CLAIMS

1. A method for in-vehicle payment, the method comprising:

obtaining a face image of an in-vehicle user and a geographic location of the in-vehicle user at an endpoint of a ride route;

obtaining an image set associated with the geographic location from an image database based on the geographic location, wherein the image set comprises face images of a plurality of users;

comparing the face image of the in-vehicle user with each face image in the image set to recognize an identity of the in-vehicle user;

obtaining a fare deduction account corresponding to the identity of the in-vehicle user; and

performing a password-free deduction of a fare corresponding to a present ride from the fare deduction account.

2. The method according to claim 1, wherein obtaining the geographic location of the in-vehicle user at an endpoint of the ride route comprises:

obtaining a geographic location collected by an application (APP) client software when the in-vehicle user gets on the vehicle, wherein a smart terminal device that the APP client software runs on is disposed inside a vehicle used by the in-vehicle user.

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

obtaining a user attribute feature of the in-vehicle user based on the face image of the in-vehicle user; and

pushing an advertisement corresponding to the user attribute feature to the APP client software.

4. The method according to claim 1, wherein obtaining the geographic location of the in-vehicle user at the endpoint of the ride route comprises:

determining the geographic location of the in-vehicle user based on a location of a network

access point connected to a smart terminal device of the in-vehicle user, wherein the location of the network access point is in a predetermined range around the endpoint of the ride route.

5. The method according to claim 4, wherein the predetermined range defines a diameter of an area around the endpoint of the ride route.

6. The method according to claim 1, further comprising:

obtaining the geographic location of the in-vehicle user at the endpoint of the ride route; and

storing the geographic location in association with the face image of the in-vehicle user.

7. The method according to claim 4, further comprising:

collecting a voiceprint of the in-vehicle user; and

determining whether the in-vehicle user matches the fare deduction account.

8. The method according to claim 1, further comprising:

providing an instruction to rotate a multi-degree-of-freedom clip module securing a camera of a terminal device that collects the face image of the in-vehicle user to optimize image collection.

9. A system for in-vehicle payment, the system comprising a plurality of modules configured to perform the method of any one of claims 1 to 8.