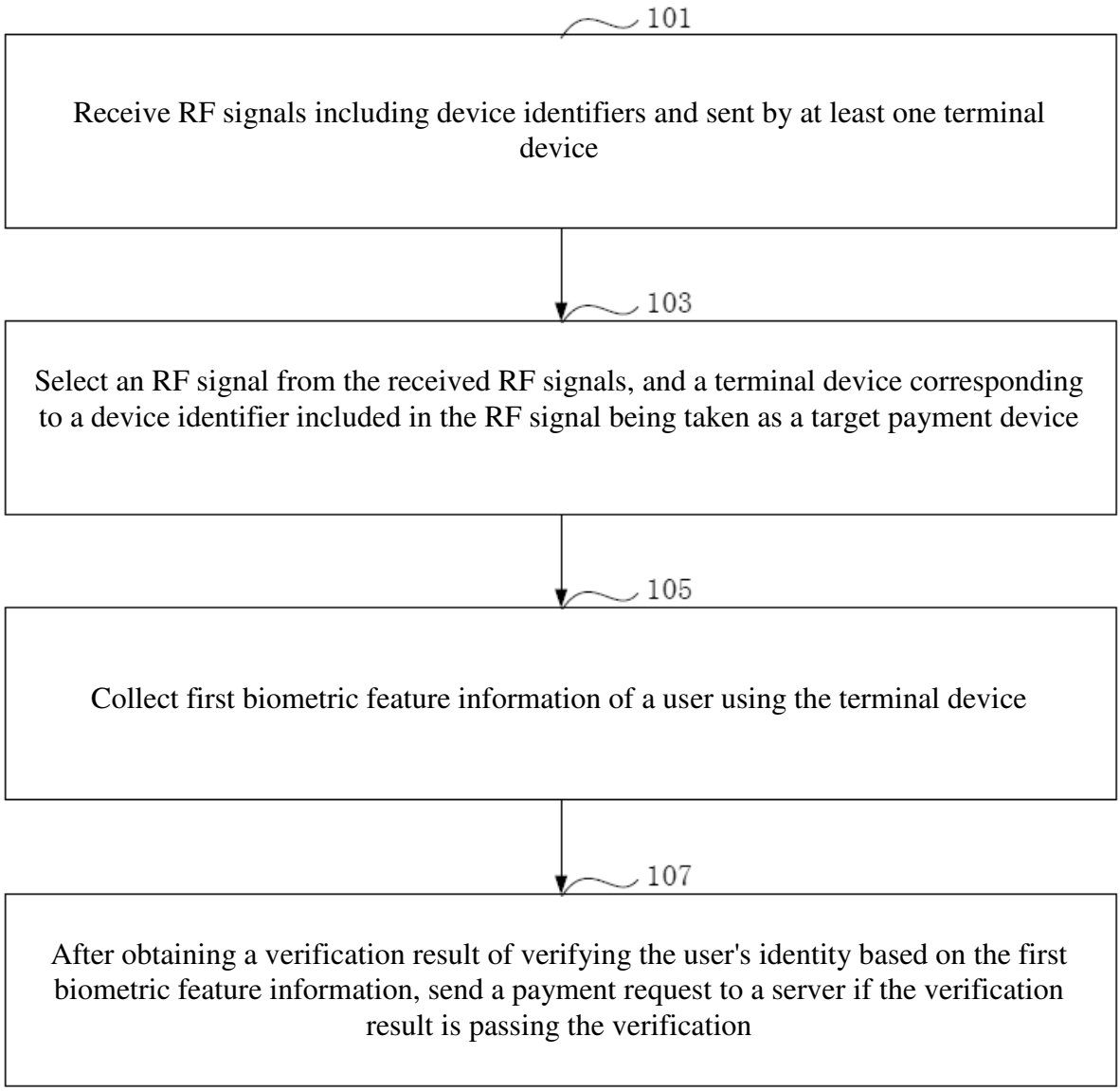

101
Receive RF signals including device identifiers and sent by at least one terminal device
103
Select an RF signal from the received RF signals, and a terminal device corresponding to a device identifier included in the RF signal being taken as a target payment device
105
Collect first biometric feature information of a user using the terminal device
107
After obtaining a verification result of verifying the user's identity based on the first biometric feature information, send a payment request to a server if the verification result is passing the verification

FIG. 1

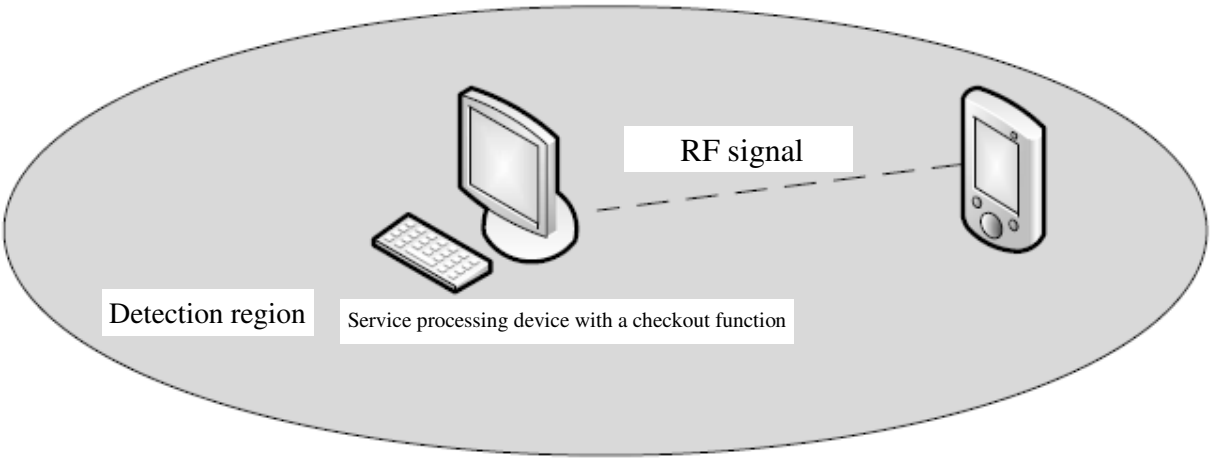

RF signal
Detection region
Service processing device with a checkout function

FIG. 2

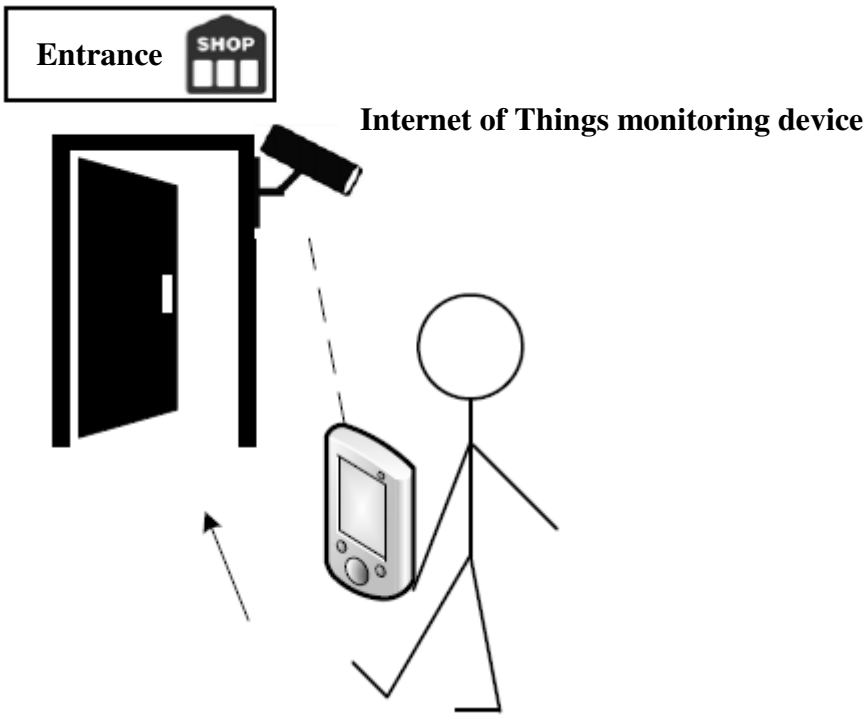

Entrance
SHOP
Internet of Things monitoring device

FIG. 3

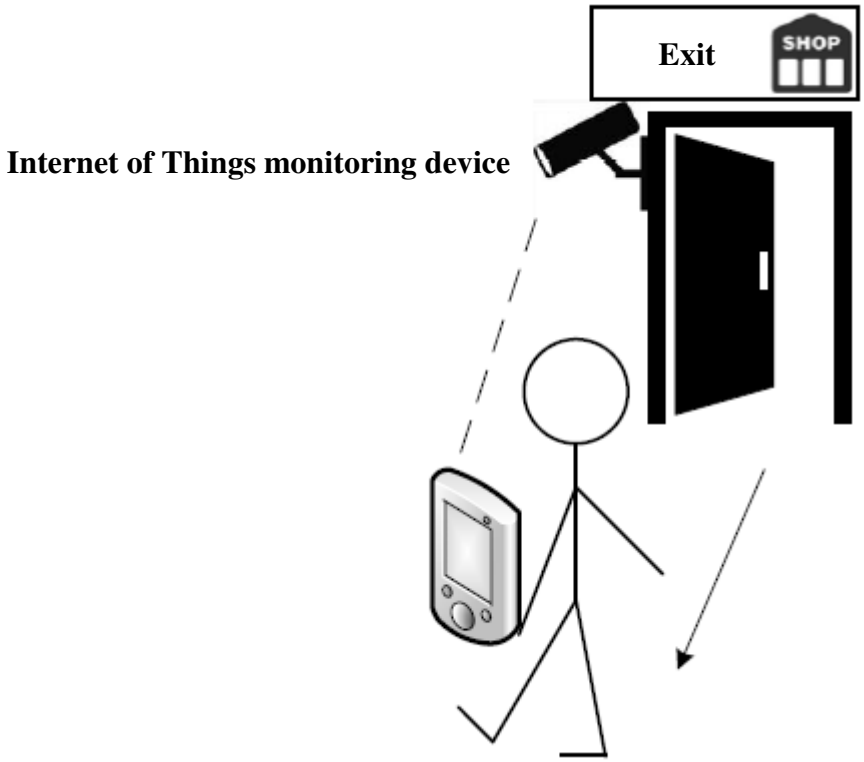

Exit
SHOP
Internet of Things monitoring device

FIG. 4

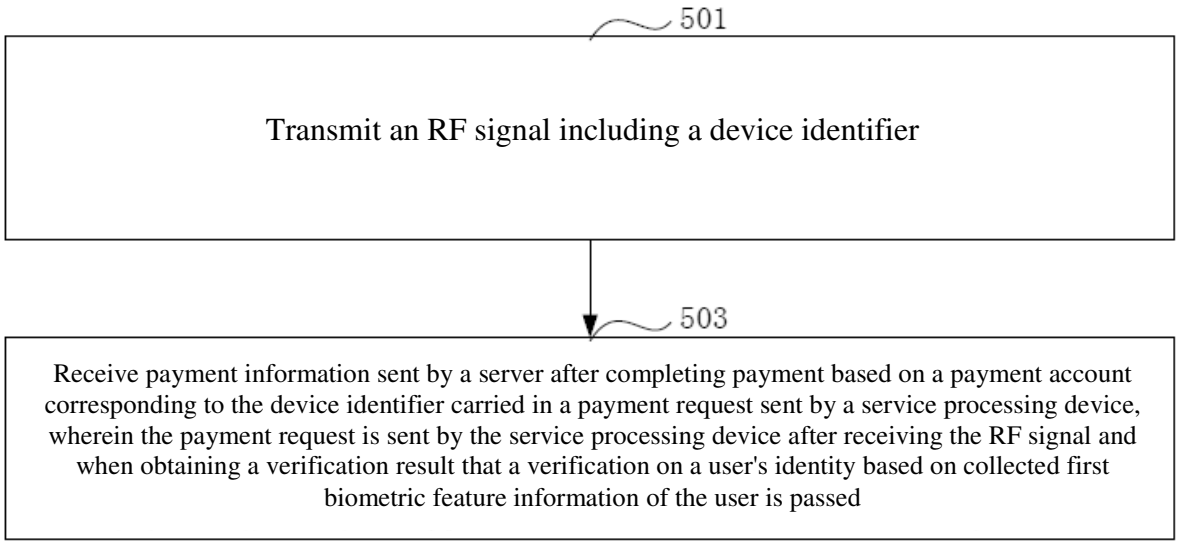

501
Transmit an RF signal including a device identifier
503
Receive payment information sent by a server after completing payment based on a payment account corresponding to the device identifier carried in a payment request sent by a service processing device, wherein the payment request is sent by the service processing device after receiving the RF signal and when obtaining a verification result that a verification on a user's identity based on collected first biometric feature information of the user is passed

FIG. 5

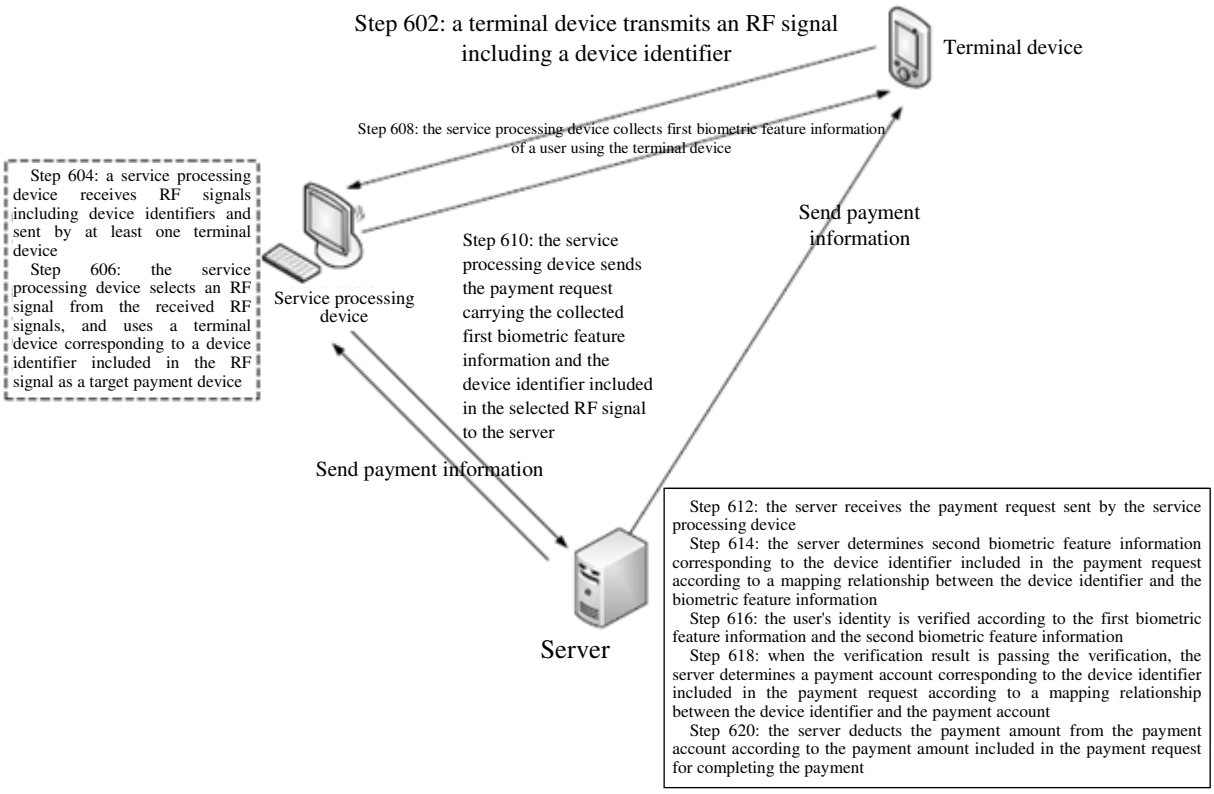

Step 602: a terminal device transmits an RF signal including a device identifier
Terminal device
Step 608: the service processing device collects first biometric feature information of a user using the terminal device
Step 604: a service processing device receives RF signals including device identifiers and sent by at least one terminal device
Step 606: the service processing device selects an RF signal from the received RF signals, and uses a terminal device corresponding to a device identifier included in the RF signal as a target payment device
Service processing device
Step 610: the service processing device sends the payment request carrying the collected first biometric feature information and the device identifier included in the selected RF signal to the server
Send payment information
Send payment information
Server
Step 612: the server receives the payment request sent by the service processing device
Step 614: the server determines second biometric feature information corresponding to the device identifier included in the payment request according to a mapping relationship between the device identifier and the biometric feature information
Step 616: the user's identity is verified according to the first biometric feature information and the second biometric feature information
Step 618: when the verification result is passing the verification, the server determines a payment account corresponding to the device identifier included in the payment request according to a mapping relationship between the device identifier and the payment account
Step 620: the server deducts the payment amount from the payment account according to the payment amount included in the payment request for completing the payment

FIG. 6

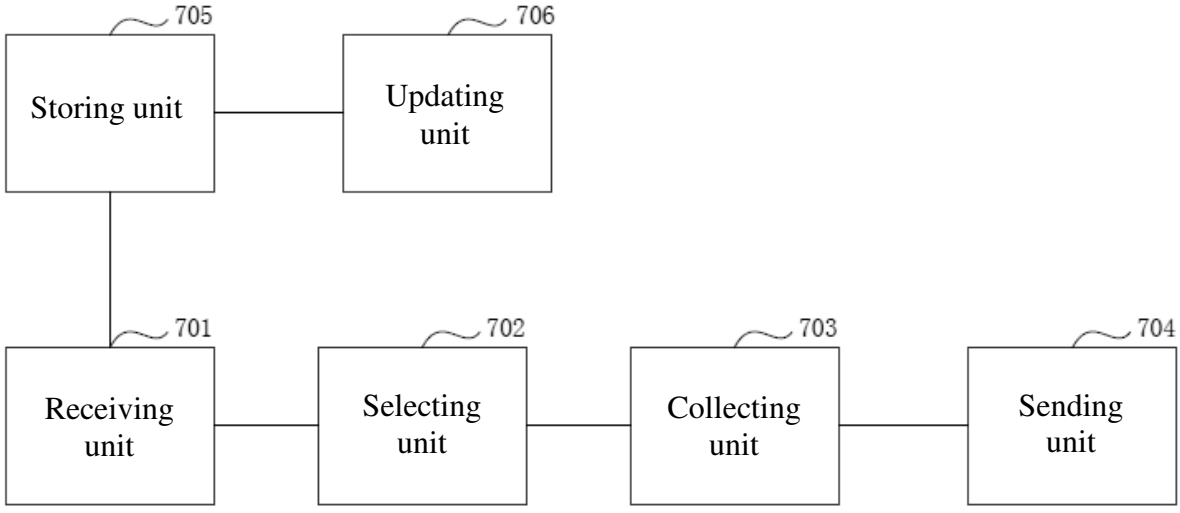

705
Storing unit
706
Updating unit
701
Receiving unit
702
Selecting unit
703
Collecting unit
704
Sending unit

FIG. 7

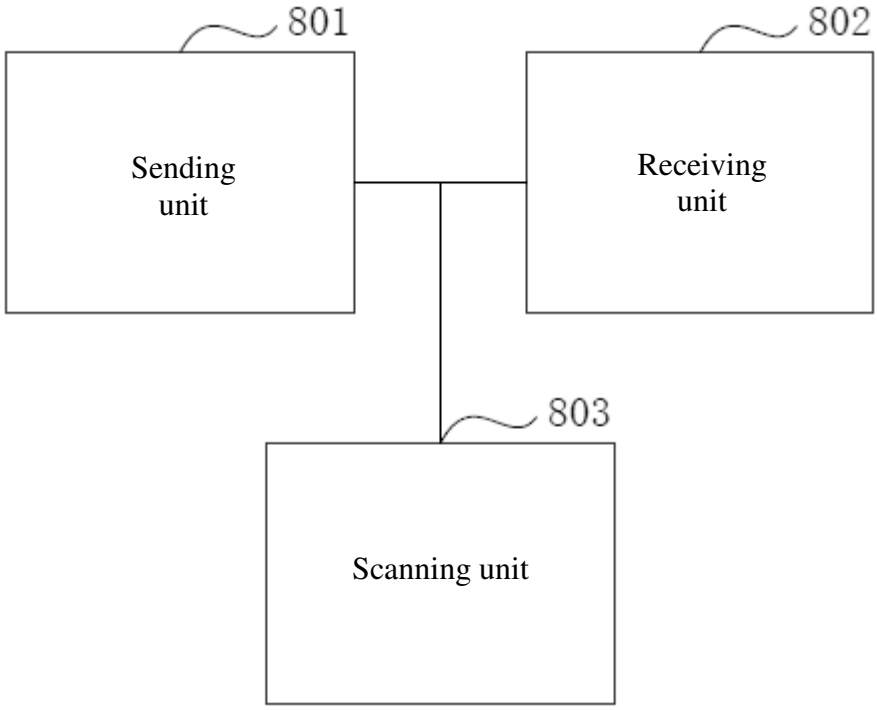

801
802
Sending unit
Receiving unit
803
Scanning unit

FIG. 8

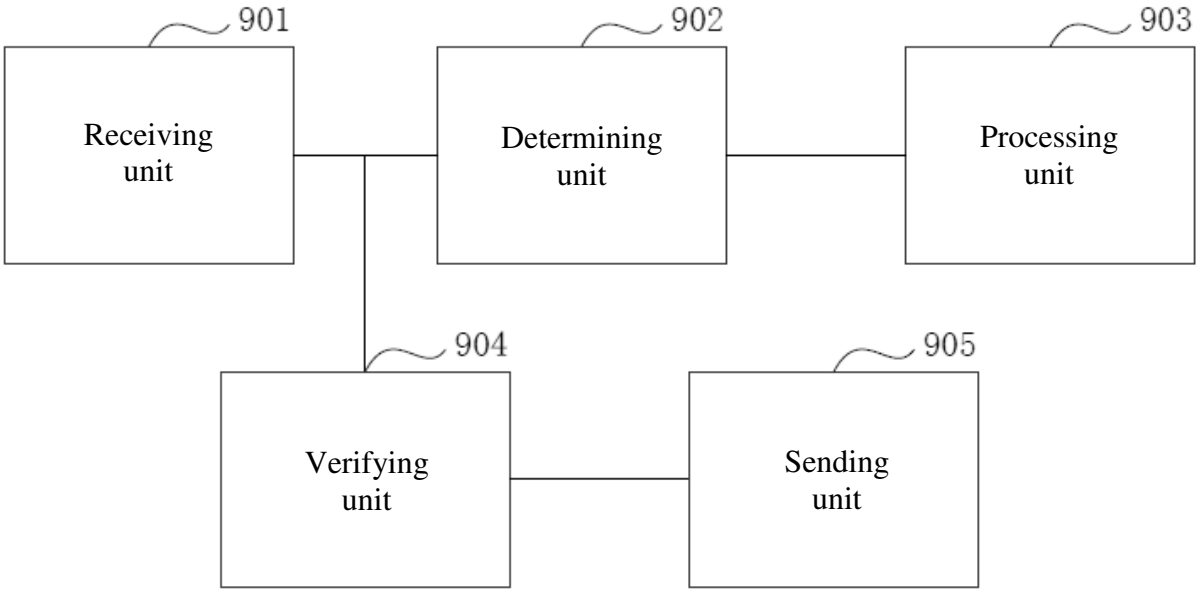

901
902
903
Receiving unit
Determining unit
Processing unit
904
905
Verifying unit
Sending unit

FIG. 9

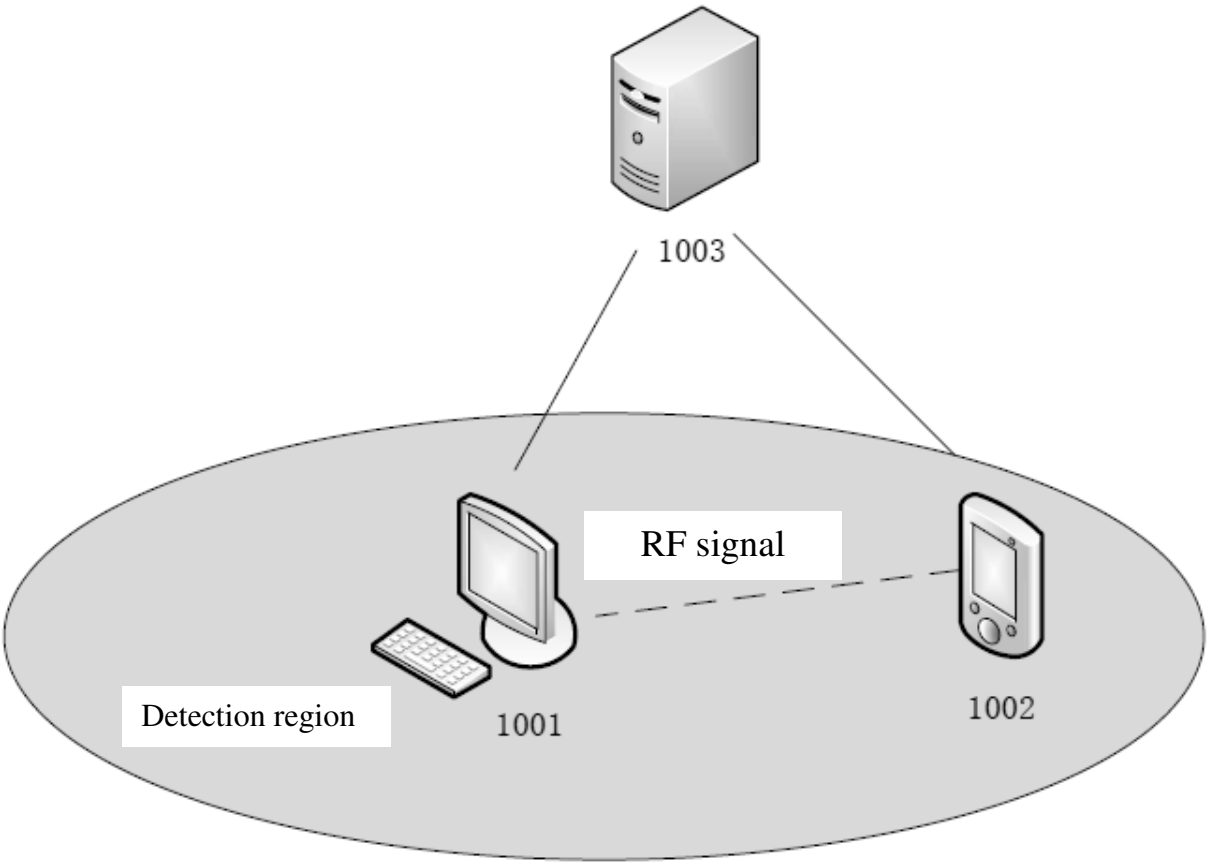


FIG. 10