CLAIMS

1. A transaction processing method, comprising:

receiving a correlation request for correlating an object node to an online social networking group;

initiating a resource acquisition request preset by the online social networking group to the object node;

querying creditable resources of the object node, and verifying whether the creditable resources comprise a target resource required by the resource acquisition request; and

when the verification result is yes, extracting the target resource from the creditable resources of the object node, injecting the target resource extracted from the creditable resources of the object node into a shared resource pool of the online social networking group, and correlating the object node to the online social networking group; wherein after correlation to the online social networking group, the object node is capable of querying the utilization of the shared resource pool.

2. A transaction processing method, comprising:

sending a correlation request to an object node, the correlation request comprising a resource acquisition request preset by an online social networking group;

querying creditable resources of the object node, and verifying whether the creditable resources comprise a target resource required by the resource acquisition request; and

when the verification result is yes, extracting the target resource from the creditable resources of the object node, injecting the target resource extracted from the creditable resources of the object node into a shared resource pool of the online social networking group, and correlating the object node to the online social networking group; wherein after correlation to the online social networking group, the object node is capable of querying the utilization of the shared resource pool.

3. A transaction processing method, comprising:

receiving a correlation request for correlating an object user to an online social networking group;

initiating a payment request preset by the online social networking group to the object user;

querying an available amount of money of an account of the object user, and verifying whether the available amount of money is greater than or equal to a target amount of money required by the payment request; and

when the verification result is yes, extracting the target amount of money from the available amount of money of the account of the object user, injecting the target amount of money extracted from the available amount of money of the account of the object user into a shared account of the online social networking group, and correlating the object user to the online social networking group; wherein after correlation to the online social networking group, the object user is capable of querying the utilization of the shared resource pool.

4. The method of claim 3, wherein

the object user is an instant messaging user;

and

the correlation request and the payment request are transmitted by using instant messages.

5. A transaction processing method, comprising:

sending a correlation request to an object user, the correlation request comprising a payment request preset by an online social networking group;

querying an available amount of money of an account of the object user, and verifying whether the available amount of money is greater than or equal to a target amount of money required by the payment request; and

when the verification result is yes, extracting the target amount of money from the available amount of money of the account of the object user, injecting the target amount of money extracted from the available amount of money of the account of the object user into a shared account of the online social networking group, and correlating the object user to the online social networking group; wherein after correlation to the online social networking group, the object user is capable of querying the utilization of the shared resource pool.

6. The method of claim 5, wherein

the object user is an instant messaging user;

and

the correlation request and the payment request are transmitted by using instant messages.

7. A transaction processing system, comprising:

a receiving unit configured to receive a correlation request for correlating an object node to an online social networking group;

a sending unit configured to initiate a resource acquisition request preset by the online social networking group to the object node;

a verification unit configured to query creditable resources of the object node, and verify whether the creditable resources comprise a target resource required by the resource acquisition request;

a resource combination unit configured to inject the target resource extracted from the creditable resources of the object node into a shared resource pool of the online social networking group; and

a correlation unit configured to, when the verification result is yes, extract the target resource from the creditable resources of the object node, inject the target resource extracted from the creditable resources of the object node into a shared resource pool of the online social networking group, and correlate the object node to the online social networking group; wherein after correlation to the online social networking group, the object node is capable of querying the utilization of the shared resource pool.

8. A transaction processing system, comprising:

a sending unit configured to send a correlation request to an object node, the correlation request comprising a resource acquisition request preset by an online social networking group;

a verification unit configured to query creditable resources of the object node, and verify whether the creditable resources comprise a target resource required by the resource acquisition request;

a resource combination unit configured to inject the target resource extracted from the creditable resources of the object node into a shared resource pool of the online social networking group; and

a correlation unit configured to, when the verification result is yes, extract the target resource from the creditable resources of the object node, inject the target resource extracted from the creditable resources of the object node into a shared resource pool of the online social networking group, and correlate the object node to the online social networking group; wherein after correlation to the online social networking group, the object node is capable of querying the utilization of the shared resource pool.

9. A transaction processing system, comprising:

a receiving unit configured to receive a correlation request for correlating an object user to an online social networking group;

a sending unit configured to initiate a payment request preset by the online social networking group to the object user;

a verification unit configured to query an available amount of money of an account of the object user, and verify whether the available amount of money is greater than or equal to a target amount of money required by the payment request;

a resource combination unit configured to inject the target amount of money extracted from the available amount of money of the account of the object user into a shared account of the online social networking group; and

a correlation unit configured to, when the verification result is yes, extract the target amount of money from the available amount of money of the account of the object user, inject the target amount of money extracted from the available amount of money of the account of the object user into a shared account of the online social networking group, and correlate the object user to the online social networking group; wherein after correlation to the online social networking group, the object user is capable of querying the utilization of the shared resource pool.

10. The system of claim 9, wherein

the object user is an instant messaging user;

and

the correlation request and the payment request are transmitted by using instant messages.

11. A transaction processing system, comprising:

a sending unit configured to send a correlation request to an object user, the correlation request comprising a payment request preset by an online social networking group;

a verification unit configured to query an available amount of money of an account of the object user, and verify whether the available amount of money is greater than or equal to a target amount of money required by the payment request;

a resource combination unit configured to inject the target amount of money extracted from the available amount of money of the account of the object user into a shared account of the online social networking group; and

a correlation unit configured to, when the verification result is yes, extract the target amount of money from the available amount of money of the account of the object user, inject the target amount of money extracted from the available amount of money of the account of the object user into a shared account of the online social networking group, and correlate the object user to the online social networking group; wherein after correlation to the online social networking group, the object user is capable of querying the utilization of the shared resource pool.

12. The system of claim 11, wherein

the object user is an instant messaging user;

and

the correlation request and the payment request are transmitted by using instant messages.