CLAIMS

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

receiving, using a smart terminal device, a face image of a user and a geographic location of the user;

transmitting, from the smart terminal device to an image database, a request for an image set associated with the geographic location, wherein the request comprises one or more coordinates that correspond to the geographic location;

receiving, on the smart terminal device from the image database in response to the request, an image set associated with the one or more coordinates that correspond to the geographic location, wherein the image set comprises face images of a plurality of users; and

comparing, using the smart terminal device, the face image of the user with face images in the image set to determine an identity of the user.

2. The computer-implemented method according to claim 1, wherein receiving the geographic location of the user comprises:

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

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

retrieving a user attribute feature of the user based on the face image of the user; and

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

4. The computer-implemented method according to claim 1, wherein receiving the geographic location of the user comprises:

determining the geographic location of the user based on a location of a network access

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

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

6. The computer-implemented method according to claim 1, further comprising:
retrieving the geographic location of the user at an endpoint of a ride route of the user; and
storing the geographic location in association with the face image of the user.

7. The computer-implemented method according to claim 4, further comprising:
collecting a voiceprint of the user; and
determining, based on the voiceprint, whether the user matches a fare deduction account.

8. The computer-implemented 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 user to optimize image collection.

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