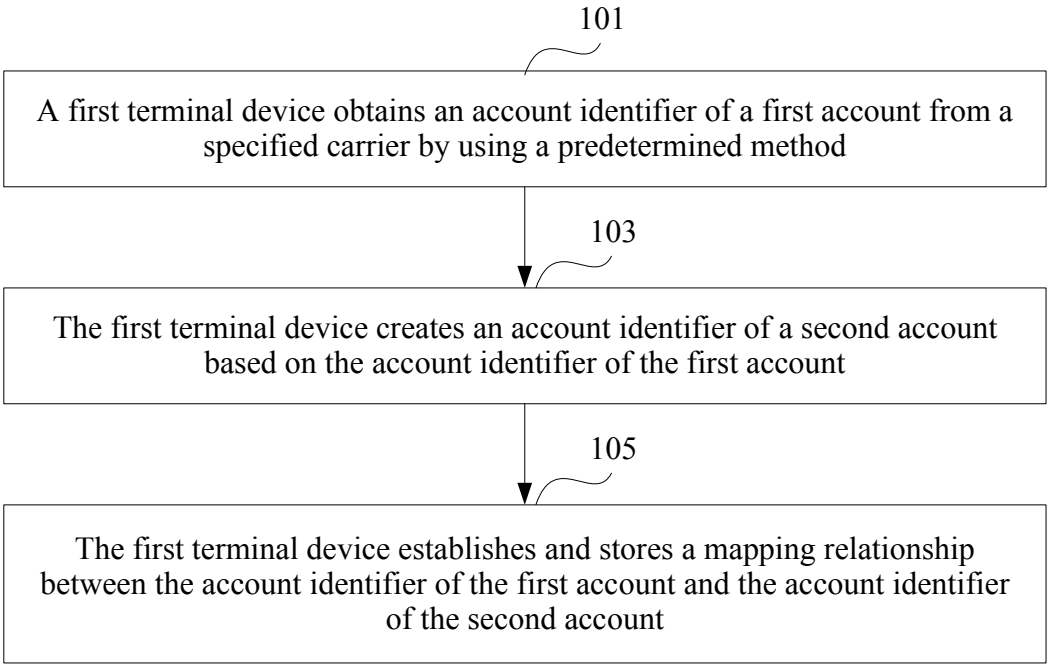

101
A first terminal device obtains an account identifier of a first account from a specified carrier by using a predetermined method
103
The first terminal device creates an account identifier of a second account based on the account identifier of the first account
105
The first terminal device establishes and stores a mapping relationship between the account identifier of the first account and the account identifier of the second account

FIG. 1

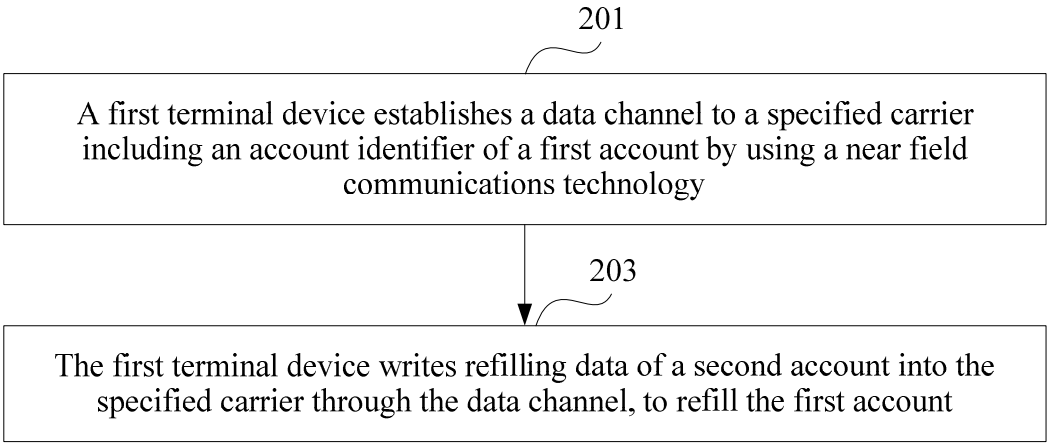

201
A first terminal device establishes a data channel to a specified carrier including an account identifier of a first account by using a near field communications technology
203
The first terminal device writes refilling data of a second account into the specified carrier through the data channel, to refill the first account

FIG. 2

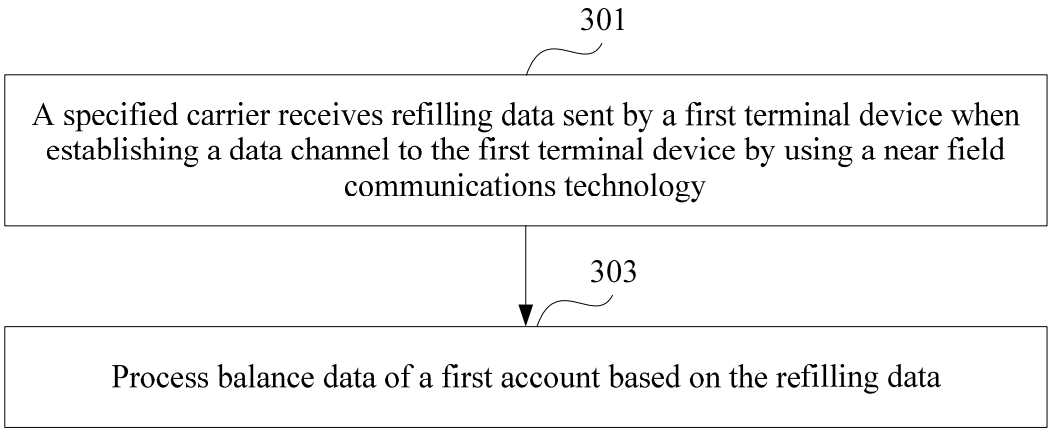

301
A specified carrier receives refilling data sent by a first terminal device when establishing a data channel to the first terminal device by using a near field communications technology
303
Process balance data of a first account based on the refilling data

FIG. 3

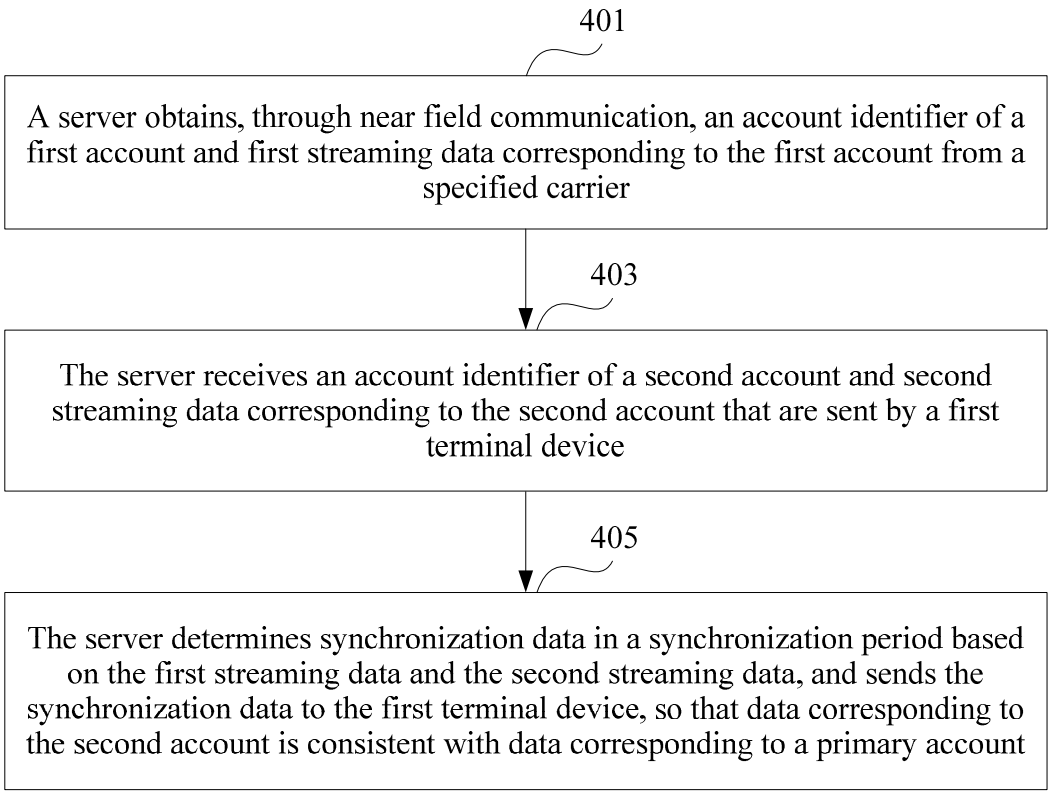

401
A server obtains, through near field communication, an account identifier of a first account and first streaming data corresponding to the first account from a specified carrier
403
The server receives an account identifier of a second account and second streaming data corresponding to the second account that are sent by a first terminal device
405
The server determines synchronization data in a synchronization period based on the first streaming data and the second streaming data, and sends the synchronization data to the first terminal device, so that data corresponding to the second account is consistent with data corresponding to a primary account

FIG. 4(a)

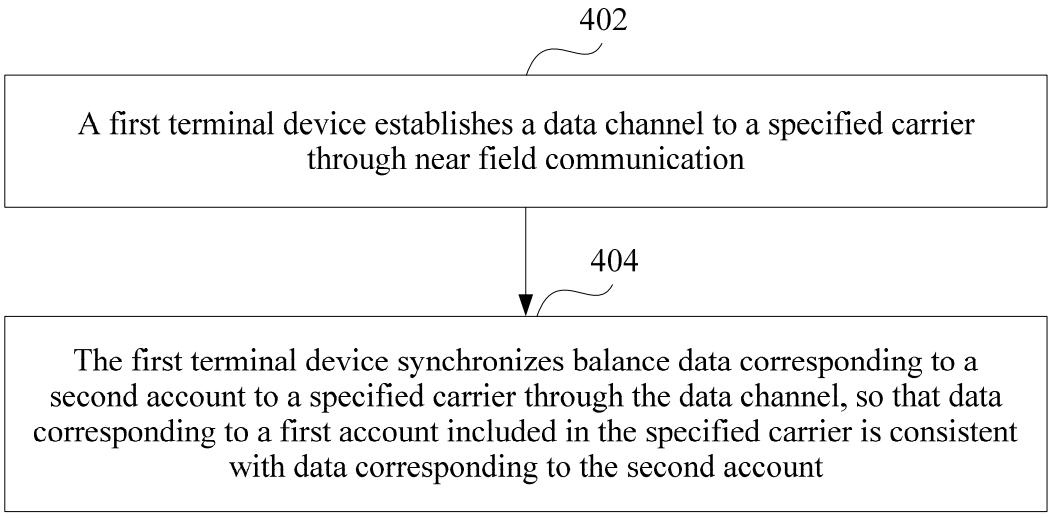

402
A first terminal device establishes a data channel to a specified carrier through near field communication
404
The first terminal device synchronizes balance data corresponding to a second account to a specified carrier through the data channel, so that data corresponding to a first account included in the specified carrier is consistent with data corresponding to the second account

FIG. 4(b)

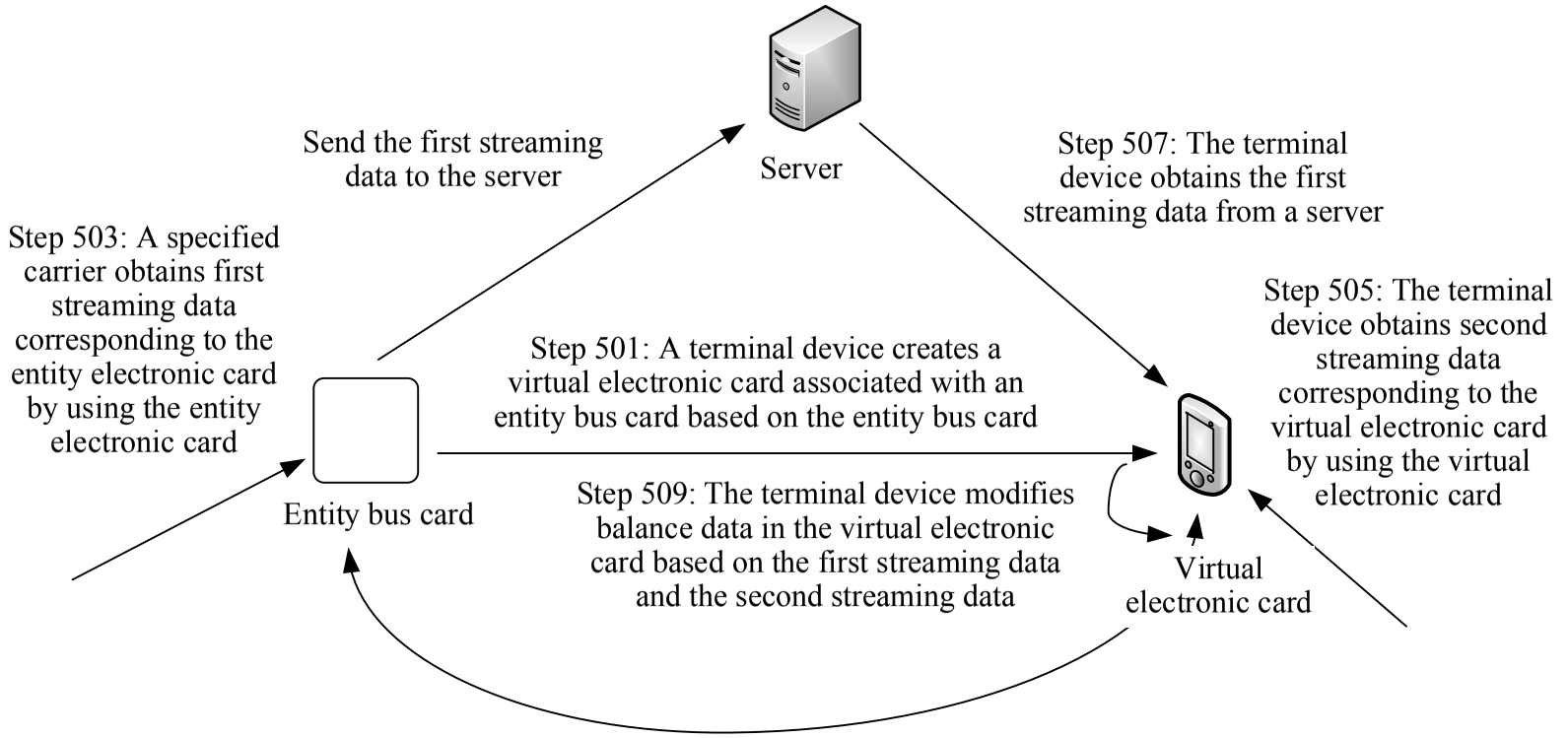

Server
Send the first streaming data to the server
Step 507: The terminal device obtains the first streaming data from a server
Step 503: A specified carrier obtains first streaming data corresponding to the entity electronic card by using the entity electronic card
Step 505: The terminal device obtains second streaming data corresponding to the virtual electronic card by using the virtual electronic card
Step 501: A terminal device creates a virtual electronic card associated with an entity bus card based on the entity bus card
Entity bus card
Step 509: The terminal device modifies balance data in the virtual electronic card based on the first streaming data and the second streaming data
Virtual electronic card
Step 511: The terminal device establishes a data channel between the entity bus card and the virtual electronic card through near field communication
Step 513: The terminal device synchronizes modified balance data in the virtual electronic card to the entity bus card through the data channel

FIG. 5

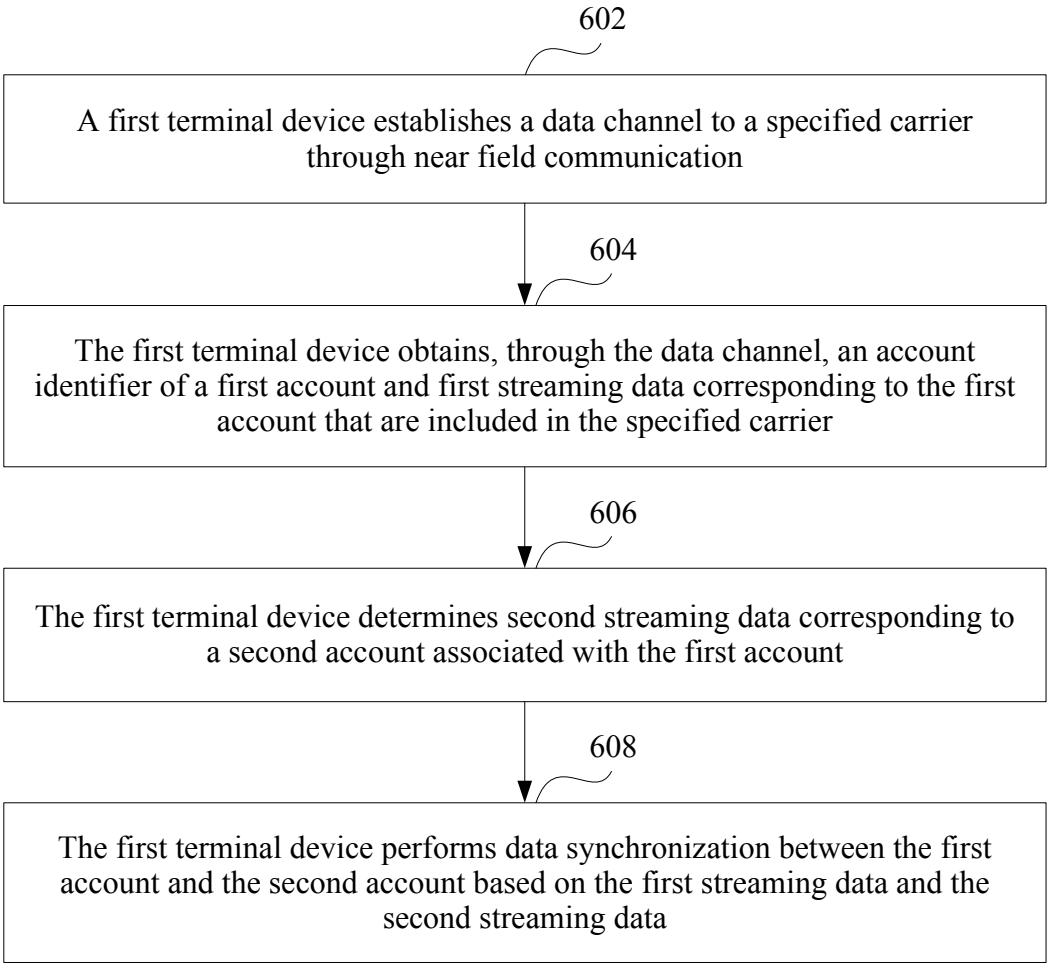

602
A first terminal device establishes a data channel to a specified carrier through near field communication
604
The first terminal device obtains, through the data channel, an account identifier of a first account and first streaming data corresponding to the first account that are included in the specified carrier
606
The first terminal device determines second streaming data corresponding to a second account associated with the first account
608
The first terminal device performs data synchronization between the first account and the second account based on the first streaming data and the second streaming data

FIG. 6(a)

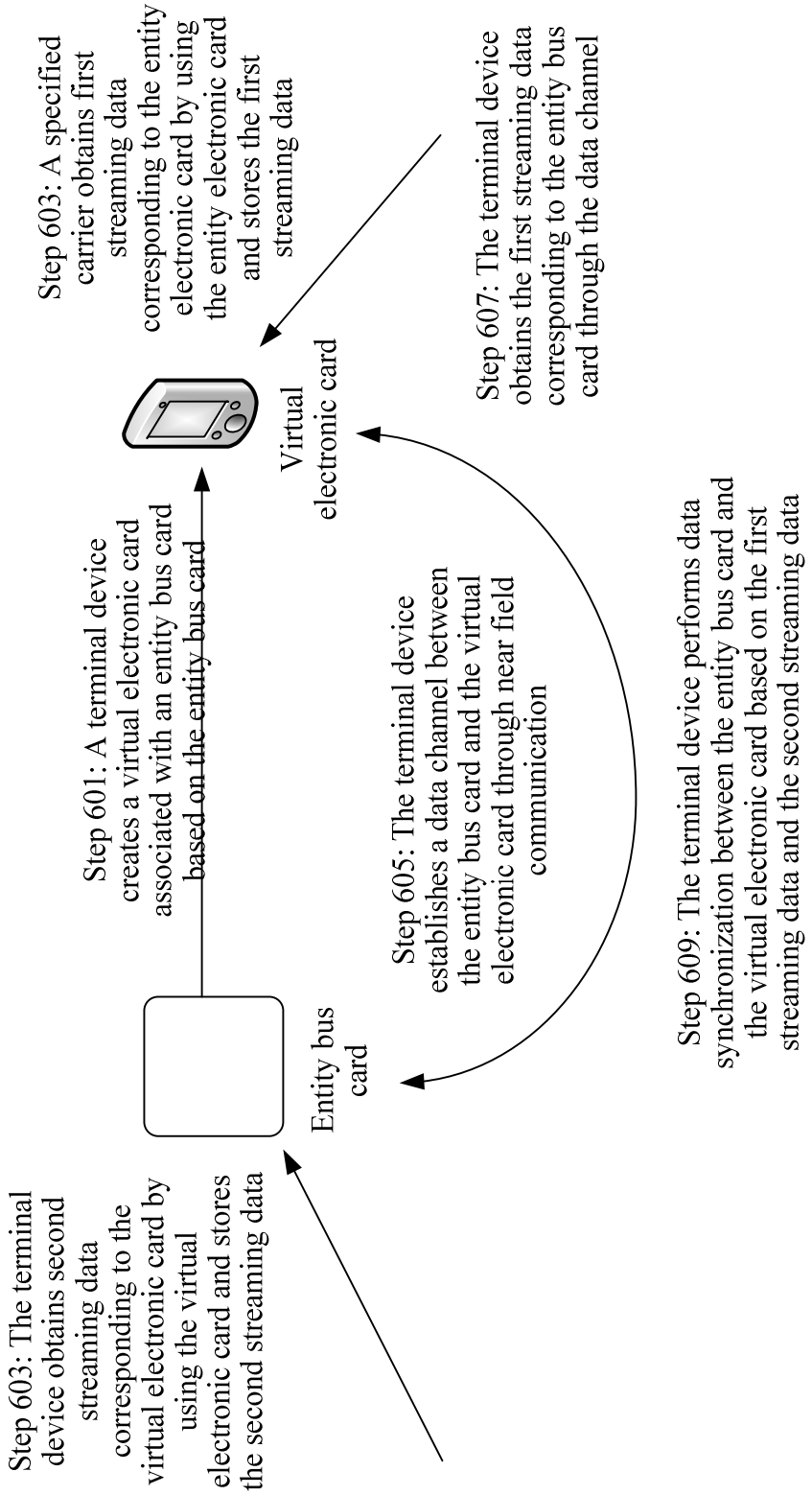

Step 603: A specified carrier obtains first streaming data corresponding to the entity electronic card by using the entity electronic card and stores the first streaming data
Step 601: A terminal device creates a virtual electronic card associated with an entity bus card based on the entity bus card
Virtual electronic card
Step 607: The terminal device obtains the first streaming data corresponding to the entity bus card through the data channel
Step 605: The terminal device establishes a data channel between the entity bus card and the virtual electronic card through near field communication
Entity bus card
Step 603: The terminal device obtains second streaming data corresponding to the virtual electronic card by using the virtual electronic card and stores the second streaming data
Step 609: The terminal device performs data synchronization between the entity bus card and the virtual electronic card based on the first streaming data and the second streaming data

FIG. 6(b)

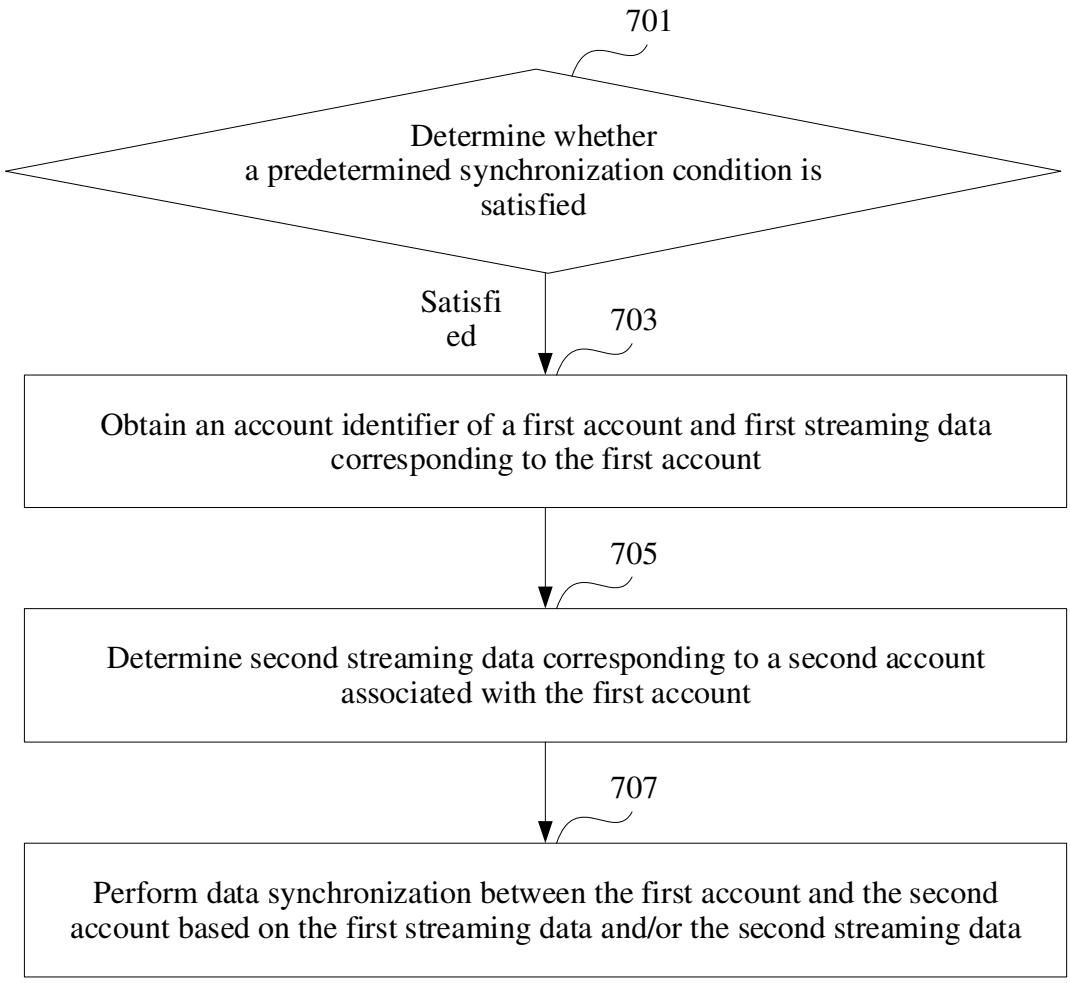

701
Determine whether a predetermined synchronization condition is satisfied
Satisfied
703
Obtain an account identifier of a first account and first streaming data corresponding to the first account
705
Determine second streaming data corresponding to a second account associated with the first account
707
Perform data synchronization between the first account and the second account based on the first streaming data and/or the second streaming data

FIG. 7

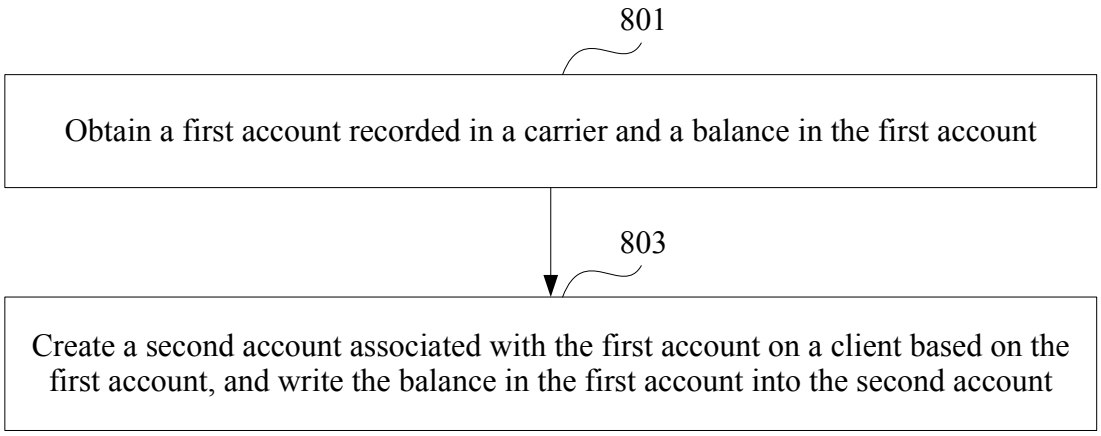

801
Obtain a first account recorded in a carrier and a balance in the first account
803
Create a second account associated with the first account on a client based on the first account, and write the balance in the first account into the second account

FIG. 8

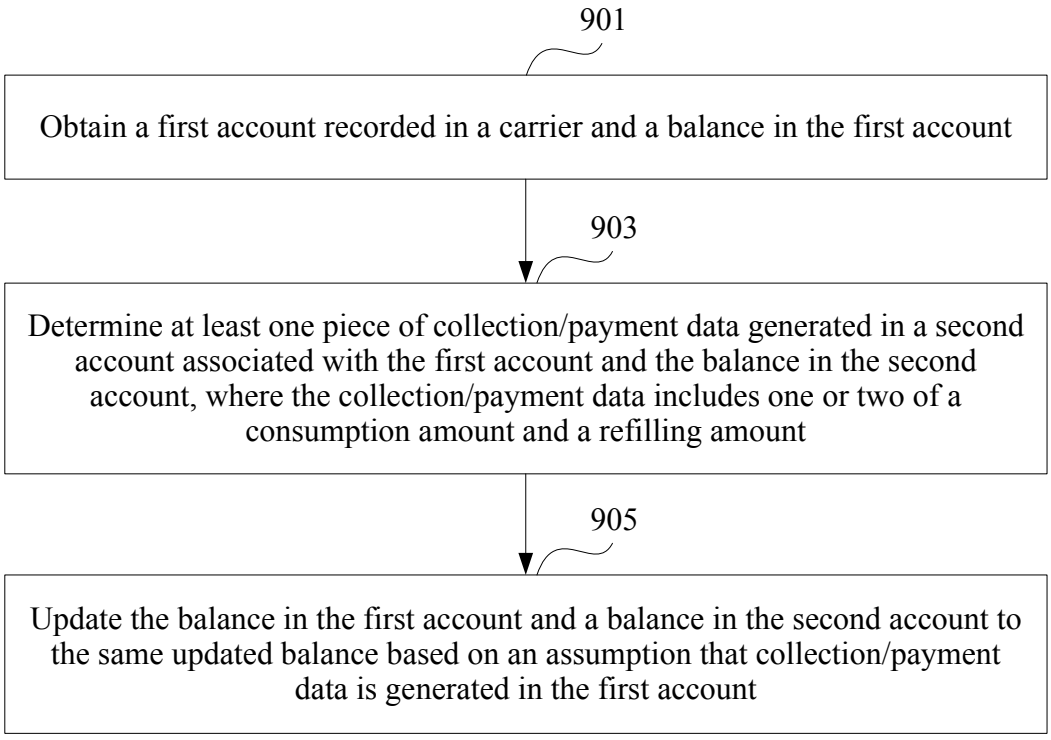

901
Obtain a first account recorded in a carrier and a balance in the first account
903
Determine at least one piece of collection/payment data generated in a second account associated with the first account and the balance in the second account, where the collection/payment data includes one or two of a consumption amount and a refilling amount
905
Update the balance in the first account and a balance in the second account to the same updated balance based on an assumption that collection/payment data is generated in the first account

FIG. 9

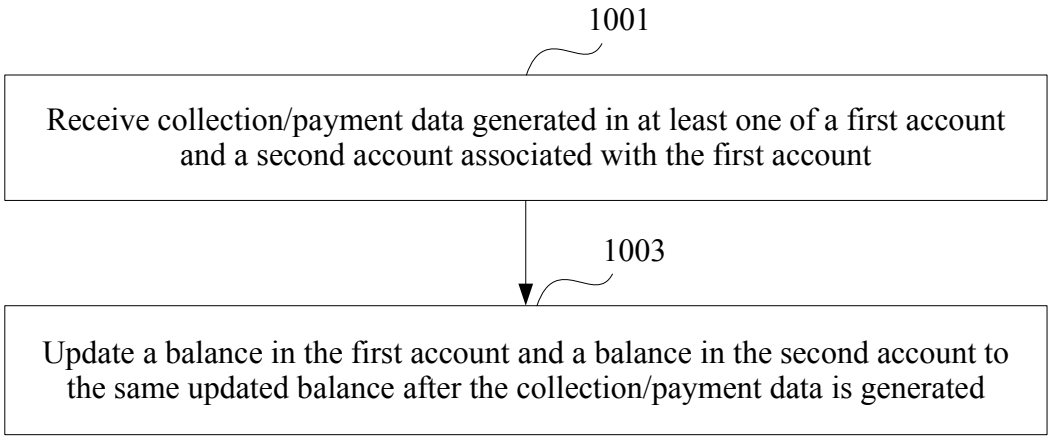

1001
Receive collection/payment data generated in at least one of a first account and a second account associated with the first account
1003
Update a balance in the first account and a balance in the second account to the same updated balance after the collection/payment data is generated

FIG. 10

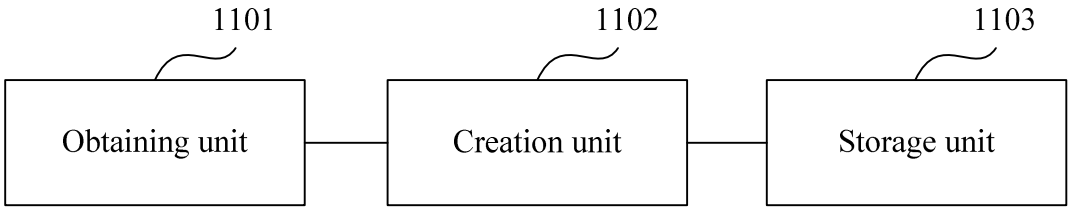


FIG. 11

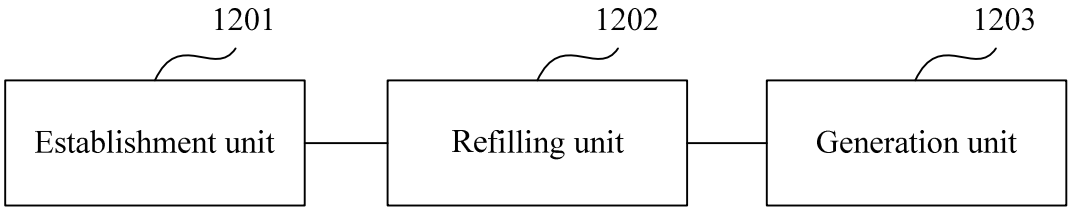


FIG. 12

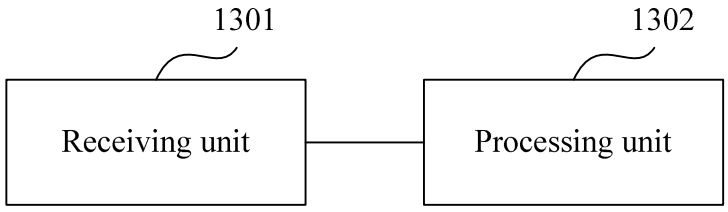


FIG. 13

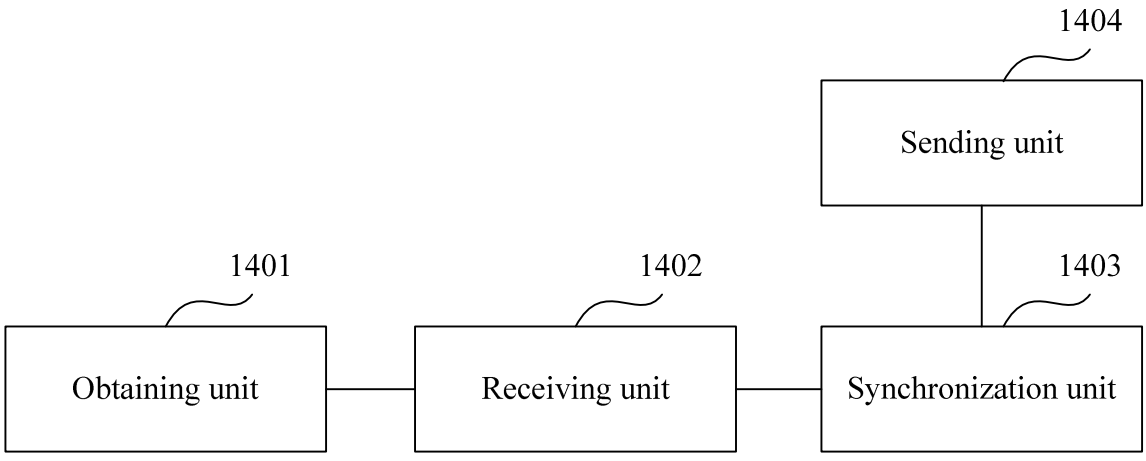


FIG. 14

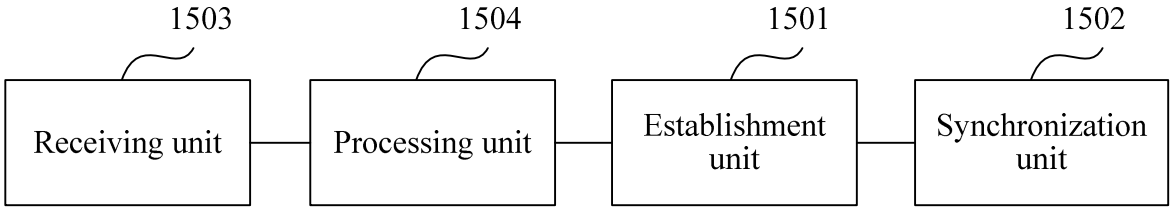

1503
1504
1501
1502
Receiving unit
Processing unit
Establishment unit
Synchronization unit

FIG. 15

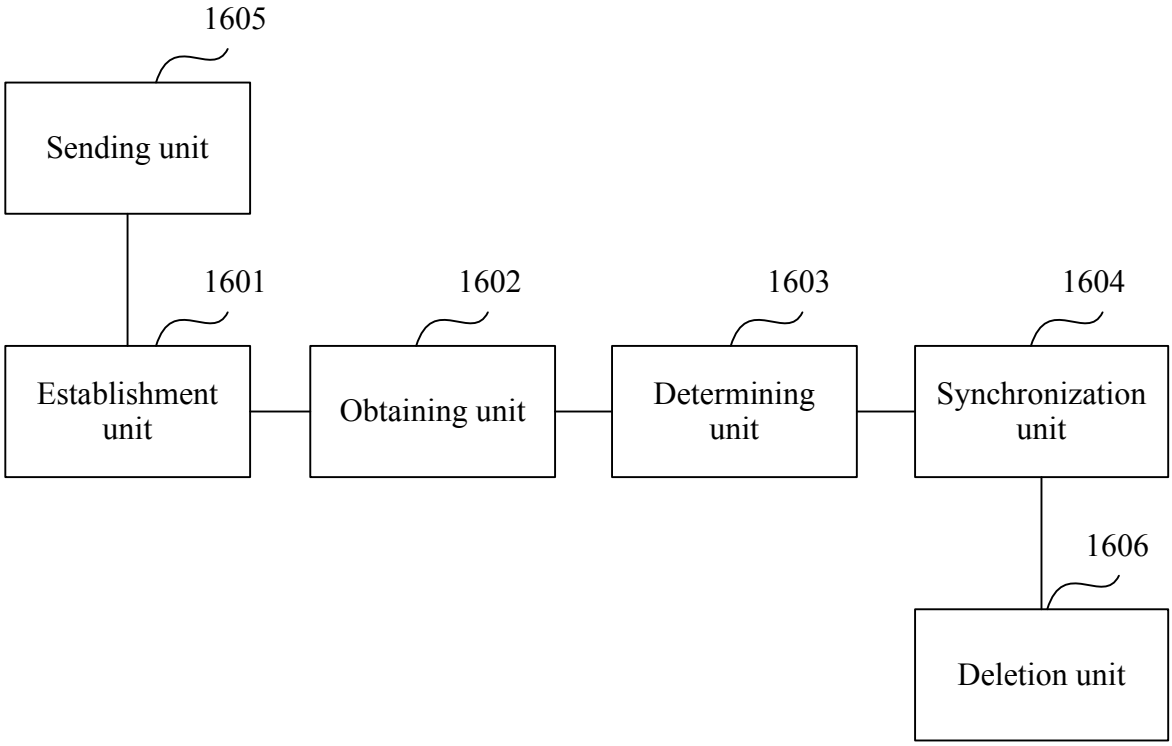

1605
Sending unit
1601
1602
1603
1604
Establishment unit
Obtaining unit
Determining unit
Synchronization unit
1606
Deletion unit

FIG. 16