimensional code, bar code, short message, and link.

[0059] The resource permission information is used to define the permissions of the shared resource. In some examples, the resource permission information includes, but is not limited to, one or more of resource account of the second user, resource sharing quota, designated shared application program, resource sharing service, and identity authentication information of the first user. In the case that the second user and the first user share resources in the form of a card coupon, the resource permission information is information characterized by the card coupon. The target resource permission information is resource permission information, that is, the target resource permission information may include, but is not limited to, one or more of resource account of the second user, resource sharing quota, designated shared application program, resource sharing service, and identity authentication information of the first user.

[0060] The form of the card coupon may include a card form and a coupon form. The granularity of the resource permission information corresponding to the card form may be different from the granularity of the resource permission information corresponding to the coupon form. In some examples, the granularity of the resource permission information corresponding to the coupon form may be smaller than the granularity of the resource permission information corresponding to the card form. For example, the resource sharing service in the resource permission information corresponding to the card form may be a service under the merchant granularity, for example, the resource sharing service in the resource permission information corresponding to the card form may specify the payment permission of all commodities in the merchant A. The resource sharing service in the resource permission information corresponding to the coupon form may be a service under the commodity granularity in the merchant. For example, the resource sharing service in the resource permission information

corresponding to the coupon form may specify the payment permission of a certain type of commodity in merchant A. In addition to the resource sharing service, the granularity of other information in the target resource permission information may also be adjusted according to the card form or the coupon form, which is not limited herein.

[0061] The resource account of the second user may specifically include account of the second user, resource card of the first user, or the like. The resource card may be specifically a bank card or the like, which is not limited herein. The account of the second user may be associated with a plurality of resource cards of the second user, and in the case that the account of the second user is associated with a plurality of resource cards, the resource account of the second user may designate one of the resource cards. The resource account of the second user is an account for which the payment permission has been opened, and if the designated resource account of the second user is an account for which the payment permission has not been opened, the server may send a prompt message to the first application program to prompt the second user to open the payment permission of the resource account.

[0062] The resource sharing quota is the amount of the shared resource. The amount of the shared resource may be the amount of the share resources for an indefinite period or the amount of the shared resources for a definite period. For example, in the case where the shared resource is money, the resource sharing quota is the amount of money that can be shared, such as 500 yuan. For another example, in the case where the shared resource is fund, the resource sharing quota is the amount of fund that can be shared in a fixed period, such as 500 yuan per month.

[0063] The designated application program may be a designated application program for receiving the shared resource. The designated application program and the first application program may be the same type or different types of application program, which is not limited herein. By setting the specified application program, the application program receiving the shared resource may be specified.

[0064] The resource sharing service is a designated service in which the shared resource is used. That is, in the case of setting the resource sharing service, the shared resource

can only be used in the specified service. For example, if the resource sharing service is set as the payment service with the merchant A, the shared resource can only be used during the payment with the merchant A.

[0065] The identity authentication information of the first user is used to identify the first user. The first user can be specified by setting personal authentication information of the first user. The identity authentication information of the first user may include, but is not limited to, login account of the application program, login password of the application program, mobile phone number of the user, real-name information of the user, permission password, etc., which is not limited herein.

[0066] The target electronic voucher has a corresponding relationship with the target resource permission information. The corresponding relationship between the electronic voucher and the resource permission information may be stored in the server. Through the target electronic voucher, the target resource permission information corresponding to the target electronic voucher may be queried. The resource permission characterized by the target resource permission information may be requested from the server through the resource acquiring request.

[0067] In step S202, assigning a target resource payment mark for the target electronic voucher, and establishing a corresponding relationship between the target resource payment mark and the target resource permission information in pre-stored resource permission information.

[0068] The target resource payment mark is a resource payment mark corresponding to the target electronic voucher. The resource payment mark is used to deduct resources under the resource permission characterized by the corresponding resource permission information. The resource payment marks are unique, and accordingly, different resource payment marks are assigned to different electronic vouchers, and a corresponding relationship between the resource payment mark and the resource permission information corresponding to the electronic voucher is established. In some examples, the resource payment mark may be a Payment Token, which is a data string consisting of 13 to 19 digits and conforming to the basic verification rules of the

account, and may be used as an identifier of the shared resource to complete a payment transaction under the resource permission. The resource payment mark may also be information in other form, which is not limited herein.

[0069] By allocating the resource payment mark to the electronic voucher and establishing the corresponding relationship between the resource payment mark and the resource permission information, the resource permission information may be queried by means of the resource payment mark in the subsequent process of using the shared resources, so as to realize resource deduction in the resource permission characterized by the resource permission information.

[0070] In step S203, sending the target resource payment mark to the first application program.

[0071] The target resource payment mark is used to deduct resources under the resource permission characterized by the target resource permission information. The target resource payment mark is sent to the first application program, so that the first user can deduct resources under the resource permission characterized by the target resource permission information through the target resource payment mark received by the first application program in a subsequent process of using the shared resources.

[0072] For example, the resource permission characterized by the target resource permission information includes account A of the second user, resource sharing quota of 500 yuan, and the designated first user is user B; and correspondingly, the target resource payment mark may deduct a fund of less than 500 yuan from the account A in the case that the user using the target resource payment mark is the user B.

[0073] In an embodiment of the present application, the target electronic voucher is obtained by the server from the resource acquiring request by receiving the resource acquiring request sent by the first application program. The target electronic voucher is provided by the second application program to which the second user can log in to the first application program to which the first user can log in, and the target electronic voucher is obtained by conversion based on the target resource permission information of the second user. The server allocates a target resource payment mark for the

corresponding target electronic voucher, and establishes a corresponding relationship between the target resource payment mark and the target resource permission information. The target resource payment mark is a mark, which may be used and stored by all types of application programs, and deduct resources under the resource permission characterized by the target resource permission information. No matter the types of the first application program and the second application program are the same or different, the resource can be shared between the first application program and the second application program, and the compatibility of resource sharing is improved.

[0074] In order to ensure the security of the sharing process of the shared resource, the identity of the first user may be authenticated in the process of allocating the target resource payment mark. FIG. 3 is a flow chart of another embodiment of the resource processing method provided in the first aspect of the present application. The difference between FIG. 3 and FIG. 2 is that step S202 shown in FIG. 2 can be specifically refined into steps S2021 to S2023 shown in FIG. 3.

[0075] In step S2021, obtaining target identity authentication information of the first user from the first application program.

[0076] The target identity authentication information is identity authentication information of the first user obtained from the first application program. The identity authentication information may be used to identify the user. The target identity authentication information obtained from the first application program may be identity authentication information input to the first application program by the first user, or may be identity authentication information stored in the first application program and used by the first user to log in, which is not limited herein.

[0077] In some examples, the identity authentication information may include, but is not limited to, a permission password and/or a user identifier. The user identifier may specifically include, but is not limited to, login account of the user login application program, mobile phone number of the user, real name information of the user, or the like.

[0078] In step S2022, assigning the target resource payment mark to the target electronic voucher, under a condition that the target identity authentication information matches the pre-stored identity authentication information.

[0079] The identity authentication information is pre-stored by the server. The user corresponding to the identity authentication information pre-stored by the server is a user with the sharing permission. The target identity authentication information is matched with the identity authentication information pre-stored by the server, which indicates that the first user to which the first application program logs in is a user with sharing permission, and the target resource payment mark is correspondingly allocated to the target electronic voucher.

[0080] In the case that the target identity authentication information is not matched with the pre-stored identity authentication information, the target resource payment mark is not allocated to the target electronic voucher.

[0081] It is ensured by the identity authentication that only the user with the sharing permission can obtain the target resource payment mark, so as to use the shared resource in the subsequent process. The shared resource is prevented from being used by a user who does not have the sharing permission, so that the security and the reliability of resource sharing are ensured.

[0082] In step S2023, establishing a corresponding relationship between the target resource payment mark and the target resource permission information in pre-stored resource permission information.

[0083] In some examples, the configuration of the display interface of the first application program may be controlled according to the specific content of the permission information of the target resource, so that the first application program may receive the corresponding information that needs to be input by the first user. Specifically, the server searches the target resource permission information corresponding to the target electronic voucher in the resource permission information; generates interface configuration information according to the target resource permission information; sends the interface configuration information to the first

application program. The interface configuration information is used to configure the display interface of the first application program.

[0084] The display interface of the first application program may vary with the change of the target resource permission information. For example, in the case that the identity authentication information of the first user in the target resource permission information includes permission password, the interface configuration information generated by the server includes information for indicating to display a password input box. The server sends the interface configuration information including information for indicating to display the password input box to the first application program, so that the first application program may display the display interface including the password input box according to the received interface configuration information.

[0085] The corresponding relationship between the target resource payment mark and the target resource permission information in pre-stored resource permission information is established, and in the subsequent payment process, the target resource permission information corresponding to the target source payment mark can be searched in the server by using the target source payment mark through a first application program in the payment process, so as to realize resource deduction such as payment by utilizing the target resource permission information. Because the target resource payment mark is a universal mark and can be universally used in each application program, no matter which application program, the target resource payment mark can be accepted, stored and used to interact with the server so as to realize the resource deduction under the resource permission characterized by the target resource permission information.

[0086] The target electronic voucher in the above embodiment is generated by the server in the embodiment of the present application. Next, the contents of the target electronic voucher generated by the server will be described. FIG. 4 is a flowchart of yet another embodiment of the resource processing method provided in the first aspect of the present application. The difference between FIG. 4 and FIG. 2 is that the resource

processing method shown in FIG. 4 may further include step S204 to step S206, and step S207.

[0087] In step S204, receiving the target resource permission information of the second user sent by the second application program.

[0088] The second application program is installed at the second user terminal and is an application program for receiving input of the second user. That is, the second application program is an application program to which the second user logs in. The target resource permission information may be resource permission information input by the second user and received by the second user terminal, or may be resource permission information of the second user imported into the second application program, which is not limited herein. The second user terminal sends the target resource information of the second user to the server through the second application program, so that the target resource permission information is obtained and stored by the server. The specific content of the resource permission information may be referred to the related description in the above embodiments, and is not described herein.

[0089] In step S205, generating the target electronic voucher based on the target resource permission information.

[0090] The electronic voucher is unique, and the target electronic voucher is an electronic voucher corresponding to the target resource permission information and can be generated according to the target resource permission information.

[0091] In step S206, sending the target electronic voucher to the second application program.

[0092] For the form of the target electronic voucher, refer to the related descriptions in the above embodiments, and details are not repeated herein.

[0093] In step S207, sending a resource acquiring prompt information to the second application program.

[0094] The resource acquiring prompt information is used to prompt success of resource sharing under the resource permission characterized by the target resource permission information. After the target resource payment mark is sent by the server to

the first application program, the resource acquiring prompt information is sent by the server to the second application program to prompt that the shared resource of the second user has been obtained by the first user.

[0095] The process of how to make payment, that is, resource deduction, using the target resource payment mark will be described below. FIG. 5 is a flowchart of still another embodiment of the resource processing method provided in the first aspect of the present application. The difference between FIG. 5 and FIG. 2 is that the resource processing method shown in FIG. 5 may further include steps S208 to S211.

[0096] In step S208, receiving the target resource payment mark and the payment resource information sent by the payment executor device.

[0097] The payment resource information is used to indicate resources required for payment. After receiving the target resource payment mark sent by the server, the first application program may implement the payment by using the target resource payment mark. The first application program may send the resource payment request to the payment executor device, and the payment executor device sends the resource payment request to the server, so the that target resource permission information corresponding to the target resource payment mark may be acquired in the server.

[0098] In step S209, searching the target resource permission information corresponding to the target resource payment mark in the resource permission information.

[0099] The resource payment request comprises the target resource payment mark, and the server searches the target resource permission information corresponding to the target resource payment mark in the stored resource permission information so as to be provided to the payment executor device subsequently, so that the payment executor device may deduct resources required for payment within correct resource permission.

[00100] In step S210, updating the target resource permission information using the payment resource information.

[00101] After the payment corresponding to the resource payment request is completed, the resource permission indicated by the target resource permission

information may change. In order to ensure the real-time and accuracy of the resource permission indicated by the target resource permission information, the target resource permission information may be updated by using the payment resource information. For example, the target resource permission information includes a resource account of the second user and sharing resource quota, the payment resource information indicates that the resource required for payment is 300 yuan, and the sharing resource quota in the target resource permission information that has not been updated is 500 yuan, then the sharing resource quota in the target resource permission information that has been updated using the payment resource information is updated to 200 yuan.

[00102] In step S211, sending the target resource permission information to the payment executor device, so that the payment executor device deducts the resource indicated by the payment resource information under the resource permission indicated by the target resource permission information.

[00103] The execution sequence of step S210 and step S211 is not limited herein. Here, the un-updated target resource permission information may be sent to the payment executor device, so that the payment executor device may deduct the resources indicated by the payment resource information under the resource permission indicated by the target resource permission information. For example, the payment resource information indicates that the resource required for payment is fund of 300 yuan, the target resource permission information includes a resource account A1 of the second user and a resource sharing quota fund of 500 yuan, and the payment executor device receives the target resource permission information. The fund of 300 yuan may be deducted from the limited fund of 500 yuan in the resource account A1 indicated in the target resource permission information.

[00104] Due to the universality of the target resource payment mark, the target resource payment mark may be used by any application program to be converted into target resource permission information in the server, and the server interacts with the payment executor device by using the target resource permission information to realize the

resource deduction in the resource permission indicated by the target source permission information.

[00105] In the above embodiment, in the case that the server sends the target resource payment mark to the first application program, the resource is not deducted in advance under the resource permission characterized by the target resource permission information. But in the process that the first application program requests the payment executor device to make payment, the resources are deducted under the resource permission characterized by the target resource permission information, so as to avoid the situation that the shared resources are expired, or the shared resources are deducted from the second user, but cannot be restored to the resources of the second user because the shared resource is not used by other users.

[00106] In some examples, in the case where the resource permission information includes resource sharing quota, the server may further receive a resource quota querying request sent by the first application program before receiving the resource payment request sent by the payment executor device, and the resource quota querying request may include target resource payment mark and payment resource information. The server queries the resource sharing quota in the target resource permission information corresponding to the target resource payment mark in the stored resource permission information. In the case that the number of resources indicated by the payment resource information exceeds the resource sharing quota in the target resource permission information, the server may send resource using failure prompt information to the first application program. The resource using failure prompt information is used to prompt that the quota of shared resources is insufficient. In the case that the number of resources indicated by the payment resource information exceeds the resource sharing quota in the target resource permission information, the server may also send payment method changing prompt information to the first application program. The payment method changing prompt information is used for prompting the first user to change the payment method.

[00107] FIG. 6 is a flowchart of an embodiment of a resource processing method provided in a second aspect of the present application. The resource processing method may be specifically executed by the first user terminal. The first user terminal is installed with the first application program, and the specific content of the first application program may be referred to the related description in the above embodiment, which is not described herein. As shown in FIG. 6, the resource processing method may include steps S301 to S303.

[00108] In step S301, obtaining the 608 from the second application program.

[00109] The target electronic voucher is an electronic voucher obtained by conversion based on the target resource permission information of the second user. The target electronic voucher may specifically be generated by the server and sent to the second application program. The second application program is an application program that receives input from the second user. The specific contents of the second application program and the second user may be referred to the related descriptions in the above embodiments, and are not described herein.

[00110] The manner in which the first application program obtains the target electronic voucher from the second application program is not limited herein. Specifically, the electronic voucher may include, but is not limited to, one or more of two-dimensional code, bar code, short message, and link.

[00111] For example, the first user terminal may import the target electronic voucher such as two-dimensional code, bar code, short message, or link into the first application program by scanning or pasting. For another example, the first user terminal receives copy operation performed by the first user on a target electronic voucher such as two-dimensional code, barcode, short message, or link, so as to trigger the first application program to automatically obtain the target electronic voucher such as two-dimensional code, barcode, short message, or link. For yet another example, in the case that the first user logs in the first application program, the first application program in the first user terminal actively detects whether there is a target electronic voucher such as two-dimensional code, bar code, short message, or link that can be acquired.

[00112] In step S302, sending the resource acquiring request to the server by the first application program.

[00113] The resource acquiring request includes a target electronic voucher. The specific content of the target electronic voucher may be referred to the related description in the above embodiment, and is not described herein.

[00114] In step S303, receiving the target resource payment mark sent by the server through the first application program.

[00115] The target resource payment mark is allocated to the target electronic voucher by the server, and the target resource payment mark corresponds to the target resource permission information in resource permission information pre-stored in the server. Specifically, the correspondence between the electronic voucher and the resource permission information is stored by the server, so as to allocate the target resource payment mark to the target electronic voucher, and feedback the target resource payment mark allocated to the target electronic voucher to the first application program in the first user terminal.

[00116] The target resource payment mark is used to deduct resources under the resource permission characterized by the target resource permission information. The target resource permission information is resource permission information corresponding to the target electronic voucher. The specific content of the target resource permission information may refer to the related description in the above embodiment, and is not described herein.

[00117] In some examples, the resource permission information includes one or more of resource account of the second user, resource sharing quota, specified shared application, resource sharing service, and identity authentication information of the first user. The specific content of the resource permission information may also refer to the related description in the above embodiment, and is not described herein.

[00118] In a subsequent payment process, the first user terminal may send the target resource payment mark to the payment executor device through the first application program, so that the payment executor device queries the target resource permission

information corresponding to the target resource payment mark in the server by using the target resource payment mark, so as to deduct resources under the resource permission indicated by the target resource permission information.

[00119] In an embodiment of the present application, the first user terminal may obtain the target electronic voucher from the second application program, and send the resource acquiring request including the target electronic voucher to the server through the first application program to obtain the target resource payment mark sent by the server, wherein the target resource payment mark is generated by the server based on the target electronic voucher, and the target resource payment mark has a corresponding relationship with the target resource permission information. The target resource payment mark is a mark, which can be stored and used by all types of application programs, and deduct resources under the resource permission characterized by the target resource permission information. No matter the types of the first application program and the second application program are the same or different, the shared resource can be shared between the first application program and the second application program, and the compatibility of resource sharing is improved.

[00120] In order to ensure the security of the sharing process of the shared resource, the first user may be authenticated before receiving the target resource payment mark. FIG. 7 is a flowchart of another embodiment of the resource processing method provided in the second aspect of the present application. The difference between FIG. 7 and FIG. 6 is that the resource processing method shown in FIG. 7 may further include step S304, and step S303 in FIG. 6 may be specifically refined as step S3031 in FIG. 7.

[00121] In step S304, sending target identity authentication information of the first user to the server through the first application program.

[00122] The target identity authentication information is identity authentication information of the first user obtained from the first application program. The authentication information can be used to identify the user. The target identity authentication information obtained from the first application program may be identity authentication information input by the first user to the first application program, or

may be identity authentication information stored in the first application program and used by the first user to log in, which is not limited herein.

[00123] In some examples, the identity authentication information may include a permission password and/or a user identifier. The user identifier may specifically include, but is not limited to, login account of the user login application program, mobile phone number of the user, real name information of the user, or the like.

[00124] In step S3031, receiving the target resource payment mark sent by the server through the first application program, under a condition that the target identity authentication information matches identity authentication information pre-stored in the server.

[00125] The user corresponding to the identity authentication information pre-stored by the server is a user with the sharing permission. The target identity authentication information is matched with the identity authentication information pre-stored in the server, which indicates that the first user is a user with the sharing permission, and in this case, the target resource payment mark is received through the first application program.

[00126] In the case that the target identity authentication information does not match the identity authentication information pre-stored in the server, the first user terminal cannot receive the target resource payment mark.

[00127] The identity authentication ensures that only the user with the sharing permission can obtain the target resource payment mark, and the shared resource can be used in the subsequent process. The shared resource is prevented from being used by a user who does not have the sharing permission, so that the security and the reliability of resource sharing are ensured.

[00128] In some examples, the display interface of the first application program in the first user terminal may vary with the change of the target resource permission information. Specifically, the first user terminal may receive the interface configuration information sent by the server through the first application program. The interface configuration information is generated by the server based on the target resource

permission information. The first user terminal may configure the display interface of the first application program based on the interface configuration information. The specific contents of the interface configuration information and the display interface of the first application program may be referred to the related descriptions in the above embodiments, and are not described herein.

[00129] Since the target resource payment mark is a universal mark, it can be used universally in various applications. Therefore, under the condition of having the sharing permission, any application program may acquire the target resource payment mark and make payment by using the target resource payment mark.

[00130] The process of the first user terminal performing the resource deduction by using the target resource payment mark through the first application program will be described below. FIG. 8 is a flowchart of yet another embodiment of the resource processing method provided in the second aspect of the present application. The difference between FIG. 8 and FIG. 6 is that the resource processing method shown in FIG. 8 may further include step S305 and step S306.

[00131] In step S305, sending a resource payment request to the payment executor device by the first application program, so that the payment executor device deducts the resource indicated by the payment resource information under the resource permission characterized by the target resource permission information.

[00132] In the above embodiment, the first user terminal obtains the target resource payment mark and stores the target resource payment mark. The first user terminal may send the target resource payment mark through the first application program in the case that payment is required to be made using the shared resource. Specifically, the target resource payment mark may be sent to the payment executor device through the resource payment request. The resource payment request includes the target resource payment mark. The resource payment request may also include payment resource information. The specific content of the payment resource information may be referred to the related description in the above embodiments, and is not described herein.

[00133] In some examples, before sending the resource payment request by the first user terminal, payment verification may be initiated for the first user by the first application program to verify whether the first user has the right to pay with the shared resource. Only when the payment verification is successful, that is, the first user has the permission to make a payment using the shared resource, it is allowed to send a resource payment request to the payment executor device. The payment verification may specifically include verifying the payment password input by the user or verifying the collected biometric characteristics of the user, which is not limited herein.

[00134] In step S306, receiving resource deduction prompt information sent by the payment execution device through the first application program.

[00135] The resource deduction prompt information is configured to prompt success of the resource deduction indicated by the payment resource information under the resource permission characterized by the target resource permission information. After completing the resource deduction, the payment executor device sends the resource deduction prompt information to the first user terminal to prompt the first user in the first application program that the resource deduction is successful.

[00136] FIG. 9 is a flowchart of an embodiment of a resource processing method provided in a third aspect of the present application. The resource processing method may be specifically executed by a second user terminal. The second user terminal is installed with second application program, and the specific content of the second application program may be referred to the related description in the above embodiment, and is not described herein. As shown in FIG. 9, the resource processing method may include steps S401 to S404.

[00137] In step S401, receiving target resource permission information input by the second user through the second application program.

[00138] In an embodiment of the present application, the resource permission for resource deduction may be made through the input target resource permission information. For example, the resource sharing can be realized in the form of sharing

card coupon, and the content of the card coupon can be made through the input target resource permission information.

[00139] The target resource permission information is resource permission information corresponding to the resource permission made by the second user. In some examples, the resource permission information may include, but is not limited to, one or more of resource account of the second user, resource sharing quota, designated shared application, resource sharing service, and identity authentication information of the first user. The specific content of the resource permission information may be referred to the related description in the above embodiments, and is not described herein.

[00140] For example, the second user terminal may receive a selection input of the second user for an application program list displayed by the second terminal, so as to obtain the designated sharing application program in the target resource permission information. The second user terminal may receive authorization operation of the second user on the resource account, so as to obtain the resource account of the second user in the target resource permission information. The second user terminal may receive the resource sharing quota of the second user, the resource sharing service, the identity authentication information of the first user expected to obtain the shared resources, or the like, so as to determine the resource sharing quota, the shared resources service, and the identity authentication information of the first user, or the like in the target resource permission information.

[00141] In step S402, sending the target resource permission information to the server through the second application program, so that the server generates the target electronic voucher based on the target resource permission information.

[00142] The target electronic voucher is an electronic voucher generated by the server based on the target resource permission information. For details, please refer to the related descriptions in the above embodiments, which are not repeated herein. In some examples, the electronic voucher may include, but is not limited to, one or more of two-dimensional code, bar code, short message, and link.

[00143] In some examples, before sending the target resource permission information to the server, payment verification may be initiated for the second user by the second application program to verify whether the second user has rights to provide the shared resource. Only when the payment verification is successful, that is, the second user has the permission to provide the shared resource, it is allowed to send the target resource permission information to the server. The payment verification may specifically include verifying the payment password input by the user or verifying the collected biometric characteristics of the user, which is not limited herein.

[00144] In step S403, receiving the target electronic voucher sent by the server through the second application program.

[00145] After generating the target electronic voucher, the server sends the target electronic voucher to the second application program in the second user terminal, so that the second user terminal can share the target electronic voucher with the first application program used by the first user who wants to share resources through the second application program. The first application program is an application program that receives input from the first user. The specific contents of the first application program, the first user terminal, and the first user may be referred to the related descriptions in the above embodiments, and are not described herein.

[00146] In step S404, providing the target electronic voucher to the first application program through the second application program, so that the first application program obtains the target resource payment mark allocated by the server for the target electronic voucher.

[00147] There is a corresponding relationship between the target resource payment mark and the target resource permission information in the server. The target resource payment mark may be used to deduct resources under the resource permission characterized by the target resource permission information. The specific content of the target resource payment mark may be referred to the related description in the above embodiment, and is not described herein.

[00148] The manner in which the second application program provides the target electronic voucher to the first application program is not limited herein. For example, the second application program may directly send the target electronic voucher to the first application program. The second application program may also export the target electronic voucher first, and then the second application program imports the target electronic voucher.

[00149] In an embodiment of the present application, the second user terminal receives the target resource permission information input by the user through the second application program, and sends the target resource permission information to the server, so that the server generates the target electronic voucher corresponding to the target resources permission information. The target electronic voucher can be transferred between the second application program and the first application program, which is equivalent to realizing the transfer of the target resource permission information between the second application program and the first application program. Based on the target electronic voucher, the first application program may obtain the target resource payment mark allocated by the server for the target electronic voucher. The target resource payment mark is a mark, which can be stored and used by each type of application program, and perform resource deduction under the resource permission characterized by the target resource permission information corresponding to the target resource payment mark. No matter the types of the first application program and the second application program are the same or different, the shared resource can be shared between the first application program and the second application program, and the compatibility of resource sharing is improved.

[00150] In an embodiment of the present application, the second user terminal may also obtain the state of the resource sharing process in time through the second application program, for example, whether the resource sharing under the resource permission characterized by the target resource permission information is successful, whether the resource deduction under the resource permission characterized by the target resource permission information is successful, and so on. FIG. 10 is a flowchart of another

embodiment of the resource processing method provided in the third aspect of the present application. The difference between FIG. 10 and FIG. 9 is that the resource processing method shown in FIG. 10 may further include step S405 and step S406.

[00151] In step S405, receiving resource acquiring prompt information sent by the server.

[00152] The resource acquiring prompt information is sent by the server after sending the target resource payment mark to the first application program, and is used for prompting the success of the resource sharing under the resource permission characterized by the target resource permission information. For the specific content of the resource acquiring prompt information, refer to the related description in the above embodiment, which will not be described herein.

[00153] In step S406, receiving resource deduction prompt information sent by the payment executor device.

[00154] The resource deduction prompt information is used to prompt success of the resource deduction under the resource permission characterized by the target resource permission information. For the specific content of the resource deduction prompt information, refer to the related description in the above embodiment, which will not be described herein.

[00155] The second user terminal may obtain resource sharing condition in time by receiving the resource acquiring prompt information and the resource deduction prompt information, so as to realize the information circulation among the first user terminal, the second user terminal, the server and the payment executor device.

[00156] FIG. 11 is a flowchart of an embodiment of a resource processing method provided in a fourth aspect of the present application. The resource processing method may be specifically executed by the payment executor device. As shown in FIG. 11, the resource processing method may include step S501 to step S504.

[00157] In step S501, receiving a resource payment request sent by a first application program.

[00158] The resource payment request includes a target resource payment mark and payment resource information. The first application program is installed in the first user terminal. The first user terminal initiates the payment through the resource payment request sent by the first user. The target resource payment mark is assigned by the server for the target electronic voucher. The target electronic voucher is obtained by conversion based on the target resource permission information of the second user and is provided to the first application program by the second application program. The first application program is an application program that receives input from the first user. The second application program is an application program that receives input from the second user.

[00159] In some examples, the resource permission information may include, but is not limited to, one or more of resource account of the second user, resource sharing quota, designated shared application, resource sharing service, and identity authentication information of the first user.

[00160] In some examples, the electronic voucher may include, but is not limited to, one or more of two-dimensional code, bar code, short message, and link.

[00161] The specific contents of the target resource payment mark, the payment resource information, the target electronic voucher, the first application program, the first user, the second application program and the second user described above may be referred to the related descriptions in the above embodiments, and are not described herein.

[00162] In step S502, sending the target resource payment mark and the payment resource information to the server.

[00163] The payment executor device sends the target resource payment mark and the payment resource information to the server, so that the server may query the target resource permission information corresponding to the target resource payment mark, and update the target source permission information by using the payment resource information.

[00164] Specifically, the payment executor device may send the target resource payment mark and the payment resource information to the server through the resource payment request or other messages, which is not limited herein.

[00165] In step S503, receiving the target resource permission information corresponding to the target resource payment mark sent by the server.

[00166] In step S504, deducting the resource indicated by the payment resource information under the resource permission characterized by the target resource permission information, based on the target resource permission information.

[00167] The target resource permission information may be used to characterize the resource permission of the shared resource.

[00168] In an embodiment of the present application, the payer executor device may receive the resource payment request including the target resource payment mark and payment resource information sent by the first application program, and send the target resource payment mark and the payment resource information to the server, so as to receive the target resource permission information obtained by the server through querying corresponding to the target resources payment mark. The payment executor device may deduct the resource indicated by the payment resource information under the resource permission characterized by the target resource permission information based on the target resource permission information, for making payment. The target resource payment mark is a mark, which can be stored and used by each type of application program, so that the payment executor device can deduct resources under the resource permission characterized by the target resource permission information corresponding to the target resource payment mark. No matter the types of the first application program and the second application program are the same or different, the shared resource can be shared between the first application program and the second application program, and the compatibility of resource sharing is improved.

[00169] FIG. 12 is a flowchart of another embodiment of the resource processing method provided in the fourth aspect of the present application. The difference between

FIG. 12 and FIG. 11 is that the resource processing method shown in FIG. 11 may further include step S505.

[00170] In step S505, sending resource deduction prompt information to the second application program.

[00171] The resource deduction prompt information is used to prompt success of the resource deduction indicated by the payment resource information under the resource permission characterized by the target resource permission information. For the specific content of the resource deduction prompt information, refer to the related description in the above embodiment, which will not be described herein.

[00172] The flow of the resource processing method provided by the embodiments of the present application is described below from the aspect of a resource processing system. The resource processing system may include the first user terminal, the second user terminal, the server, and the payment executor device in the above embodiments. FIG. 13 is a flowchart of an example of a resource processing method applied to a resource processing system provided in an embodiment of the present application. As shown in FIG. 13, the resource processing method may include step S601 to step S617.

[00173] In step S601, receiving, by the second user terminal, the target resource permission information input by the second user through the second application program.

[00174] In step S602, sending, by the second user terminal, the target resource permission information to the server through the second application program.

[00175] In step S603, generating, by the server, the target electronic voucher based on the target resource permission information sent by the second user terminal through the second application program.

[00176] In step S604, sending, by the server, the target electronic voucher to the second application program in the second user terminal.

[00177] In step S605, providing, by the second user terminal, the target electronic voucher to the first application program in the first user terminal through the second application program.

[00178] In step S606, sending, by the first user terminal, a resource acquiring request including the target electronic voucher to the server through the first application program.

[00179] In step S607, obtaining, by the server, the target identity authentication information of the first user from the first application program in the first user terminal.

[00180] In step S608, assigning the target resource payment mark to the target electronic voucher, and establishing a corresponding relationship between the target resource payment mark and the target resource permission information, under a condition that the target identity authentication information matches the identity authentication information pre-stored in the server.

[00181] In step S609, sending, by the server, the target resource payment mark to the first application program in the first user terminal.

[00182] In step S610, sending, by the server, the resource acquiring prompt information to the second application program in the second user terminal.

[00183] In step S611, storing, by the first user terminal, the target resource payment mark.

[00184] In step S612, sending, by the first user terminal, a resource payment request including the target resource payment mark and the payment resource information to the payment executor device through the first application program.

[00185] In step S613, sending, by the payment executor device, the target resource payment mark and the payment resource information to the server.

[00186] In step S614, searching, by the server, the target resource permission information corresponding to the target electronic voucher in the stored resource permission information, and updating the target resource permission information using the payment resource information.

[00187] In step S615, sending, by the server, the target resource permission information to the payment executor device.

[00188] In step S616, based on the target resource permission information, deducting, by the payment executor device, the resource indicated by the payment resource

information under the resource permission characterized by the target resource permission information.

[00189] In step S617, sending, by the payment executor device, the resource deduction prompt information to the second application program in the second user terminal.

[00190] The resource processing method applied to the resource processing system may further include other steps, and the specific contents of the other steps may refer to the related descriptions in the above embodiments, and are not described herein. In the resource processing system, the shared resource can be shared among applications of the same type or different types through the resource processing method in the embodiments of the present application, so as to make payment by using the shared resource.

[00191] A fifth aspect of the present application provides a server, which can execute the resource processing method provided in the first aspect. FIG. 14 is a schematic structural diagram of an embodiment of a server provided in the fifth aspect of the present application. As shown in FIG. 14, the server 700 may include a receiving module 701, a processing module 702, and a sending module 703.

[00192] The receiving module 701 may be configured to receive a resource acquiring request sent by the first application program.

[00193] The first application program is an application program that receives input from a first user. The resource acquiring request includes a target electronic voucher. The target electronic voucher is obtained by conversion based on the target resource permission information of the second user and is provided to the first application program by the second application program. The second application program is an application program that receives input from the second user.

[00194] In some examples, the electronic voucher includes one or more of two-dimensional code, bar code, short message, and link.

[00195] The processing module 702 may be configured to assign the target resource payment mark to the target electronic voucher, and establish a corresponding

relationship between the target resource payment mark and target resource permission information in pre-stored resource permission information.

[00196] In some examples, the resource permission information includes one or more of resource account of the second user, resource sharing quota, specified shared application, resource sharing service, and identity authentication information of the first user.

[00197] The sending module 703 may be configured to send the target resource payment mark to the first application program.

[00198] The target resource payment mark is used to deduct resources under the resource permission characterized by the target resource permission information.

[00199] In an embodiment of the present application, the server obtains the target electronic voucher from the resource acquiring request by receiving the resource acquiring request sent by the first application program. The target electronic voucher is provided by the second application program to which the second user can log in to the first application program to which the first user can log in, and the target electronic voucher is converted based on the target resource permission information of the second user. The server allocates the target resource payment mark for the target electronic voucher, and establishes a corresponding relationship between the target resource payment mark and the target resource permission information. The target resource payment mark is a mark, which can be stored and used by and all types of application programs, and deduct resources under the resource permission characterized by the target resource permission information. No matter the types of the first application program and the second application program are the same or different, the shared resource can be shared between the first application program and the second application program, and the compatibility of resource sharing is improved.

[00200] In some examples, the processing module 702 may be configured to obtain the target identity authentication information of the first user from the first application program; under the condition that the target identity authentication information is

matched with the pre-stored identity authentication information, the target resource payment mark is correspondingly assigned to the target electronic voucher.

[00201] Specifically, the identity authentication information includes a permission password and/or user identifier.

[00202] FIG. 15 is a schematic structural diagram of another embodiment of the server provided in the fifth aspect of the present application. FIG. 15 is different from FIG. 14 in that the server shown in FIG. 15 may further include a first querying module 704 and a generating module 705.

[00203] The first querying module 704 may be configured to search the resource permission information for the target resource permission information corresponding to the target electronic voucher.

[00204] The generating module 705 may be configured to generate interface configuration information based on the target resource permission information.

[00205] The sending module 703 may be configured to send the interface configuration information to the first application program.

[00206] The interface configuration information is used to configure the display interface of the first application program.

[00207] In some examples, the receiving module 701 may be further configured to receive the target resource permission information of the second user sent by the second application program.

[00208] The processing module 702 may further be configured to generate the target electronic voucher based on the target resource permission information.

[00209] The sending module 703 may also be configured to send the target electronic voucher to the second application program.

[00210] FIG. 16 is a schematic structural diagram of yet another embodiment of the server provided in the fifth aspect of the present application. FIG. 16 is different from FIG. 14 in that the server shown in FIG. 16 may further include a second querying module 706 and an updating module 707.

[00211] The receiving module 701 may be further configured to receive the target resource payment mark and the payment resource information sent by the payment executor device.

[00212] The second querying module 706 may be configured to search the resource permission information for the target resource permission information corresponding to the target resource payment mark.

[00213] The updating module 707 may be configured to update the target resource permission information using the payment resource information.

[00214] The sending module 703 may be further configured to send target resource permission information to the payment executor device, so that the payment executor device deducts the resources indicated by the payment resource information under the resource permission characterized by the target resource permission information.

[00215] In some examples, the sending module 703 may further be configured to send the resource acquiring prompt information to the second application program.

[00216] The resource acquiring prompt information is used to prompt success of resource sharing under the resource permission characterized by the target resource permission information.

[00217] A sixth aspect of the present application provides a user terminal, the user terminal being capable of executing the method for processing resources provided in the second aspect, and the user terminal may be regarded as the first user terminal in the above embodiment, wherein a first application program is installed. The first application program is an application program that receives input from the first user. FIG. 17 is a schematic structural diagram of an embodiment of a user terminal provided in the sixth aspect of the present application. As shown in FIG. 17, the user terminal 800 may include an obtaining module 801, a sending module 802, and a receiving module 803.

[00218] The obtaining module 801 may be configured to obtain the target electronic voucher from the second application program.

[00219] The target electronic voucher is an electronic voucher obtained by conversion based on the target resource permission information of the second user. The second application program is an application program that receives input from a second user.

[00220] In some examples, the electronic voucher may include one or more of two-dimensional code, bar code, short message, and link.

[00221] The sending module 802 may be configured to send the resource acquiring request to the server via the first application program.

[00222] The resource acquiring request includes the target electronic voucher.

[00223] The receiving module 803 may be configured to receive the target resource payment mark sent by the server through the first application program.

[00224] The target resource payment mark is assigned to the target electronic voucher by the server, and has a corresponding relationship with the target resource permission information in the resource permission information pre-stored in the server. The target resource payment mark is used to deduct resources under the resource permission characterized by the target resource permission information.

[00225] In some examples, the resource rights information may include one or more of resource account of the second user, resource sharing quota, specified shared application, resource sharing service, and identity authentication information of the first user.

[00226] In an embodiment of the present application, the user terminal may obtain the target electronic voucher from the second application program, and send the resource acquiring request including the target electronic voucher to the server through the first application program to obtain the target resource payment mark sent by the server, wherein the target resource payment mark is generated by the server based on the target electronic voucher, and the target resource payment mark has a corresponding relationship with the target resource permission information. The target resource payment mark is a mark, which can be stored and used by all types of application programs, and deduct resources under the resource permission characterized by the target resource permission information. No matter the types of the first application

program and the second application program are the same or different, the shared resource can be shared between the first application program and the second application program, and the compatibility of resource sharing is improved.

[00227] In some examples, the sending module 802 may also be configured to send the target identity authentication information of the first user to the server through the first application program.

[00228] The receiving module 803 may be configured to receive the target resource payment mark sent by the server through the first application program under a condition that the target identity authentication information matches the identity authentication information pre-stored by the server.

[00229] Specifically, the identity authentication information includes a permission password and/or user identifier.

[00230] FIG. 18 is a schematic structural diagram of another embodiment of the user terminal provided in the sixth aspect of the present application. The difference between FIG. 18 and FIG. 17 is that the user terminal shown in FIG. 18 may further include a configuration module 804.

[00231] The receiving module 803 may be further configured to receive the interface configuration information sent by the server through the first application program.

[00232] The interface configuration information is generated by the server based on the target resource permission information.

[00233] The configuration module 804 is further configured to configure the display interface of the first application program based on the interface configuration information.

[00234] In some examples, the sending module 802 may be further configured to send the resource payment request to the payment executor device through the first application program, so that the payment executor device deducts the resource indicated by the payment resource information under the resource permission characterized by the target resource permission information.

[00235] The resource payment request includes a target resource payment mark and payment resource information.

[00236] The receiving module 803 may be further configured to receive the resource deduction prompt information sent by the payment executor device through the first application program.

[00237] The resource deduction prompt information is used to prompt success of the resource deduction indicated by the payment resource information under the resource permission characterized by the target resource permission information.

[00238] A seventh aspect of the present application provides a user terminal, the user terminal being capable of executing the resource processing method provided in the third aspect, and the user terminal may be regarded as the second user terminal in the above embodiment, wherein a second application program is installed. The second application program is an application program that receives input from a second user. FIG. 19 is a schematic structural diagram of an embodiment of a user terminal provided in the seventh aspect of the present application. As shown in FIG. 19, the user terminal 900 may include a first receiving module 901, a sending module 902, and an outputting module 903.

[00239] The first receiving module 901 may be configured to receive target resource permission information input by the second user through the second application program.

[00240] In some examples, the resource permission information may include one or more of resource account of the second user, resource sharing quota, specified shared application, resource sharing service, and identity authentication information of the first user.

[00241] The sending module 902 may be configured to send the target resource permission information to the server through the second application program, so that the server generates the target electronic voucher based on the target resource permission information.

[00242] In some examples, the electronic voucher may include one or more of two-dimensional code, bar code, short message, and link.

[00243] The first receiving module 901 is further configured to receive the target electronic voucher sent by the server through the second application program.

[00244] The outputting module 903 may be configured to provide the target electronic voucher to the first application program through the second application program, so that the first application program obtains the target resource payment mark allocated by the server for the target electronic voucher.

[00245] The target resource payment mark is used to deduct resources under the resource permission characterized by the target resource permission information. There is a corresponding relationship between the target resource payment mark and the target resource permission information in the server. The first application program is an application program that receives input from the first user.

[00246] In an embodiment of the present application, the user terminal receives the target resource permission information input by the user through the second application program, and sends the target resource permission information to the server, so that the server generates the target electronic voucher corresponding to the target resource permission information. The target electronic voucher can be transferred between the second application program and the first application program, which is equivalent to realizing the transfer of the target resource permission information between the second application program and the first application program. Based on the target electronic voucher, the first application program may obtain the target resource payment mark allocated by the server for the target electronic voucher. The target resource payment mark is a mark, which may be stored and used by each type of application program, and perform resource deduction under the resource permission characterized by the target resource permission information corresponding to the target resource pay mark. No matter the types of the first application program and the second application program are the same or different, the shared resource can be shared between the first application

program and the second application program, and the compatibility of resource sharing is improved.

[00247] FIG. 20 is a schematic structural diagram of another embodiment of the user terminal provided in the seventh aspect of the present application. FIG. 20 is different from FIG. 19 in that the user terminal shown in FIG. 20 may further include a second receiving module 904.

[00248] The second receiving module 904 may be configured to receive the resource acquiring prompt information sent by the server.

[00249] The resource acquiring prompt information is sent by the server after sending the target resource payment mark to the first application program, and is used for prompting that the success of the resource sharing under the resource permission characterized by the target resource permission information.

[00250] In some examples, the second receiving module 904 may be further configured to receive resource deduction prompt information sent by the payment executor device.

[00251] The resource deduction prompt information is used to prompt success of the resource deduction under the resource permission characterized by the target resource permission information.

[00252] An eighth aspect of the present application provides a payment executor device, which can execute the resource processing method provided in the fourth aspect. FIG. 21 is a schematic structural diagram of an embodiment of the payment executor device provided in the eighth aspect of the present application. As shown in FIG. 21, the payment executor device 1000 may include a receiving module 1001, a sending module 1002, and a processing module 1003.

[00253] The receiving module 1001 may be configured to receive a resource payment request sent by the first application program.

[00254] The resource payment request includes a target resource payment mark and payment resource information. The first application program is an application program that receives input from the first user. The target resource payment mark is assigned by the server for the target electronic voucher. The target electronic voucher is obtained

by conversion based on the target resource permission information of the second user and is provided to the first application program by the second application program. The second application program is an application program that receives input from the second user.

[00255] In some examples, the electronic voucher may include one or more of two-dimensional code, bar code, short message, and link.

[00256] In some examples, the resource permission information may include one or more of resource account of the second user, resource sharing quota, specified shared application, resource sharing service, and identity authentication information of the first user.

[00257] The sending module 1002 may be configured to send the target resource payment mark and payment resource information to the server.

[00258] The receiving module 1001 may be further configured to receive the target resource permission information corresponding to the target resource payment mark sent by the server.

[00259] The processing module 1003 may be configured to deduct the resource indicated by the payment resource information under the resource permission characterized by the target resource permission information based on the target resource permission information.

[00260] In an embodiment of the present application, the payer executor device may receive the resource payment request including the target resource payment mark and payment resource information sent by the first application, and send the target resource payment mark and the payment resource information to the server, so as to receive the target resource permission information corresponding to the target resources payment mark obtained by the server through querying. The payment executor device may deduct the resource indicated by the payment resource information under the resource permission characterized by the target resource permission information based on the target resource permission information, for making payment. The target resource payment mark is a mark, which can be stored and used by each type of application

program, so that the payment executor device can deduct resources under the resource permission characterized by the target resource permission information corresponding to the target resource payment marks. No matter the types of the first application program and the second application program are the same or different, the shared resource can be shared between the first application program and the second application program, and the compatibility of resource sharing is improved.

[00261] In some examples, the sending module 1002 may also be configured to send resource deduction prompt information to the second application program.

[00262] The resource deduction prompt information is used to prompt success of the resource deduction indicated by the payment resource information under the resource permission characterized by the target resource permission information.

[00263] A ninth aspect of the present application also provide a server. FIG. 22 is a schematic structural diagram of an embodiment of a server in the ninth aspect of the present application. As shown in FIG. 22, the server 1100 comprises a memory 1101, a processor 1102, and computer programs stored on the memory 1101 and executable on the processor 1102.

[00264] In one example, the processor 1102 may comprise a Central Processing Unit (CPU), or an Application Specific Integrated Circuit (ASIC), or one or more integrated circuits that may be configured to implement embodiments of the present application.

[00265] The memory 1101 may include mass storage for data or instructions. By way of example, and not limitation, memory 1101 may include a Hard Disk Drive (HDD), floppy disk drive, flash memory, optical disc, magneto-optical disc, magnetic tape, or Universal Serial Bus (USB) drive, or a combination of two or more of the above.

[00266] The memory 1101 may include Read-Only Memory (Read-Only Memory, ROM), Random Access Memory (Random Access Memory, RAM), magnetic disk storage media devices optical storage media device, flash memory device, electrical, optical, or other physical/tangible memory storage device. Thus, in general, the memory comprises one or more tangible (non-transitory) computer-readable storage media (e.g., memory devices) encoded with software comprising computer-executable instructions,

and when the software is executed (e.g., by one or more processors) it is operable to perform the operations described with reference to the biometric terminal anomaly detection method according to the present application.

[00267] The processor 1102 executes a computer program corresponding to the executable program code by reading the executable program code stored in the memory 1101, so as to implement the resource processing method provided in the first aspect.

[00268] In one example, the server 1100 may also include a communication interface 1103 and a bus 1104. As shown in FIG. 22, the memory 1101, the processor 1102, and the communication interface 1103 are connected through a bus 1104 and perform communication with each other.

[00269] The communication interface 1103 is mainly configured to implement communication between the modules, apparatuses, units and/or devices in the embodiments of the present application. Input devices and/or output devices may also be accessible via the communication interface 1103.

[00270] The bus 1104, comprising hardware, software, or both, couples the components of the server 1100 with each other. By way of example, but not limitation, the bus 1104 may include an Accelerated Graphics Port (Accelerated Graphics Port, AGP) or other graphics bus, an Enhanced Industry Standard Architecture (Enhanced Industry Standard Architecture, EISA) bus, Front Side Bus (Front Side Bus, FSB), Hyper Transport (Hyper Transport, HT) interconnect, Industrial Standard Architecture (Industrial Standard Architecture, ISA) bus, InfiniBand interconnect, Low pin count (Low pin count, LPC) bus, memory bus, Micro Channel Architecture (Micro Channel Architecture, MCA) bus, Peripheral Component Interconnect (Peripheral Component Interconnect, PCI) bus, PCI-Express (PCI-X) bus, Serial Advanced Technology Attachment (Serial Advanced Technology Attachment, SATA) bus, Video Electronics Standards Association Local Bus (Video Electronics Standards Association Local Bus, VLB) bus, or other suitable bus or a combination of two or more of the above. The Bus 1104 may include one or more busses, where appropriate. Although a particular bus is

described and illustrated in an embodiment of the present application, any suitable bus or interconnect is contemplated in the present application.

[00271] A tenth aspect of the present application further provides a user terminal. The user terminal may include a memory, a processor, and a computer program stored on the memory and executable on the processor. The processor executes the computer program corresponding to the executable program code by reading the executable program code stored in the memory, so as to implement the resource processing method provided in the second aspect.

[00272] In some examples, the user terminal may also include a communication interface and a bus. The memory, processor, and communication interface may be connected and communicate with each other via the bus.

[00273] For the specific description of the memory, processor, computer program, communication interface, bus, or the like in the user terminal, refer to the related description of the memory, processor, computer program, communication interface, bus or the like in the server in the ninth aspect, which is not repeated herein.

[00274] An eleventh aspect of that present application also provide a user terminal. The user terminal may include a memory, a processor, and a computer program stored on the memory and executable on the processor. The processor executes the computer program corresponding to the executable program code by reading the executable program code stored in the memory, so as to implement the resource processing method provided in the third aspect.

[00275] In some examples, the user terminal may also include a communication interface and a bus. The memory, processor, and communication interface may be connected and communicated with each other via a bus.

[00276] For the specific description of the memory, processor, computer program, communication interface, bus, or the like in the user terminal, refer to the related description of the memory, processor, computer program, communication interface, bus, or the like in the server in the ninth aspect, which is not repeated herein.

[00277] A twelfth aspect of the present application also provide a payment executor device. The payment executor device may include a memory, a processor, and a computer program stored on the memory and executable on the processor. The processor executes the computer program corresponding to the executable program code by reading the executable program code stored in the memory, so as to implement the resource processing method provided in the fourth aspect.

[00278] In some examples, the payment executor device may further include a communication interface and a bus. The memory, processor, and communication interface may be connected and communicate with each other via a bus.

[00279] For the specific description of the memory, processor, computer program, communication interface, bus or the like in the payment executor device, refer to the related description of the memory, processor, computer program, communication interface, bus, or the like in the server in the ninth aspect, which will not be described herein.

[00280] A thirteenth aspect of the present application also provide a resource processing system. The resource processing system may include the server provided in the ninth aspect, the user terminal provided in the tenth aspect, the user terminal provided in the eleventh aspect, and the payment executor device provided in the twelfth aspect. The specific contents of the server, the user terminal, and the payment executor device may be referred to the related descriptions in the above embodiments, and are not described herein.

[00281] The embodiment of the present application further provides a computer-readable storage medium, having computer program stored thereon, when the computer program is executed by a processor, the resource processing method provided in any one of the first aspect, the second aspect, the third aspect and the fourth aspect can be realized and achieved the same technical effect. In order to avoid redundancy, details are not repeated here. The computer readable storage medium may include, but is not limited to, read-only memory (Read-Only Memory, ROM), random-access memory

(Random Access Memory, RAM), magnetic disk, optical disk, or the like, which are not described herein.

[00282] It should be noted that each embodiment in this specification is described in a progressive manner, and the same or similar parts of each embodiment may be referred to each other, and each embodiment focuses on the differences from other embodiments. For embodiments of the server, the user terminal, the payment executor device, the system, and the computer-readable storage medium, reference may be made to the description of the method embodiments where relevant. The present application is not limited to the specific steps and structures described above and shown in the drawings. Those skilled in the art may make various changes, modifications, and additions, or change the order between steps after understanding the present application. Further, a detailed description of well-known method technique is omitted herein for the sake of brevity.

[00283] Aspects of the present application are described above with reference to flowchart illustrations and/or block diagrams of methods, apparatus (systems) and computer program products according to embodiments of the present application. It will be understood that each block of the flowchart illustrations and/or block diagrams, and combinations of blocks in the flowchart illustrations and/or block diagrams, can be implemented by computer program instructions. These computer program instructions may be provided to a processor of a general-purpose computer, special purpose computer, or other programmable data processing apparatus to produce a machine, such that the instructions, which execute via the processor of the computer or other programmable data processing apparatus, implement the functions/acts specified in the flowchart and/or block diagram block or blocks. Such a processor may be, but is not limited to, general-purpose processor, special purpose processor, special application processor, or field programmable logic circuit. It will also be understood that each block of the block diagrams and/or flowchart illustration, and combinations of blocks in the block diagrams and/or flowchart illustration, can be implemented by special purpose

hardware that performs the specified functions or acts, or combinations of special purpose hardware and computer instructions.

[00284] It will be understood by those skilled in the art that the foregoing embodiments are illustrative and not restrictive. Different features present in different embodiments may be combined to achieve advantageous results. Other variations to the disclosed embodiments will be understood and effected by those skilled in the art upon a study of the drawings, the specification, and the claims. In the claims, the term “comprising” does not exclude other apparatus or steps; the term “one” does not exclude more than one; the terms “first” and “second” are used to denote names and not to denote any particular order. Any reference numerals in the claims shall not be construed as limiting the scope of protection. The functions of the parts appearing in the claims may be implemented by a single hardware or software module. The mere fact that certain features appear in different dependent claims does not imply that these features cannot be combined to benefit.

CLAIMS

What is claimed is:

1. A method of resource processing, applicable to a server, the method comprising

receiving a resource acquiring request sent by a first application program, the first application program being an application program that receives input from a first user, the resource acquiring request comprising a target electronic voucher, the target electronic voucher being an electronic voucher obtained by conversion based on target resource permission information of a second user and provided to the first application program by a second application program, the second application program being an application program that receives input from the second user;

assigning a corresponding target resource payment mark for the target electronic voucher, and establishing a corresponding relationship between the target resource payment mark and the target resource permission information in pre-stored resource permission information; and

sending the target resource payment mark to the first application program, the target resource payment mark being configured for performing resource deduction under resource permission characterized by the target resource permission information.

2. The method of claim 1, wherein assigning a corresponding target resource payment mark for the target electronic voucher comprises

obtaining target identity authentication information of the first user from the first application program;

assigning the corresponding target resource payment mark to the target electronic voucher, under a condition that the target identity authentication information matches pre-stored identity authentication information, wherein the identity authentication information comprises a permission password and/or a user identifier;

searching the target resource permission information corresponding to the target electronic voucher in the resource permission information;

generating interface configuration information according to the target resource permission information;

sending the interface configuration information to the first application program, the interface configuration information being for configuring a display interface of the first application program.

3. The method of claim 1, further comprising

receiving the target resource permission information of the second user sent by the second application program;

generating the target electronic voucher based on the target resource permission information; and

sending the target electronic voucher to the second application program.

4. The method of claim 1, further comprising

receiving the target resource payment mark and payment resource information sent by a payment executor device;

searching the target resource permission information corresponding to the target resource payment mark in the resource permission information;

updating the target resource permission information using the payment resource information; and

sending the target resource permission information to the payment executor device, so that the payment executor device deducts resource indicated by the payment resource information under the resource permission indicated by the target resource permission information.

5. The method of claim 1, wherein after sending the target resource payment mark to the first application program, the method further comprises:

sending a resource acquiring prompt information to the second application program, the resource acquiring prompt information being configured to prompt success of resource sharing under the resource permission characterized by the target resource permission information.

6. The method of any of claims 1 to 5, wherein the resource permission information comprises one or more of resource account of the second user, resource sharing quota, designated shared application program, resource sharing service, and identity authentication information of the first user, and wherein the electronic voucher comprises one or more of two-dimensional code, barcode, short message, and link.

7. A method of resource processing, applicable to a first user terminal, the first user terminal being installed with a first application program, and the first application program being an application program for receiving input from a first user, the method comprising:

obtaining a target electronic voucher from a second application program, the target electronic voucher being an electronic voucher obtained by conversion based on target resource permission information of a second user, and the second application program being an application program for receiving input from the second user;

sending, by the first application program, a resource acquiring request to a server, the resource acquiring request comprising the target electronic voucher;

receiving, by the first application program, a target resource payment mark sent by the server, the target resource payment mark being allocated by the server for the target electronic voucher and having a corresponding relationship with the target resource permission information in resource permission information pre-stored by the server, and the target resource pay mark being configured for performing resource deduction under resource permission characterized by the target resource permission information.

8. The method of claim 7, wherein before receiving the target resource payment mark sent by the server, the method further comprises:

sending, by the first application program, target identity authentication information of the first user to the server;

receiving, by the first application program, the target resource payment mark sent by the server comprises:

receiving, by the first application program, the target resource payment mark sent by the server, under a condition that the target identity authentication information matches identity authentication information pre-stored by the server, wherein the identity authentication information comprises a permission password and/or a user identifier;

receiving, by the first application, interface configuration information sent by the server, the interface configuration information being generated by the server based on the target resource permission information; and

configuring a display interface of the first application program based on the interface configuration information.

9. The method of claim 7, further comprising:

sending, by the first application program, a resource payment request to a payment executor device, the resource payment request comprising the target resource payment mark and payment resource information, so that the payment executor device deducts resource indicated by the payment resource information under the resource permission indicated by the target resource permission information; and

receiving, by the first application program, resource deduction prompt information sent by the payment executor device, the resource deduction prompt information being configured to prompt successful deduction of the resource indicated by the payment resource information under the resource permission characterized by the target resource permission information.

10. The method of any of claims 7 to 9, wherein the resource permission information comprises one or more of resource account of the second user, resource sharing quota, designated shared application program, resource sharing service, and identity authentication information of the first user, and wherein the electronic voucher comprises one or more of two-dimensional code, barcode, short message, and link.

11. A method of resource processing, applicable to a second user terminal, the second user terminal being installed with a second application program, and the second application program being an application program for receiving input from a second user, the method comprising:

receiving, by the second application program, target resource permission information input by the second user;

sending, by the second application program, the target resource permission information to a server, so that a target electronic voucher is generated by the server based on the target resource permission information;

receiving, by the second application program, the target electronic voucher sent by the server;

providing, by the second application program, the target electronic voucher for a first application program, so that the first application program obtains a target resource payment mark assigned by the server for the target electronic voucher, the target

resource payment mark being configured for performing resource deduction under resource permission characterized by the target resource permission information, and in the server, the target resource payment mark having a corresponding relationship with the target resource permission information, the first application program being an application program that receives input from a first user.

12. The method of claim 11, further comprising

receiving resource acquiring prompt information sent by the server, the resource acquiring prompt information is sent by the server after sending the target resource payment mark to the first application program, so as to prompt success of resource sharing under the resource permission characterized by the target resource permission information.

13. The method of claim 11, further comprising

receiving resource deduction prompt information sent by the payment executor device, the resource deduction prompt information being configured to prompt success of resource deduction under the resource permission characterized by the target resource permission information.

14. The method of any of claims 11 to 13, wherein the resource permission information comprises one or more of resource account of the second user, resource sharing quota, designated shared application program, resource sharing service, and identity authentication information of the first user, and wherein the electronic voucher comprises one or more of two-dimensional code, barcode, short message, and link.

15. A method of resource processing, applicable to a payment executor device, the method comprising:

receiving a resource payment request sent by a first application program, the resource payment request comprising a target resource payment mark and payment resource information, the first application program being an application program that receives input from a first user, the target resource payment mark being assigned to a target electronic voucher by a server, the target electronic voucher being an electronic voucher obtained by conversion based on target resource permission information of a second user and provided to the first application program by a second application program, the second application program being an application program that receives input from the second user;

sending the target resource payment mark and the payment resource information to the server;

receiving the target resource permission information corresponding to the target resource payment mark sent by the server;

deducting resource indicated by the payment resource information under resource permission indicated by the target resource permission information, based on the target resource permission information.

16. The method of claim 15, wherein after deducting the resource indicated by the payment resource information under resource permission indicated by the target resource permission information, the method further comprises:

sending resource deduction prompt information to the second application program, the resource deduction prompt information being configured to prompt successful deduction of the resource indicated by the payment resource information under the resource permission characterized by the target resource permission information.

17. The method of claim 15 or 16, wherein the resource permission information comprises one or more of resource account of the second user, resource sharing quota, designated shared application program, resource sharing service, and identity authentication information of the first user, and wherein the electronic voucher comprises one or more of two-dimensional code, barcode, short message, and link.

18. A server, comprising

a receiving module for receiving a resource acquiring request sent by a first application program, the first application program being an application program that receives input from a first user, the resource acquiring request comprising a target electronic voucher, the target electronic voucher being an electronic voucher obtained by conversion based on target resource permission information of a second user and provided to the first application program by a second application program, the second application program being an application program that receives input from the second user;

a processing module for assigning a corresponding target resource payment mark for the target electronic voucher, and establishing a corresponding relationship

between the target resource payment mark and the target resource permission information in pre-stored resource permission information; and

a sending module for sending the target resource payment mark to the first application program, the target resource payment mark being configured for performing resource deduction under resource permission characterized by the target resource permission information.

19. A user terminal installed with a first application program, the first application program being an application program for receiving input from a first user, the user terminal comprising

an obtaining module for obtaining a target electronic voucher from a second application program, the target electronic voucher being an electronic voucher obtained by conversion based on target resource permission information of a second user, and the second application program being an application program for receiving input from the second user;

a sending module for sending, by the first application program, a resource acquiring request to a server, the resource acquiring request comprising the target electronic voucher; and

a receiving module for receiving, by the first application program, a target resource payment mark sent by the server, the target resource payment mark being allocated by the server for the target electronic voucher and having a corresponding relationship with the target resource permission information in resource permission information pre-stored by the server, and the target resource pay mark being configured for performing resource deduction under resource permission characterized by the target resource permission information.

20. A user terminal installed with a second application program, the second application program being an application program for receiving input from a second user, the user terminal comprising

a receiving module for receiving, by the second application program, target resource permission information input by the second user;

a sending module for sending, by the second application program, the target resource permission information to a server, so that a target electronic voucher is generated by the server based on the target resource permission information;

a receiving module for receiving, by the second application program, the target electronic voucher sent by the server; and

an outputting module for providing, by the second application program, the target electronic voucher for a first application program, so that the first application program obtains a target resource payment mark assigned by the server for the target electronic voucher, the target resource payment mark being configured for performing resource deduction under resource permission characterized by the target resource permission information, and in the server, the target resource payment mark having a corresponding relationship with the target resource permission information, the first application program being an application program that receives input from a first user.

21. A payment executor device, comprising

a receiving module for receiving a resource payment request sent by a first application program, the resource payment request comprising a target resource payment mark and payment resource information, the first application program being an application program that receives input from a first user, the target resource payment mark being assigned to a target electronic voucher by a server, the target electronic voucher being an electronic voucher obtained by conversion based on target resource permission information of a second user and provided to the first application program by a second application program, the second application program being an application program that receives input from the second user;

a sending module for sending the target resource payment mark and the payment resource information to the server;

the receiving module being further configured for receiving the target resource permission information corresponding to the target resource payment mark sent by the server; and

a processing module for deducting resource indicated by payment resource information under resource permission characterized by the target resource permission information, based on the target resource permission information.

22. A server, comprising a processor and a memory storing computer program instructions;

wherein the computer program instructions, when executed by the processor, cause the processor to implement the method of resource processing according to any of claims 1 to 6.

23. A user terminal, comprising a processor and a memory storing computer program instructions;

wherein the computer program instructions, when executed by the processor, cause the processor to implement the method of resource processing according to any of claims 7 to 10.

24. A user terminal, comprising a processor and a memory storing computer program instructions;

wherein the computer program instructions, when executed by the processor, cause the processor to implement the method of resource processing according to any of claims 11 to 14.

25. A payment executor device, comprising a processor and a memory storing computer program instructions;

wherein the computer program instructions, when executed by the processor, cause the processor to implement the method of resource processing according to any of claims 15 to 17.

26. A resource processing system comprising the server of claim 22, the user terminal of claim 23, the user terminal of claim 24, and the payment executor device of claim 25.

27. A computer storage medium, having computer program instructions stored thereon, wherein the computer program instructions, when executed by a processor, cause the processor to implement the method of resource processing according to any of claims 1 to 17.