CLAIMS

1. A data processing method, comprising:

sending, by a cost balancing subsystem, an authentication request about a user to a cost transfer subsystem, the authentication request being used for requesting authentication of the user;

sending, by the cost transfer subsystem according to an authentication result, a directed electronic voucher to a client terminal of the user, wherein the authentication result comprises a credit indicator/risk indicator of the user, the credit indicator/risk indicator of the user is carried in the directed electronic voucher, and the directed electronic voucher is used as a payment voucher for a directed resource cost of the user;

sending, by a resource subsystem according to the directed electronic voucher presented by the client terminal of the user, a payment request to the cost balancing subsystem through the cost transfer subsystem, the payment request being used for requesting payment of the resource cost of the user; and

confirming, by the cost balancing subsystem, the payment request and transferring, by the cost balancing subsystem, the resource cost of the user to the resource subsystem through the cost transfer subsystem.

2. The method of claim 1, wherein

identification information of the directed resource that is directed to the user is further carried in the authentication request, also carried in the directed electronic voucher, and used for identifying an object having the permission of using the directed electronic voucher and determining the resource cost that the cost balancing subsystem should bear.

3. The method of claim 2, wherein

the sending, by a resource subsystem according to the directed electronic voucher presented by the client terminal of the user, a payment request to the cost balancing subsystem through the cost transfer subsystem comprises:

when an object using a resource corresponding to the resource cost of the user is an object having the permission of using the directed electronic voucher and the resource corresponding to the resource cost of the user comprises at least one directed resource carried in the directed electronic voucher, sending, by the resource subsystem according to the directed electronic voucher presented by the client terminal of the user, the payment request to the cost balancing subsystem through the cost transfer subsystem.

4. The method of claim 2 or 3, wherein

at least one of the following is further carried in the directed electronic voucher:

validity period information; and

a resource subsystem identifier,

wherein the validity period information is used for defining an effective use period of the directed electronic voucher, and the resource subsystem identifier is used for defining a resource subsystem having the permission of using the directed electronic voucher.

5. The method of claim 4, wherein

the sending, by a resource subsystem according to the directed electronic voucher presented by the client terminal of the user, a payment request to the cost balancing subsystem through the cost transfer subsystem comprises:

if validity period information is carried in the directed electronic voucher and the current date is within the validity period, and/or resource subsystem identifiers are carried in the directed electronic voucher and the identifier of the resource subsystem is one of the resource

subsystem identifiers carried in the directed electronic voucher, sending, by the resource subsystem according to the directed electronic voucher presented by the client terminal of the user, the payment request to the cost balancing subsystem by the cost transfer subsystem.

6. The method of claim 1, wherein

the receiving the directed electronic voucher by the client terminal of the user comprises:

if the credit indicator of the user is lower than a predetermined credit indicator or the risk indicator of the user is higher than a predetermined risk indicator, performing risk authentication on the user and confirming reception of the directed electronic voucher after the authentication succeeds.

7. The method of claim 1, wherein

the credit indicator/risk indicator of the user is further carried in the payment request, and

the confirming, by the cost balancing subsystem, the payment request comprises:

confirming, by the cost balancing subsystem, the payment request according to a confirming method corresponding to the credit indicator/risk indicator of the user.

8. The method of claim 2, wherein

one of the following is carried in the payment request:

the resource cost;

a resource item identifier, and a cost verification manner corresponding to the resource item identifier; and

a resource item identifier, a cost verification manner corresponding to the resource item identifier, and a resource cost proportion that the cost balancing subsystem should bear.

9. The method of claim 1, wherein

the sending, by a cost balancing subsystem, an authentication request about a user to a cost transfer subsystem comprises:

after the cost balancing subsystem confirms providing the user with the directed resource cost directed to the user, sending the authentication request about the user to the cost transfer subsystem.

10. A data processing method, comprising:

sending an authentication request about a user to a cost transfer subsystem, the authentication request being used for requesting authentication of the user;

receiving a payment request sent by the cost transfer subsystem, wherein the payment request is used for requesting payment of a resource cost of a client terminal of the user and is sent by the resource subsystem according to the directed electronic voucher presented by the client terminal of the user, and the directed electronic voucher is sent to the client terminal of the user by the cost transfer subsystem according to an authentication result, wherein the authentication result comprises a credit indicator/risk indicator of the user, and the credit indicator/risk indicator of the user is carried in the directed electronic voucher; and

confirming the payment request and transferring the resource cost of the user to the resource subsystem through the cost transfer subsystem.

11. A data processing method, comprising:

receiving an authentication request about a user sent by a cost balancing subsystem, the authentication request being used for requesting authentication of the user;

authenticating the user, and sending a directed electronic voucher to a client terminal of the user according to an authentication result, wherein the authentication result comprises a

credit indicator/risk indicator of the user, the credit indicator/risk indicator of the user is carried in the directed electronic voucher, and the directed electronic voucher is used as a payment voucher for a directed resource cost of the client terminal of the user;

receiving a payment request sent by a resource subsystem according to the directed electronic voucher presented by the client terminal of the user, the payment request being used for requesting payment of the resource cost of the client terminal of the user;

forwarding the payment request to the cost balancing subsystem;

receiving a payment instruction sent by the cost balancing subsystem according to the payment request, the payment instruction being used for paying the resource cost of the client terminal of the user to the resource subsystem; and

paying the resource cost of the client terminal of the user to the resource subsystem from the cost balancing subsystem according to the payment instruction.

12. A data processing method, comprising:

sending, through a cost transfer subsystem, a payment request to a cost balancing subsystem according to a directed electronic voucher presented by a client terminal of a user, the payment request being used for requesting payment of a resource cost of the user, wherein the directed electronic voucher is sent to the client terminal of the user by the cost transfer subsystem according to an authentication result for an authentication request about the user from the cost balancing subsystem, wherein the authentication result comprises a credit indicator/risk indicator of the user, the credit indicator/risk indicator of the user is carried in the directed electronic voucher, and the directed electronic voucher is used as a payment voucher for a directed resource cost of the user; and

receiving the resource cost of the user transferred by the cost transfer subsystem from the cost balancing subsystem according to a payment instruction, wherein the payment instruction

is sent by the cost balancing subsystem to the cost transfer subsystem after the payment request forwarded by the cost transfer subsystem is confirmed, and the payment instruction is used for paying the resource cost of the user.

13. A data processing apparatus, comprising:

a sending unit configured to send an authentication request about a user to a cost transfer subsystem, the authentication request being used for requesting authentication of the user;

a receiving unit configured to receive a payment request sent by the cost transfer subsystem, wherein the payment request is used for requesting payment of a resource cost of a client terminal of the user and is sent by the resource subsystem according to the directed electronic voucher presented by the client terminal of the user, and the directed electronic voucher is sent to the client terminal of the user by the cost transfer subsystem according to an authentication result, wherein the authentication result comprises a credit indicator/risk indicator of the user, and the credit indicator/risk indicator of the user is carried in the directed electronic voucher; and

a confirming unit configured to confirm the payment request; wherein

the sending unit is further configured to transfer the resource cost of the user to the resource subsystem through the cost transfer subsystem.

14. A data processing apparatus, comprising:

a receiving unit configured to receive an authentication request about a user sent by a cost balancing subsystem, the authentication request being used for requesting authentication of the user;

an authenticating unit configured to authenticate the user; and

a sending unit configured to send a directed electronic voucher to a client terminal of the user according to an authentication result, wherein the authentication result comprises a credit indicator/risk indicator of the user, the credit indicator/risk indicator of the user is carried in the directed electronic voucher, and the directed electronic voucher is used as a payment voucher for a directed resource cost of the client terminal of the user;

wherein the receiving unit is further configured to receive a payment request sent by a resource subsystem according to the directed electronic voucher presented by the client terminal of the user, the payment request being used for requesting payment of the resource cost of the client terminal of the user;

the sending unit is further configured to forward the payment request to the cost balancing subsystem;

the receiving unit is further configured to receive a payment instruction sent by the cost balancing subsystem according to the payment request, the payment instruction being used for paying the resource cost of the client terminal of the user to the resource subsystem; and

a paying unit configured to pay the resource cost of the client terminal of the user to the resource subsystem from the cost balancing subsystem according to the payment instruction.

15. A data processing apparatus, comprising:

a sending unit configured to send, through a cost transfer subsystem, a payment request to a cost balancing subsystem according to a directed electronic voucher presented by a client terminal of a user, the payment request being used for requesting payment of a resource cost of the user, wherein the directed electronic voucher is sent to the client terminal of the user by the cost transfer subsystem according to an authentication result for an authentication request about the user from the cost balancing subsystem, wherein the authentication result comprises a credit indicator/risk indicator of the user, the credit indicator/risk indicator of the user is carried in the

directed electronic voucher, and the directed electronic voucher is used as a payment voucher for a directed resource cost of the user; and

a receiving unit configured to receive the resource cost of the user transferred by the cost transfer subsystem from the cost balancing subsystem according to a payment instruction, wherein the payment instruction is sent by the cost balancing subsystem to the cost transfer subsystem after the payment request forwarded by the cost transfer subsystem is confirmed, and the payment instruction is used for paying the resource cost of the user.

16. A data processing system, comprising a cost balancing subsystem, a cost transfer subsystem, a resource subsystem, and a user client terminal subsystem, wherein

the cost balancing subsystem is configured to send an authentication request about a user to the cost transfer subsystem, the authentication request being used for requesting authentication of the user;

the cost transfer subsystem is configured to receive the authentication request, and send a directed electronic voucher to the user client terminal subsystem of the user according to an authentication result, wherein the authentication result comprises a credit indicator/risk indicator of the user, the credit indicator/risk indicator of the user is carried in the directed electronic voucher, and the directed electronic voucher is used as a payment voucher for a directed resource cost of the user;

the user client terminal subsystem is configured to receive the directed electronic voucher about the user sent by the cost transfer subsystem, and present the directed electronic voucher to the resource subsystem;

the resource subsystem is configured to send, according to the directed electronic voucher presented by the client terminal of the user, a payment request to the cost balancing subsystem

through the cost transfer subsystem, the payment request being used for requesting payment of the resource cost of the user; and

the cost balancing subsystem is further configured to confirm the payment request and transfer the resource cost of the user to the resource subsystem through the cost transfer subsystem.

17. An electronic device, comprising:

a processor; and

a memory arranged to store a computer executable instruction, wherein when executed, the executable instruction enables the processor to perform the following operations:

sending an authentication request about a user to a cost transfer subsystem, the authentication request being used for requesting authentication of the user;

receiving a payment request sent by the cost transfer subsystem, wherein the payment request is used for requesting payment of a resource cost of a client terminal of the user and is sent by the resource subsystem according to the directed electronic voucher presented by the client terminal of the user, and the directed electronic voucher is sent to the client terminal of the user by the cost transfer subsystem according to an authentication result, wherein the authentication result comprises a credit indicator/risk indicator of the user, and the credit indicator/risk indicator of the user is carried in the directed electronic voucher; and

confirming the payment request and transferring the resource cost of the user to the resource subsystem through the cost transfer subsystem.

18. An electronic device, comprising:

a processor; and

a memory arranged to store a computer executable instruction, wherein when executed, the executable instruction enables the processor to perform the following operations:

receiving an authentication request about a user sent by a cost balancing subsystem, the authentication request being used for requesting authentication of the user;

authenticating the user, and sending a directed electronic voucher to a client terminal of the user according to an authentication result, wherein the authentication result comprises a credit indicator/risk indicator of the user, the credit indicator/risk indicator of the user is carried in the directed electronic voucher, and the directed electronic voucher is used as a payment voucher for a directed resource cost of the client terminal of the user;

receiving a payment request sent by a resource subsystem according to the directed electronic voucher presented by the client terminal of the user, the payment request being used for requesting payment of the resource cost of the client terminal of the user;

forwarding the payment request to the cost balancing subsystem;

receiving a payment instruction sent by the cost balancing subsystem according to the payment request, the payment instruction being used for paying the resource cost of the client terminal of the user to the resource subsystem; and

paying the resource cost of the client terminal of the user to the resource subsystem from the cost balancing subsystem according to the payment instruction.

19. An electronic device, comprising:

a processor; and

a memory arranged to store a computer executable instruction, wherein when executed, the executable instruction enables the processor to perform the following operations:

sending, through a cost transfer subsystem, a payment request to a cost balancing subsystem according to a directed electronic voucher presented by a client terminal of a user,

the payment request being used for requesting payment of a resource cost of the user, wherein the directed electronic voucher is sent to the client terminal of the user by the cost transfer subsystem according to an authentication result for an authentication request about the user from the cost balancing subsystem, wherein the authentication result comprises a credit indicator/risk indicator of the user, the credit indicator/risk indicator of the user is carried in the directed electronic voucher, and the directed electronic voucher is used as a payment voucher for a directed resource cost of the user; and

receiving the resource cost of the user transferred by the cost transfer subsystem from the cost balancing subsystem according to a payment instruction, wherein the payment instruction is sent by the cost balancing subsystem to the cost transfer subsystem after the payment request forwarded by the cost transfer subsystem is confirmed, and the payment instruction is used for paying the resource cost of the user.

20. A computer readable storage medium, storing one or more programs, wherein when executed by an electronic device comprising multiple applications, the one or more programs enable the electronic device to perform the following operations:

sending an authentication request about a user to a cost transfer subsystem, the authentication request being used for requesting authentication of the user;

receiving a payment request sent by the cost transfer subsystem, wherein the payment request is used for requesting payment of a resource cost of a client terminal of the user and is sent by the resource subsystem according to the directed electronic voucher presented by the client terminal of the user, and the directed electronic voucher is sent to the client terminal of the user by the cost transfer subsystem according to an authentication result, wherein the authentication result comprises a credit indicator/risk indicator of the user, and the credit indicator/risk indicator of the user is carried in the directed electronic voucher; and

confirming the payment request and transferring the resource cost of the user to the resource subsystem through the cost transfer subsystem.

21. A computer readable storage medium, storing one or more programs, wherein when executed by an electronic device comprising multiple applications, the one or more programs enable the electronic device to perform the following operations:

receiving an authentication request about a user sent by a cost balancing subsystem, the authentication request being used for requesting authentication of the user;

sending a directed electronic voucher to a client terminal of the user according to an authentication result, wherein the authentication result comprises a credit indicator/risk indicator of the user, the credit indicator/risk indicator of the user is carried in the directed electronic voucher, and the directed electronic voucher is used as a payment voucher for a directed resource cost of the client terminal of the user;

receiving a payment request sent by a resource subsystem according to the directed electronic voucher presented by the client terminal of the user, the payment request being used for requesting payment of the resource cost of the client terminal of the user;

forwarding the payment request to the cost balancing subsystem;

receiving a payment instruction sent by the cost balancing subsystem according to the payment request, the payment instruction being used for paying the resource cost of the client terminal of the user to the resource subsystem; and

paying the resource cost of the client terminal of the user to the resource subsystem from the cost balancing subsystem according to the payment instruction.

22. A computer readable storage medium, storing one or more programs, wherein when executed by an electronic device comprising multiple applications, the one or more programs enable the electronic device to perform the following operations:

sending, through a cost transfer subsystem, a payment request to a cost balancing subsystem according to a directed electronic voucher presented by a client terminal of a user, the payment request being used for requesting payment of a resource cost of the user, wherein the directed electronic voucher is sent to the client terminal of the user by the cost transfer subsystem according to an authentication result for an authentication request about the user from the cost balancing subsystem, wherein the authentication result comprises a credit indicator/risk indicator of the user, the credit indicator/risk indicator of the user is carried in the directed electronic voucher, and the directed electronic voucher is used as a payment voucher for a directed resource cost of the user; and

receiving the resource cost of the user transferred by the cost transfer subsystem from the cost balancing subsystem according to a payment instruction, wherein the payment instruction is sent by the cost balancing subsystem to the cost transfer subsystem after the payment request forwarded by the cost transfer subsystem is confirmed, and the payment instruction is used for paying the resource cost of the user.