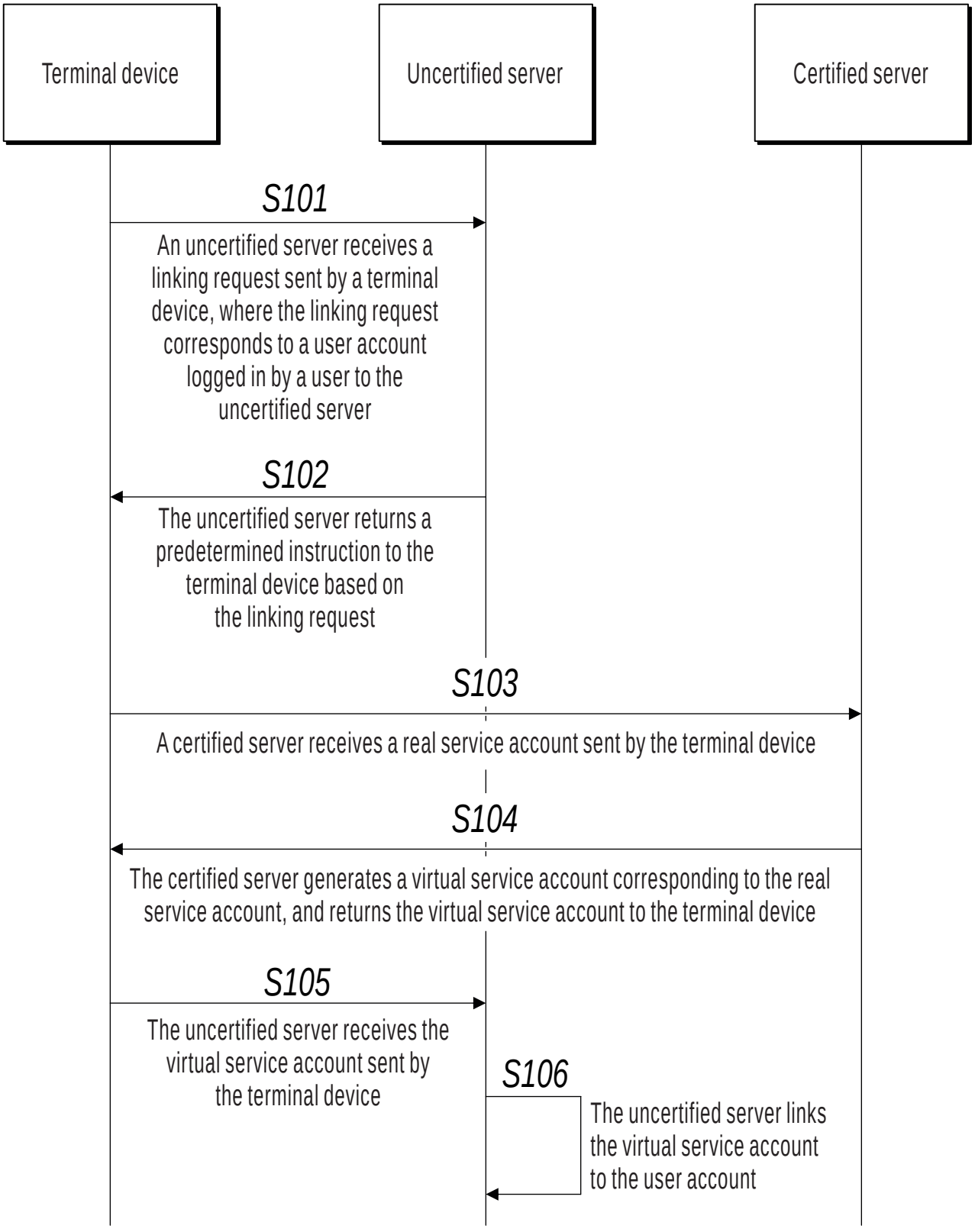
Terminal device
Uncertified server
Certified server
S101
An uncertified server receives a linking request sent by a terminal device, where the linking request corresponds to a user account logged in by a user to the uncertified server
S102
The uncertified server returns a predetermined instruction to the terminal device based on the linking request
S103
A certified server receives a real service account sent by the terminal device
S104
The certified server generates a virtual service account corresponding to the real service account, and returns the virtual service account to the terminal device
S105
The uncertified server receives the virtual service account sent by the terminal device
S106
The uncertified server links the virtual service account to the user account

FIG. 1

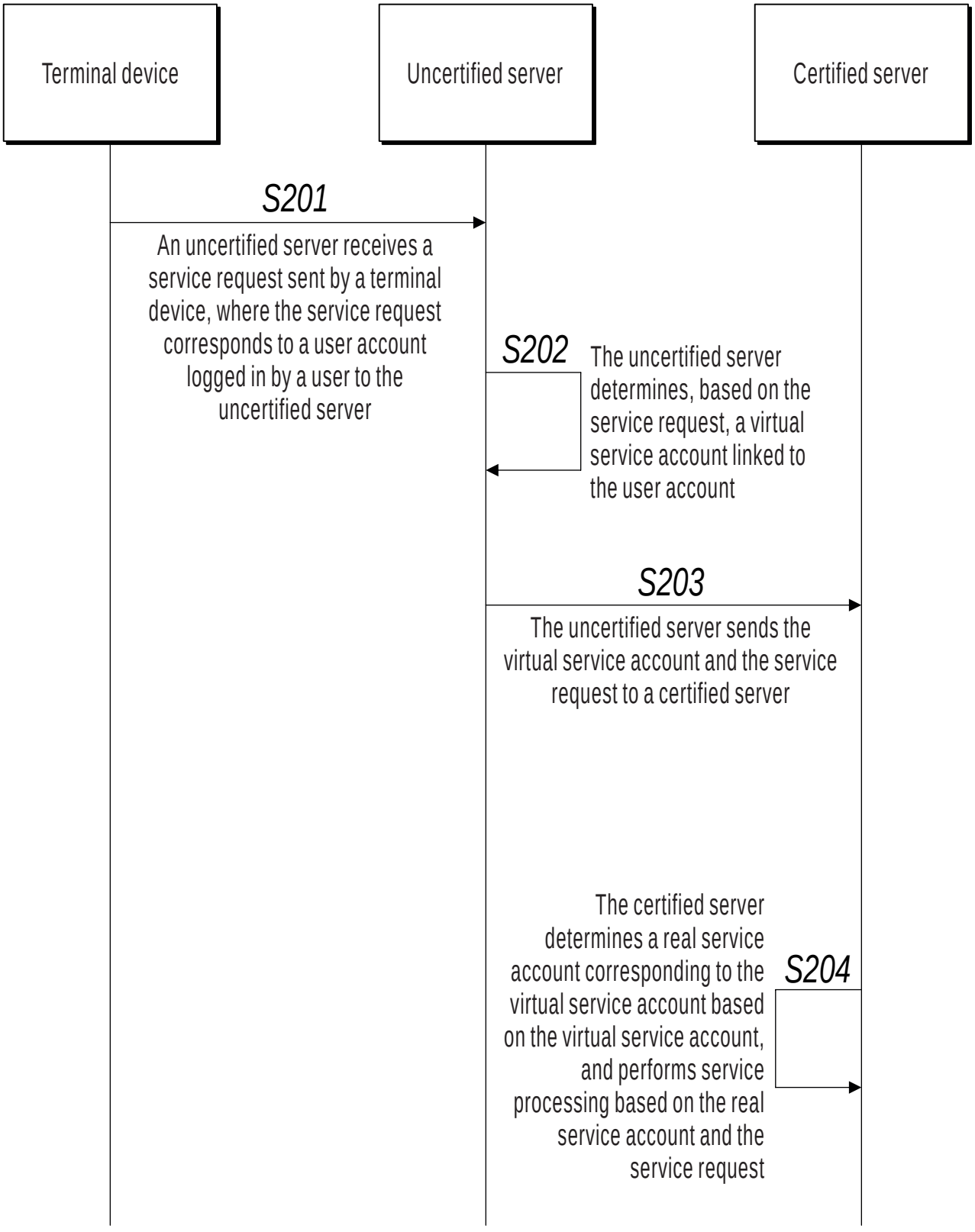
Terminal device
Uncertified server
Certified server
S201
An uncertified server receives a service request sent by a terminal device, where the service request corresponds to a user account logged in by a user to the uncertified server
S202
The uncertified server determines, based on the service request, a virtual service account linked to the user account
S203
The uncertified server sends the virtual service account and the service request to a certified server
The certified server determines a real service account corresponding to the virtual service account based on the virtual service account, and performs service processing based on the real service account and the service request
S204

FIG. 2

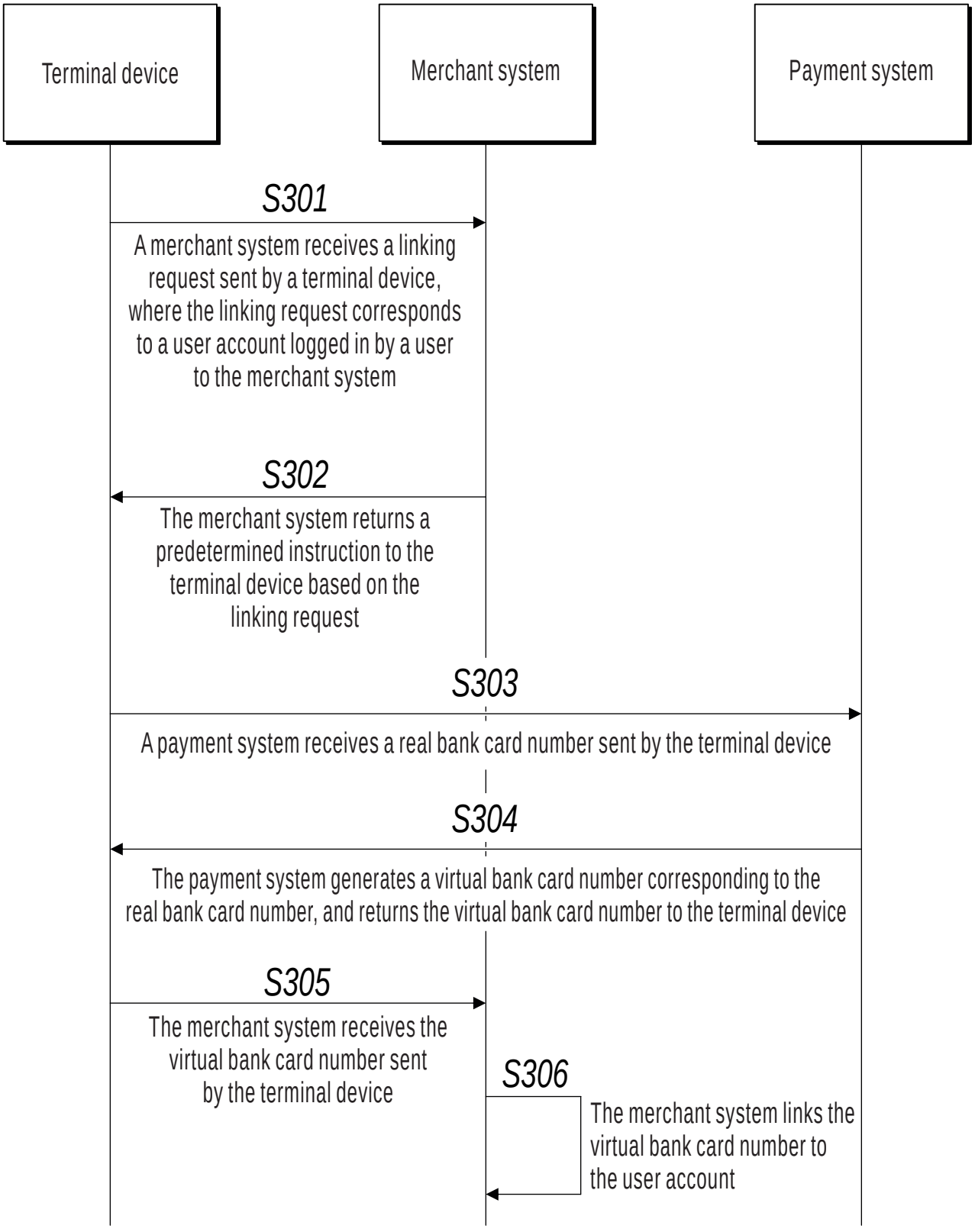
Terminal device
Merchant system
Payment system
S301
A merchant system receives a linking request sent by a terminal device, where the linking request corresponds to a user account logged in by a user to the merchant system
S302
The merchant system returns a predetermined instruction to the terminal device based on the linking request
S303
A payment system receives a real bank card number sent by the terminal device
S304
The payment system generates a virtual bank card number corresponding to the real bank card number, and returns the virtual bank card number to the terminal device
S305
The merchant system receives the virtual bank card number sent by the terminal device
S306
The merchant system links the virtual bank card number to the user account

FIG. 3

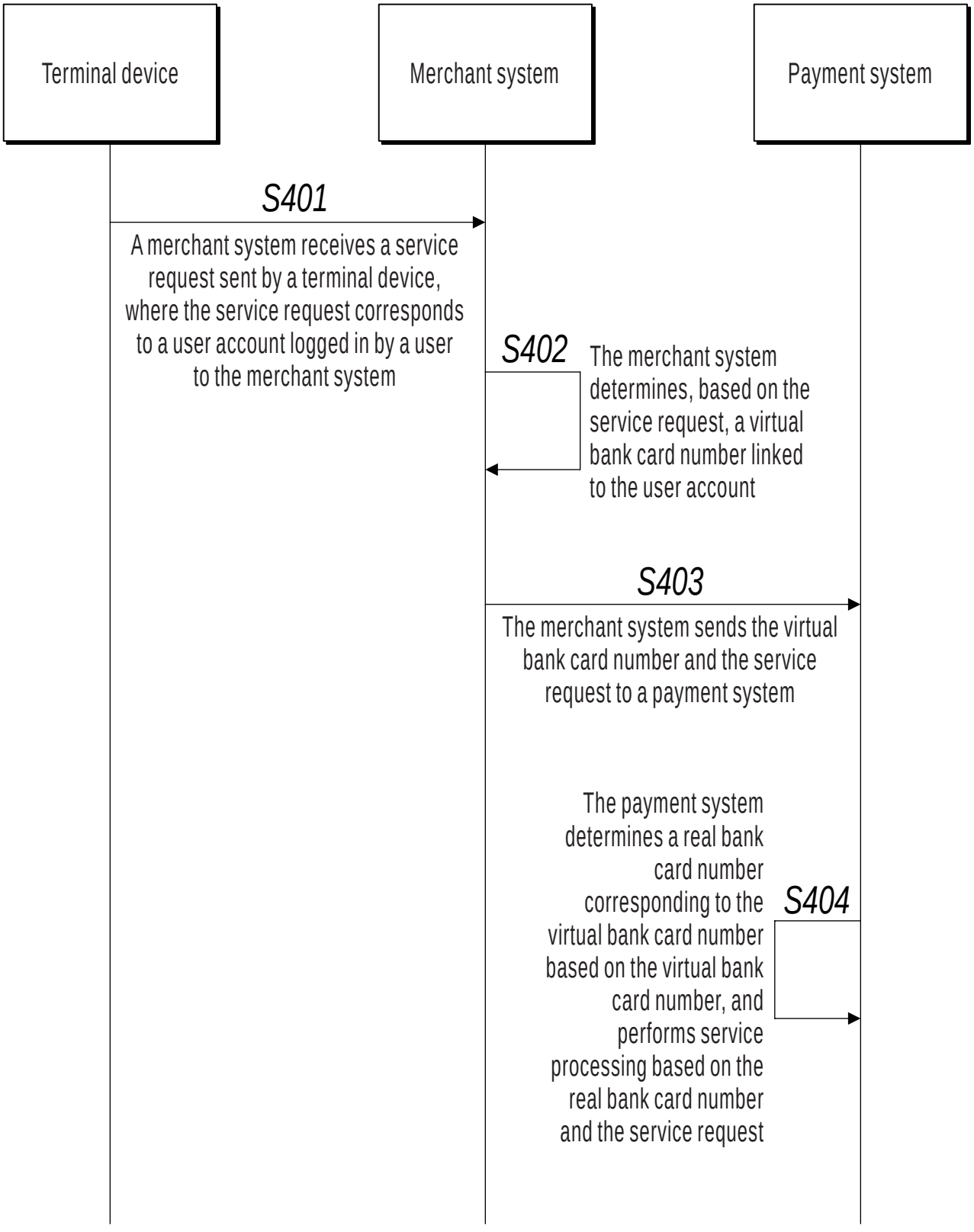
Terminal device
Merchant system
Payment system
S401
A merchant system receives a service request sent by a terminal device, where the service request corresponds to a user account logged in by a user to the merchant system
S402
The merchant system determines, based on the service request, a virtual bank card number linked to the user account
S403
The merchant system sends the virtual bank card number and the service request to a payment system
The payment system determines a real bank card number corresponding to the virtual bank card number based on the virtual bank card number, and performs service processing based on the real bank card number and the service request
S404

FIG. 4

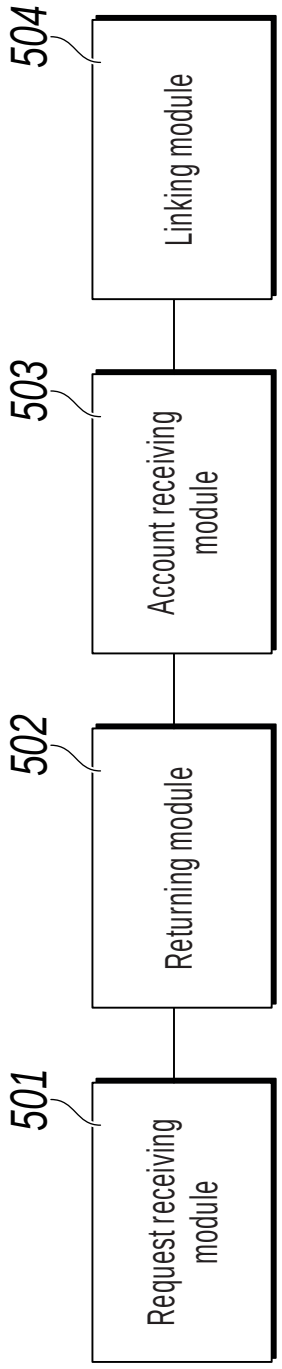
504
Linking module
503
Account receiving module
502
Returning module
501
Request receiving module

FIG. 5

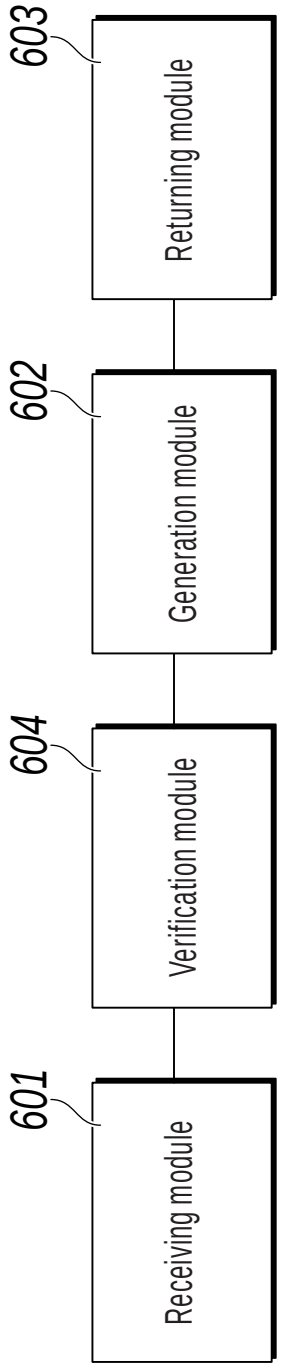
603
Returning module
602
Generation module
604
Verification module
601
Receiving module

FIG. 6

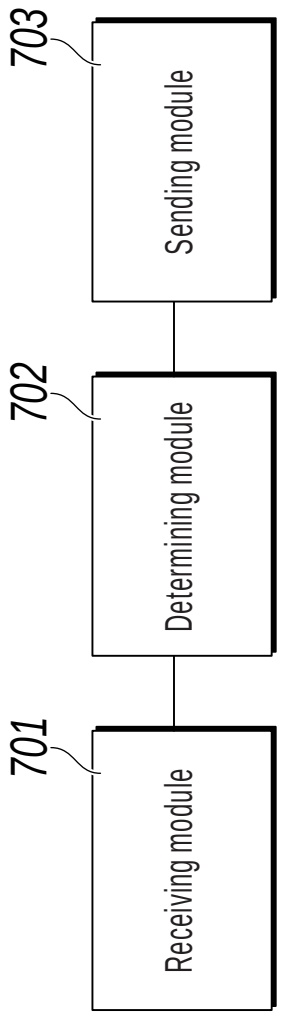
703
Sending module
702
Determining module
701
Receiving module

FIG. 7

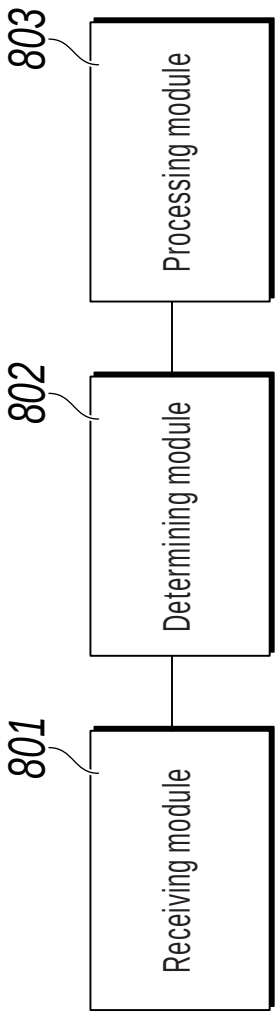
803
Processing module
802
Determining module
801
Receiving module

FIG. 8

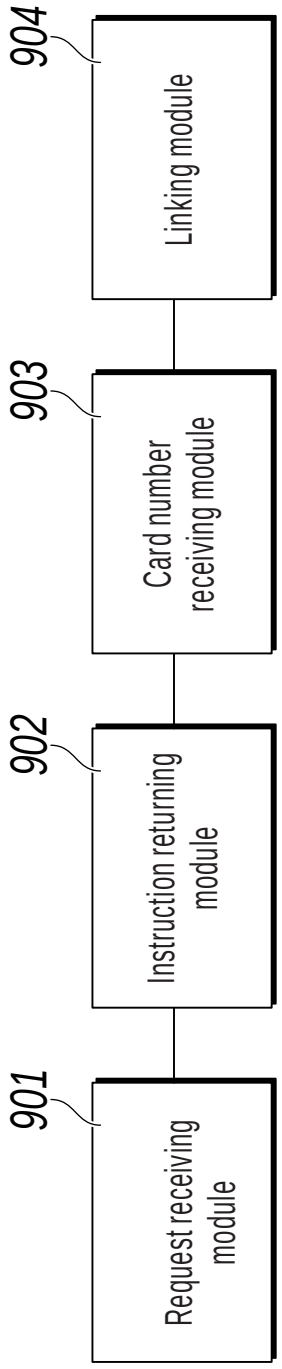
901
Request receiving module
902
Instruction returning module
903
Card number receiving module
904
Linking module

FIG. 9

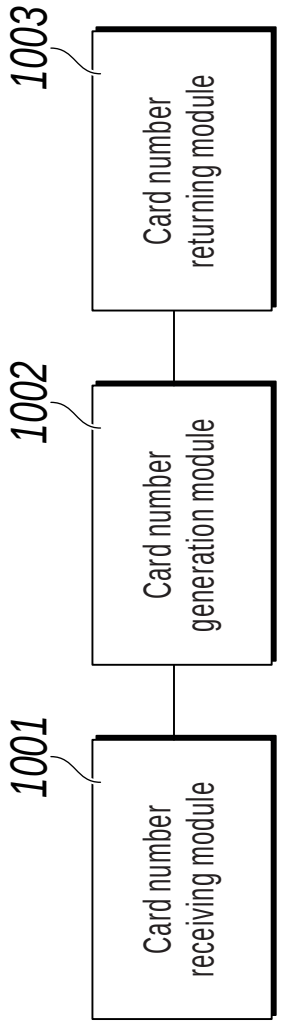
1003
Card number returning module
1002
Card number generation module
1001
Card number receiving module

FIG. 10

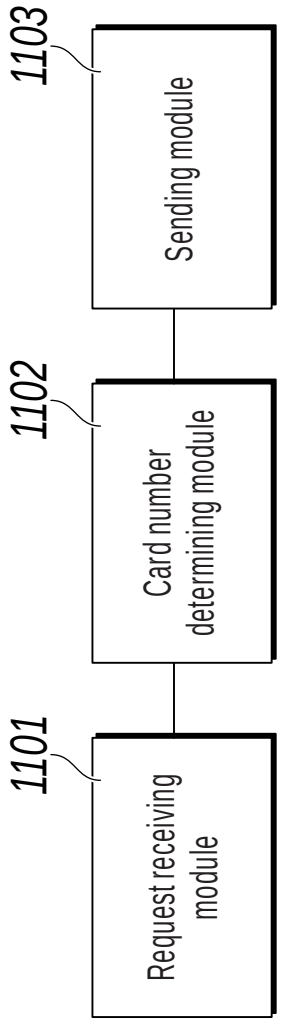
1103
Sending module
1102
Card number determining module
1101
Request receiving module

FIG. 11

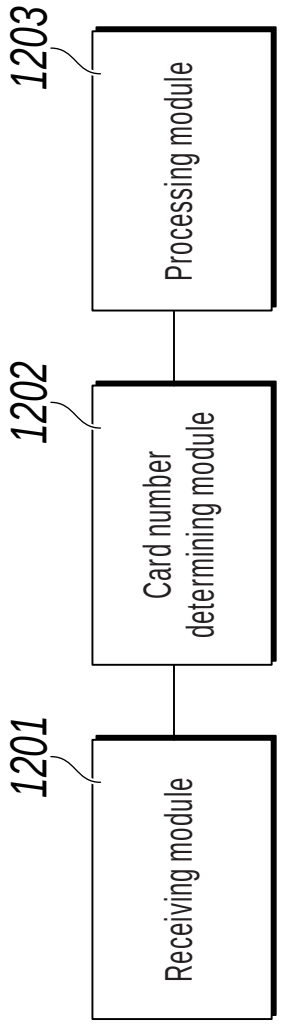
1203
Processing module
1202
Card number determining module
1201
Receiving module

FIG. 12