

CLAIMS

1. A method for transferring a resource, the method comprising:

obtaining a face image of a resource transferor, wherein the face image is used to authenticate an identity of the resource transferor;

obtaining resource transfer identification information of the resource transferor, wherein the resource transfer identification information corresponds to a transferor account of the resource transferor;

determining, based on the resource transfer identification information, information about the transferor account and a reference image corresponding to the transferor account;

determining that the face image matches the reference image, wherein determining that the face image matches the reference image comprises applying a depth threshold to exclude images having a depth of field that is less than the depth threshold; and

in response to determining that the face image matches the reference image, transferring a resource of the resource transferor based on the information about the transferor account.

2. The method according to claim 1, wherein after obtaining the face image of the resource transferor, and before obtaining the resource transfer identification information of the resource transferor, the method further comprises:

searching a face recognition permission restricted list for face image information that matches the face image, wherein the face recognition permission restricted list is used to store information about a face image whose face image recognition permission is restricted; and

obtaining the resource transfer identification information of the resource transferor comprises:

in response to determining that the face image information that matches the face image does not exist in the face recognition permission restricted list, obtaining the resource transfer identification information of the resource transferor.

3. The method according to claim 1 or 2, wherein after obtaining the face image of the

resource transferor, and before obtaining the resource transfer identification information of the resource transferor, the method further comprises:

obtaining identification information of a device that collects the face image; and

obtaining the resource transfer identification information of the resource transferor comprises:

in response to determining that the identification information of the device indicates that the device is legal, obtaining the resource transfer identification information of the resource transferor.

4. The method according to claim 3, wherein obtaining the resource transfer identification information of the resource transferor when the identification information of the device indicates that the device is legal comprises:

in response to determining that the identification information of the device indicates that the device is legal, determining an information type of the resource transfer identification information based on the identification information of the device; and

obtaining the resource transfer identification information of the resource transferor based on the information type.

5. The method according to claim 4, wherein determining the information type of the resource transfer identification information based on the identification information of the device comprises:

determining, based on the identification information of the device, a set of hotspot users corresponding to the device, wherein the set of hotspot users comprises user hotspot information associated with the device;

matching the face image of the resource transferor with the user hotspot information; and

in response to determining that the face image of the resource transferor matches the user hotspot information, determining that the resource transfer identification information is first information; otherwise, determining that the resource transfer identification information is second information, wherein security of the second information is higher than security of the first information.

6. The method according to claim 5, wherein

the second information is personal identity information of the resource transferor, received resource transfer verification information, or order information associated with the resource to be transferred, and the first information is a part of the second information; or

the second information is biometric feature information of the resource transferor, and the first information is personal identity information of the resource transferor, received resource transfer verification information, or order information associated with the resource to be transferred.

7. The method according to any one of claim 1, claim 2, or claims 4 to 6, wherein obtaining the face image of the resource transferor comprises:

obtaining the face image of the resource transferor by using a 3D photographing apparatus.

8. The method according to any one of claim 1, claim 2, or claims 4 to 6, wherein the resource transfer identification information comprises one or more types of the following:

the personal identity information of the resource transferor;

the biometric feature information of the resource transferor;

the resource transfer verification information received by the resource transferor; and

the order information associated with the resource to be transferred.

9. The method according to any one of claim 1, claim 2, or claims 4 to 6, wherein determining, based on the resource transfer identification information, the information about the transferor account and the reference image corresponding to the transferor account comprises:

determining, based on the resource transfer identification information, the information about the transferor account corresponding to the resource transfer identification information; and

determining, based on the information about the transferor account, the reference image corresponding to the transferor account.

10. The method according to claim 9, wherein determining, based on the resource transfer identification information, the information about the transferor account corresponding to the resource transfer identification information comprises:

identifying, based on the resource transfer identification information, information about multiple transferor accounts corresponding to the resource transfer identification information; and

determining, based on the information about the transferor account, the reference image corresponding to the transferor account comprises:

in response to determining that the information about the multiple transferor accounts corresponds to the same reference image, determining the reference image as the reference image corresponding to the transferor account.

11. The method according to any one of claim 1, claim 2, claims 4 to 6, or claim 10, wherein after transferring the resource of the resource transferor based on the information about the transferor account, the method further comprises:

storing the face image of the resource transferor as an adjusted reference image corresponding to the transferor account, to match a re-obtained face image of the resource transferor and perform resource transfer again.

12. The method according to any one of claim 1, claim 2, claims 4 to 6, or claim 10, wherein before transferring the resource of the resource transferor based on the information about the transferor account when the face image matches the reference image, the method further comprises:

in response to determining that the information about the transferor account satisfies a predetermined condition, matching the face image with the reference image.

13. The method according to claim 12, wherein the predetermined condition comprises at least one of the following:

a type of the transferor account is an account type that has a permission for face image recognition;

the transferor account is not comprised in an illegal-account list;

a quantity of resource transfer failures of the transferor account does not reach a predetermined value; and

a geographical location state of the transferor account is a normal state.

14. The method according to any one of claim 1, claim 2, claims 4 to 6, claim 10, or claim 13, wherein the resource is a fund, the resource transferor is a payer, the resource transfer identification information is fund payment identification information, and the transferor account is a payer account.

15. An apparatus for transferring a resource, the apparatus comprising a plurality of modules configured to perform the method of any one of claims 1 to 14.