CLAIMS

What is claimed is:

1. A computer-implemented method, comprising:

receiving, at a server of a payment platform and from a first software client executing an application of the payment platform, a request to send an electronic credential to a target user, wherein the first software client is associated with a first user, and wherein the server stores a plurality of electronic credentials;

determining that the target user is not a contact of the first user in the application of the payment platform;

determining that the target user is a contact of the first user in a third-party application;

based on determining that the target user is a contact of the first user in the third-party application, transmitting a message to the target user using the third-party application, the message comprising an invocable element configured to, when invoked, direct a second software client associated with the target user to an interface of the application of the payment platform;

receiving, at the server and from the second software client, a request to obtain the electronic credential;

transmitting, from the server, the electronic credential to the second software client;

receiving, at the server and from the second software client, an allocation request to extract a service object, wherein the allocation request comprises a plurality of electronic credentials selected from electronic credentials obtained by the second software client;

determining, at the server, that a number of types of electronic credentials included in the plurality of electronic credentials is greater than or equal to a predetermined number; and

allocating the service object to the second software client based on a predetermined allocation rule, wherein the service object is selected from a service object set.

2. The computer-implemented method of claim 1, wherein the electronic credentials obtained by the second software client comprise the electronic credential received from the server and another electronic credential transmitted from a third software client software associated with a third user, the other electronic credential being transmitted within the application of the payment platform.

3. The computer-implemented method of claim 1, wherein the allocation request is transmitted to the server by the second software client after the second software client determines that a number of types of electronic credential collected by the second software client is greater than or equal to the predetermined number.

4. The computer-implemented method of claim 1, wherein, when allocating the service object to the second software client, an allocation result is sent to the second software client for display on a computer display, wherein the allocation result comprises one or more of a number of service objects, a sender of the service object, a number of other receivers of the service object, and an allocation rule of the service object.

5. The computer-implemented method of claim 1, wherein the invocable element comprises an access link or a clickable picture.

6. The computer-implemented method of claim 1, wherein the plurality of electronic credentials are encrypted, comprising:

decrypting, by the server, the plurality of encrypted electronic credentials, to obtain a plurality of character strings, and

performing verification on the plurality of character strings.

7. A non-transitory, computer-readable medium storing one or more instructions executable by a computer system to perform operations comprising:

receiving, at a server of a payment platform and from a first software client executing an application of the payment platform, a request to send an electronic credential to a target user, wherein the first software client is associated with a first user, and wherein the server stores a plurality of electronic credentials;

determining that the target user is not a contact of the first user in the application of the payment platform;

determining that the target user is a contact of the first user in a third-party application;

based on determining that the target user is a contact of the first user in the third-party application, transmitting a message to the target user using the third-party application, the message comprising an invocable element configured to, when invoked, direct a second software client associated with the target user to an interface of the application of the payment platform;

receiving, at the server and from the second software client, a request to obtain the electronic credential;

transmitting, from the server, the electronic credential to the second software client;

receiving, at the server and from the second software client, an allocation request to extract a service object, wherein the allocation request comprises a plurality of electronic credentials selected from electronic credentials obtained by the second software client;

determining, at the server, that a number of types of electronic credentials included in the plurality of electronic credentials is greater than or equal to a predetermined number; and

allocating the service object to the second software client based on a predetermined allocation rule, wherein the service object is selected from a service object set.

8. The non-transitory, computer-readable medium of claim 7, wherein the electronic credentials obtained by the second software client comprise the electronic credential received from the server and another electronic credential transmitted from a third software client software associated with a third user, the other electronic credential being transmitted within the application of the payment platform.

9. The non-transitory, computer-readable medium of claim 7, wherein the allocation request is transmitted to the server by the second software client after the second software client determines that a number of types of electronic credential collected by the second software client is greater than or equal to the predetermined number.

10. The non-transitory, computer-readable medium of claim 7, wherein, when allocating the service object to the second software client, an allocation result is sent to the second software client for display on a computer display, wherein the allocation result comprises one or more of a number of service objects, a sender of the service object, a number of other receivers of the service object, and an allocation rule of the service object.

11. The computer-readable medium of claim 7, wherein the invocable element comprises an access link or a clickable picture.

12. The computer-readable medium of claim 7, wherein the plurality of electronic credentials are encrypted, and wherein the operations comprise:

decrypting, by the server, the plurality of encrypted electronic credentials, to obtain a plurality of character strings, and

performing verification on the plurality of character strings.

13. A computer-implemented system, comprising:

one or more computers; and

one or more computer memory devices interoperably coupled with the one or more computers and having tangible, non-transitory, machine-readable media storing one or more instructions that, when executed by the one or more computers, perform one or more operations comprising:

receiving, at a server of a payment platform and from a first software client executing an application of the payment platform, a request to send an electronic credential to a target user, wherein the first software client is associated with a first user, and wherein the server stores a plurality of electronic credentials;

determining that the target user is not a contact of the first user in the application of the payment platform;

determining that the target user is a contact of the first user in a third-party application;

based on determining that the target user is a contact of the first user in the third-party application, transmitting a message to the target user using the third-party application, the message comprising an invocable element configured to, when invoked, direct a second software client associated with the target user to an interface of the application of the payment platform;

receiving, at the server and from the second software client, a request to obtain the electronic credential;

transmitting, from the server, the electronic credential to the second first software client;

receiving, at the server and from the second software client, an allocation request to extract a service object, wherein the allocation request comprises a plurality of electronic credentials selected from electronic credentials obtained by the second software client;

determining, at the server, that a number of types of electronic credentials included in the plurality of electronic credentials is greater than or equal to a predetermined number; and

allocating the service object to the second software client based on a predetermined allocation rule, wherein the service object is selected from a service object set.

14. The computer-implemented system of claim 13, wherein the electronic credentials obtained by the second first software client comprise the electronic credential received from the server and another electronic credential transmitted from a third d software client software associated with a third user, the other electronic credential being transmitted within the application of the payment platform.

15. The computer-implemented system of claim 13, wherein the allocation request is transmitted to the server by the second software client after the second software client determines that a number of types of electronic credential collected by the second software client is greater than or equal to the predetermined number.

16. The computer-implemented system of claim 13, wherein the invocable element comprises an access link or a clickable picture.

17. The computer-implemented system of claim 13, wherein the plurality of electronic credentials are encrypted, and wherein the operations comprise:

decrypting, by the server, the plurality of encrypted electronic credentials, to obtain a plurality of character strings, and

performing verification on the plurality of character strings.