Resource Processing Method and Device

[001] The present application claims priority to Chinese Patent Application No. 201510886211.4, filed on December 4, 2015 and entitled "Resource Processing Method and Device," which is incorporated herein by reference in its entirety.

Technical Field

[002] The present application relates to the field of computer technologies, and in particular, to resource processing methods and devices.

Background

[003] Along with the development of information technologies, a user not only can obtain corresponding business services from an online platform of a service provider, but also can obtain corresponding business services directly from other users.

[004] In current technologies, a process of business operations executed between users can typically be completed with the support of Near Field Communication (NFC) or 2D barcode technologies. For example, a demand-side user (also referred to as a first user) can use a terminal to send, by means of NFC or scanning a 2D barcode, business resources in the first user's own account into an account of a supply-side user (also referred to as a second user). Then, the first user can acquire a desired business service provided by the second user.

[005] However, a terminal is always used as a medium in the above process according to the current technologies. In other words, the first user needs to use a terminal for a communication or code-scanning operation every time when a business service provided by another second user is acquired, so as to send business resources. Once the user is away from the terminal, it would be impossible to send business resources.

Summary

[006] Embodiments of the present application provide resource processing methods and devices to solve the problem that the procedure of the current technologies to process business resources is complicated.

[007] A resource processing method according to an embodiment of the present application comprises: receiving authentication information and business resource quantity information sent by a terminal, wherein the authentication information has an association relationship with a first account and the terminal is bundled with a second account; determining, according to the pre-established association relationship between the authentication information and the first account, the first account corresponding to the authentication information; acquiring, according to the business resource quantity information and from business resources of the first account, business resources

determining, according to the pre-established association relationship between the fund authentication information and the first account, the first account corresponding to the fund authentication information; determining whether the fund amount corresponding to the amount information exceeds the fund amount of the first account; if yes, determining credit funds corresponding to the first account, acquiring funds corresponding to the amount information from the credit funds, and forwarding the acquired funds to the second account, or acquiring funds corresponding to the amount information from the funds of the first account and the determined credit funds of the first account, and forwarding the acquired funds to the second account; otherwise, acquiring funds corresponding to the amount information from the funds of the first account, and forwarding the acquired funds to the second account.

[0012] Another resource processing method according to an embodiment of the present application comprises: sending, by a terminal, fund authentication information and amount information to a server, to cause the server to determine, according to a pre-established association relationship between the fund authentication information and a first account, the first account corresponding to the fund authentication information; receiving, by the terminal through a bundled second account, funds sent by the server and corresponding to the amount information, wherein the funds are acquired by the server from the funds of the first account according to the amount information.

[0013] Another resource processing method according to an embodiment of the present application comprises: receiving, by a terminal, a request for generating fund authentication information; sending the request for generating fund authentication information to a server, to cause the server to generate unique fund authentication information according to the request for generating fund authentication information, and establish an association relationship between the fund authentication information and the first account, wherein the association relationship between the fund authentication information and the first account is used to cause the server to determine, according to the fund authentication information sent by the terminal bundled with a second account, a first account corresponding to the fund authentication information, and to acquire a specified amount of funds from the funds of the first account.

[0014] A resource processing device according to an embodiment of the present application comprises: a receiving module configured to receive authentication information and business resource quantity information sent by a terminal, wherein the authentication information has an association relationship with a first account and the terminal is bundled with a second

funds of the first account, funds corresponding to the amount information, and to forward the acquired funds to the second account.

[0018] Another resource processing device according to an embodiment of the present application comprises: a receiving module configured to receive fund authentication information and amount information sent by a terminal, wherein the fund authentication information has an association relationship with a first account and the terminal is bundled with a second account; a determining module configured to determine, according to the pre-established association relationship between the fund authentication information and the first account, the first account corresponding to the fund authentication information; a processing module configured to determine whether the fund amount corresponding to the amount information exceeds the fund amount of the first account; if yes, determine credit funds corresponding to the first account, acquire funds corresponding to the amount information from the credit funds, and forward the acquired funds to the second account, or acquire funds corresponding to the amount information from the funds of the first account and the determined credit funds of the first account, and forward the acquired funds to the second account; otherwise, acquire funds corresponding to the amount information from the funds of the first account, and forward the acquired funds to the second account.

[0019] Another resource processing device according to an embodiment of the present application comprises: a sending module configured to send fund authentication information and amount information to a server, to cause the server to determine, according to a pre-established association relationship between the fund authentication information and a first account, the first account corresponding to the fund authentication information; a receiving module configured to receive, through a second account bundled with the terminal, funds sent by the server and corresponding to the amount information, wherein the funds are acquired by the server from the funds of the first account according to the amount information.

[0020] Another resource processing device according to an embodiment of the present application comprises: a receiving module configured to receive a request for generating fund authentication information; a sending module configured to send the request for generating fund authentication information to a server, to cause the server to generate unique fund authentication information according to the request for generating fund authentication information, and establish an association relationship between the fund authentication information and the first account, wherein the association relationship between the fund authentication information and the first account is used to cause the server to determine,

[0031] FIG. 9 is another schematic structural diagram of a resource processing device according to an embodiment of the present application;

[0032] FIG. 10 is yet another schematic structural diagram of a resource processing device according to an embodiment of the present application;

[0033] FIG. 11 is a schematic structural diagram of a resource processing device in a practical application scenario according to an embodiment of the present application;

[0034] FIG. 12 is another schematic structural diagram of a resource processing device in a practical application scenario according to an embodiment of the present application;

[0035] FIG. 13 is yet another schematic structural diagram of a resource processing device in a practical application scenario according to an embodiment of the present application;

[0036] FIG. 14 is yet another schematic structural diagram of a resource processing device in a practical application scenario according to an embodiment of the present application.

Detailed Description

[0037] To make the objectives, technical solutions, and advantages of the present application clearer, the technical solutions of the present application will be clearly and completely described below with reference to specific embodiments of the present application and the accompanying drawings. Apparently, the described embodiments are merely some, rather than all, of the embodiments of the present application. All other embodiments obtainable by a person skilled in the art on the basis of the embodiments of the present application and without inventive effort shall fall within the scope of the present application.

[0038] As shown in FIG. 1, a resource processing method according to an embodiment of the present application comprises the following steps:

[0039] S101: receiving authentication information and business resource quantity information sent by a terminal.

[0040] Here, the authentication information has an association relationship with a first account, and the terminal is bundled with a second account.

[0041] In an embodiment of the present application, the terminal may be a mobile terminal or a computer terminal, the first account may be an account of a first user (i.e., the demand-side user above), and correspondingly, the second account may be an account of a second user (i.e., the supply-side user above). The authentication information can be authentication information of business resources in an account, and can be, for example, a character string comprising letters, numbers, or signs. The business resource quantity information reflects a quantity of business resources to be transferred from the first account to

determined according to the business resource quantity information, the corresponding quantity of business resources can be acquired from the business resources of the first account, and the acquired business resources can be forwarded to the second account.

[0049] It should be noted that the above process in the embodiment of the present application can be executed by a server in a back-end service system of a service provider (including but not limited to a website, a bank, a telecommunication operator, and the like). Namely, the first user and the second user both register their respective accounts (i.e., the first account and the second account) in the service system, which does not constitute a limitation to the present application.

[0050] Apparently, the above steps are different from the prior art in that, in an application scenario, a first user does not need to carry a terminal device in a process that the first user acquires a business service from a second user, but just needs to use a terminal that is used by the second user and bundled with the second user's own second account. By inputting authentication information that has an association relationship with the first user's own first account and corresponding business resource quantity information, a corresponding quantity of business resources can be transferred to the second user's second account. In this manner, it becomes much more convenient to transfer business resources between different users.

[0051] As described above, in a process that the first user acquires a business service from the second user, the first user just needs to input authentication information into a terminal bundled with the second account, and then the server can uniquely determine the first account according to the authentication information and acquire corresponding business resources from the business resources of the first account. In other words, a one-to-one association relationship between the authentication information and the first account has been established in advance, and the one-to-one association relationship ensures that the server can only determine a first account, not any other account, according to the authentication information.

[0052] In an embodiment of the present application, the pre-establishing the association relationship between authentication information and first accounts comprises: receiving a request for generating authentication information sent by a first account, generating unique authentication information according to the received request for generating authentication information, and establishing an association relationship between the generated authentication information and the first account.

[0053] In one example, in a practical application scenario, a first user can send a request via its first account in advance to request a server to generate globally unique authentication information. When the server generates the authentication information, an association

[0058] Based on this, the acquiring, according to the business resource quantity information and from business resources of the first account, business resources corresponding to the business resource quantity information comprises: determining whether the quantity of business resources corresponding to the business resource quantity information exceeds the quantity of business resources of the first account; if yes, determining extra resources corresponding to the first account, and acquiring business resources corresponding to the business resource quantity information from the extra resources, or acquiring business resources corresponding to the business resource quantity information from the business resources of the first account and the determined extra resources; otherwise, acquiring business resources corresponding to the business resource quantity information from the business resources of the first account.

[0059] In one example, in the case where the quantity of business resources corresponding to the business resource quantity information exceeds the quantity of business resources of the first account, there are two manners in which a server acquires business resources: the first manner is that the server acquires business resources corresponding to the business resource quantity information from the extra resources corresponding to the first account; the second manner is that the server first acquires all business resources of the first account, and then acquires the remaining business resources from the extra resources corresponding to the first account, such that the quantity of acquired business resources is equal to the quantity of business resources corresponding to the business resource quantity information.

[0060] If the quantity of business resources corresponding to the business resource quantity information does not exceed the quantity of business resources of the first account, a corresponding quantity of business resources can be directly acquired from the business resources of the first account.

[0061] For example, assuming that the quantity of business resources in the first account A' of a user A is 2, a server assigns 10 units of extra resources to the first account A'. At the same time, assuming that the quantity of business resources corresponding to the business resource quantity information is 5 in a process that the user A acquires a business service from another user, when the user A inputs the authentication information and business resource quantity information on a terminal of another user, the server would first acquire 2 units of business resources in the first account A', and then acquire 3 units of business resources from the extra resources of the first account A', such that the quantity of acquired business resources is 5. Alternatively, the server can directly acquire 5 units of business resources from the extra resources of the first account A'.

[0067] As a manner in the embodiments of the present application, if the server does not receive a confirmation instruction sent by the first account within a set period of time, the server can forward the business resources temporarily stored in the third-party account to the second account. The set period of time here can be set according to actual needs to, for example, 7 days, 10 days, and the like, which does not constitute a limitation to the present application.

[0068] As a manner in the embodiments of the present application, moreover, to prevent the first user from maliciously sending a denying instruction via the first account, the second user can file corresponding certification information via the second account to the service provider to certify that the first user inputs the authentication information and business resource quantity information, which will be determined by the back-end service system of the service provider. No limitation is imposed here to the present application.

[0069] The description above is an execution process based on the server side. In a practical application, an embodiment of the present application further provides a resource processing procedure for a terminal side that sends the authentication information and business resource quantity information. As shown in FIG. 2, the method comprises the following steps:

[0070] S201: sending, by a terminal, authentication information and business resource quantity information to a server, to cause the server to determine, according to a pre-established association relationship between the authentication information and a first account, the first account corresponding to the authentication information.

[0071] Similar to the above embodiment, the terminal herein is a terminal bundled with a second account, and the authentication information has an association relationship with the first account. Therefore, it will not be repeated herein.

[0072] S202: receiving, by the terminal through a bundled second account, business resources sent by the server and corresponding to the business resource quantity information, wherein the business resources are acquired by the server from business resources of the first account according to the business resource quantity information.

[0073] After the terminal bundled with the second account sends the authentication information and business resource quantity information to the server, the server can determine a corresponding first account according to the authentication information, acquire business resources from the first account, and forward the business resources to the second account.

[0074] In a practical application scenario corresponding to the embodiment of the present application, therefore, a first user does not need to use his/her own terminal device in a

request sent by the server, generates a confirmation instruction according to an operation by the user for the confirmation request, and returns the confirmation instruction to the server, to cause the server to forward the acquired business resources to the second account according to the confirmation instruction.

[0081] In summary, a resource processing method that is different from the prior art is provided in the embodiment of the present application, such that a first user does not need to use or carry a terminal device in a process of transferring business services initiated by the user. Instead, a corresponding quantity of business services can be transferred to a second account by inputting the corresponding authentication information and business resource quantity information through a terminal used by a second user and bundled with the second account, which makes the process of transferring business services initiated by the user much more convenient.

[0082] The above description of the present application is also applicable to a service architecture of Customer to Customer (C2C) E-commerce in practical applications. To clearly describe the above resource processing procedure, a scenario in which business services are funds and the business resource quantity information is amount information will be described below.

[0083] In such a scenario, a first user can acquire a business service from a second user. At this moment, the first user needs to pay corresponding funds to the second user. In the case where the first user does not carry a terminal, the first user can use a terminal of the second user to complete the fund payment process.

[0084] Based on this, a resource processing method is provided according to an embodiment of the present application. As shown in FIG. 4, the method comprises the following steps:

[0085] S401: receiving fund authentication information and amount information sent by a terminal, wherein the fund authentication information has an association relationship with a first account and the terminal is bundled with a second account.

[0086] S402: determining, according to the pre-established association relationship between the fund authentication information and the first account, the first account corresponding to the fund authentication information.

[0087] S403: acquiring, according to the amount information and from the funds of the first account, funds corresponding to the amount information and forwarding the acquired funds to the second account.

[0088] It can be seen that the first user can directly input the amount to be paid and the fund

information to a server, to cause the server to determine, according to a pre-established association relationship between the fund authentication information and a first account, the first account corresponding to the fund authentication information.

[0098] S602: receiving, by the terminal through a bundled second account, funds sent by the server and corresponding to the amount information, wherein the funds are acquired by the server from the funds of the first account according to the amount information.

[0099] Correspondingly, for the terminal used by the first user, a resource processing method is further provided according to an embodiment of the present application. As shown in FIG. 7, the method comprises the following steps:

[00100] S701: receiving, by a terminal, a request for generating fund authentication information.

[00101] S702: sending the request for generating fund authentication information to a server, to cause the server to generate unique fund authentication information according to the request for generating fund authentication information, and establish an association relationship between the fund authentication information and the first account, wherein the association relationship between the fund authentication information and the first account is used to cause the server to determine, according to the fund authentication information sent by the terminal bundled with a second account, a first account corresponding to the fund authentication information, and to acquire a specified amount of funds from the funds of the first account.

[00102] In summary, by using the resource processing method according to the embodiment of the present application in a C2C service architecture, a first user does not need to use or carry a terminal device. Instead, the first user can directly use a terminal of a second user (the terminal is bundled with the second user's own second account) and complete a payment operation by inputting fund authentication information, which makes the payment operation more convenient.

[00103] The resource processing methods according to the embodiments of the present application are described above. Based on the same concept, an embodiment of the present application further provides a resource processing device. As shown in FIG. 8, the device comprises: a receiving module 801 configured to receive authentication information and business resource quantity information sent by a terminal, wherein the authentication information has an association relationship with a first account and the terminal is bundled with a second account; a determining module 802 configured to determine, according to the pre-established association relationship between the authentication information and the first

authentication information; and a receiving module 902 configured to receive, through a second account bundled with the terminal, business resources sent by the server and corresponding to the business resource quantity information, wherein the business resources are acquired by the server from business resources of the first account according to the business resource quantity information.

[00110] An embodiment of the present application further provides a resource processing device. As shown in FIG. 10, the device comprises: a receiving module 1001 configured to receive a request for generating authentication information; and a sending module 1002 configured to send the request for generating authentication information to a server, to cause the server to generate unique authentication information according to the request for generating authentication information, and establish an association relationship between the authentication information and a first account, wherein the association relationship between the authentication information and the first account is used to cause the server to determine, according to authentication information sent by the terminal bundled with a second account, a first account corresponding to the authentication information, and to acquire a specified quantity of business resources from business resources of the determined first account.

[00111] Based on this, the above device further comprises a confirmation instruction module 1003 configured to receive a confirmation request sent by the server, generate a confirmation instruction according to an operation by the user for the confirmation request, and return the confirmation instruction to the server, to cause the server to forward the acquired business resources to the second account according to the confirmation instruction.

[00112] In a scenario based on a C2C service architecture, an embodiment of the present application further provides a resource processing device. As shown in FIG. 11, the device comprises: a receiving module 1101 configured to receive fund authentication information and amount information sent by a terminal, wherein the fund authentication information has an association relationship with a first account and the terminal is bundled with a second account; a determining module 1102 configured to determine, according to the pre-established association relationship between the fund authentication information and the first account, the first account corresponding to the fund authentication information; and a processing module 1103 configured to acquire, according to the amount information and from the funds of the first account, funds corresponding to the amount information, and to forward the funds to the second account.

[00113] As shown in FIG. 12, an embodiment of the present application further provides a resource processing device, comprising: a receiving module 1201 configured to receive fund

[00116] In a typical configuration, the computation device includes one or more processors (CPUs), input/output interfaces, network interfaces, and a memory.

[00117] The memory may include computer readable media, such as a volatile memory, a Random Access Memory (RAM), and/or a non-volatile memory, e.g., a Read-Only Memory (ROM) or a flash RAM. The memory is an example of a computer readable medium.

[00118] Computer readable media include permanent, volatile, mobile and immobile media, which can implement information storage through any method or technology. The information may be computer readable instructions, data structures, program modules or other data. Examples of storage media of computers include, but are not limited to, Phase-change RAMs (PRAMs), Static RAMs (SRAMs), Dynamic RAMs (DRAMs), other types of Random Access Memories (RAMs), Read-Only Memories (ROMs), Electrically Erasable Programmable Read-Only Memories (EEPROMs), flash memories or other memory technologies, Compact Disk Read-Only Memories (CD-ROMs), Digital Versatile Discs (DVDs) or other optical memories, cassettes, cassette and disk memories or other magnetic memory devices or any other non-transmission media, which can be used for storing information accessible to a computation device. According to the definitions herein, the computer readable media do not include transitory media, such as modulated data signals and carriers.

[00119] It should be further noted that the terms of "including," "comprising," or any other variants thereof intend to encompass a non-exclusive inclusion, such that a process, method, commodity or device comprising a series of elements not only comprises these elements, but also comprises other elements that are not clearly listed, or further comprises elements that are inherent to the process, method, commodity or device. When there is no further restriction, elements defined by the statement "comprising one..." does not exclude additional similar elements in a process, method, commodity, or device that comprises the defined elements.

[00120] A person skilled in the art should understand that the embodiments of the present application may be provided as a method, a system, or a computer program product. Therefore, the present application may be implemented as a complete hardware embodiment, a complete software embodiment, or an embodiment combining software and hardware. Moreover, the present application may be implemented in the form of a computer program product implemented on one or more computer usable storage media (including, but not limited to, a magnetic disk memory, CD-ROM, an optical memory, and the like) comprising computer usable program codes therein.

[00121] The embodiments of the present application described above are merely exemplary

What is claimed is:

1. A resource processing method, comprising:

receiving authentication information and business resource quantity information sent by a terminal, wherein the authentication information has an association relationship with a first account and the terminal is bundled with a second account;

determining, according to the pre-established association relationship between the authentication information and the first account, the first account corresponding to the authentication information; and

acquiring, according to the business resource quantity information and from business resources of the first account, business resources corresponding to the business resource quantity information and forwarding the acquired business resources to the second account.

2. The method according to claim 1, wherein the pre-establishing the association relationship between the authentication information and the first account comprises:

receiving a request for generating the authentication information sent by a first account; and

generating unique authentication information according to the received request for generating the authentication information and establishing the association relationship between the generated authentication information and the first account.

3. The method according to claim 2, further comprising:

starting timing when generating the authentication information; and

when a timed length reaches a preset length, dissolving the association relationship between the authentication information and the first account.

4. The method according to claim 1, wherein the acquiring, according to the business resource quantity information and from business resources of the first account, business resources corresponding to the business resource quantity information comprises:

determining whether a quantity of the business resources corresponding to the business resource quantity information exceeds a quantity of the business resources of the first account;

if yes, determining extra resources corresponding to the first account, and acquiring the business resources corresponding to the business resource quantity information from the extra resources, or acquiring the business resources corresponding to the business resource quantity

quantity of business resources from business resources of the determined first account.

9. The method according to claim 8, further comprising:

receiving, by the terminal, a confirmation request sent by the server; and

generating a confirmation instruction according to an operation by a user for the confirmation request, and returning the confirmation instruction to the server, to cause the server to forward the acquired business resources to the second account according to the confirmation instruction.

10. A resource processing method, comprising:

receiving fund authentication information and amount information sent by a terminal, wherein the fund authentication information has an association relationship with a first account and the terminal is bundled with a second account;

determining, according to the pre-established association relationship between the fund authentication information and the first account, the first account corresponding to the fund authentication information; and

acquiring, according to the amount information and from the funds of the first account, funds corresponding to the amount information and forwarding the acquired funds to the second account.

11. A resource processing method, comprising:

receiving fund authentication information and amount information sent by a terminal, wherein the fund authentication information has an association relationship with a first account and the terminal is bundled with a second account;

determining, according to the pre-established association relationship between the fund authentication information and the first account, the first account corresponding to the fund authentication information;

determining whether the fund amount corresponding to the amount information exceeds the fund amount of the first account;

if yes, determining credit funds corresponding to the first account, acquiring funds corresponding to the amount information from the credit funds, and forwarding the acquired funds to the second account, or acquiring funds corresponding to the amount information from the funds of the first account and the determined credit funds of the first account, and forwarding the acquired funds to the second account; and

business resources to the second account.

15. The device according to claim 14, wherein the determining module is configured to receive a request for generating the authentication information sent by the first account, generate unique authentication information according to the received request for generating the authentication information, and establish the association relationship between the generated authentication information and the first account.

16. The device according to claim 15, wherein the device further comprises a validity timing module configured to start timing when generating the authentication information, and when a timed length reaches a preset length, dissolve the association relationship between the authentication information and the first account.

17. The device according to claim 14, wherein the processing module is configured to

determine whether a quantity of the business resources corresponding to the business resource quantity information exceeds a quantity of the business resources of the first account;

if yes, determine extra resources corresponding to the first account, and acquire the business resources corresponding to the business resource quantity information from the extra resources, or acquire the business resources corresponding to the business resource quantity information from the business resources of the first account and the determined extra resources; and

otherwise, acquire the business resources corresponding to the business resource quantity information from the business resources of the first account.

18. The device according to claim 17, wherein the processing module is configured to determine an account level of the first account, and determine the extra resources corresponding to the first account according to preset correspondence relationships between account levels and extra resources.

19. The device according to claim 14, wherein prior to the forwarding to the second account, the receiving module is further configured to receive a confirmation instruction sent by the first account.

account;

a determining module configured to determine, according to the pre-established association relationship between the fund authentication information and the first account, the first account corresponding to the fund authentication information; and

a processing module configured to acquire, according to the amount information and from the funds of the first account, funds corresponding to the amount information, and to forward the acquired funds to the second account.

24. A resource processing device, comprising:

a receiving module configured to receive fund authentication information and amount information sent by a terminal, wherein the fund authentication information has an association relationship with a first account and the terminal is bundled with a second account;

a determining module configured to determine, according to the pre-established association relationship between the fund authentication information and the first account, the first account corresponding to the fund authentication information; and

a processing module configured to determine whether the fund amount corresponding to the amount information exceeds the fund amount of the first account; if yes, determine credit funds corresponding to the first account, acquire funds corresponding to the amount information from the credit funds, and forward the acquired funds to the second account, or acquire funds corresponding to the amount information from the funds of the first account and the determined credit funds of the first account, and forward the acquired funds to the second account; otherwise, acquire funds corresponding to the amount information from the funds of the first account, and forward the acquired funds to the second account.

25. A resource processing device, comprising:

a sending module configured to send fund authentication information and amount information to a server, to cause the server to determine, according to a pre-established association relationship between the fund authentication information and a first account, the first account corresponding to the fund authentication information; and

a receiving module configured to receive, through a second account bundled with the terminal, funds sent by the server and corresponding to the amount information, wherein the funds are acquired by the server from the funds of the first account according to the amount information.