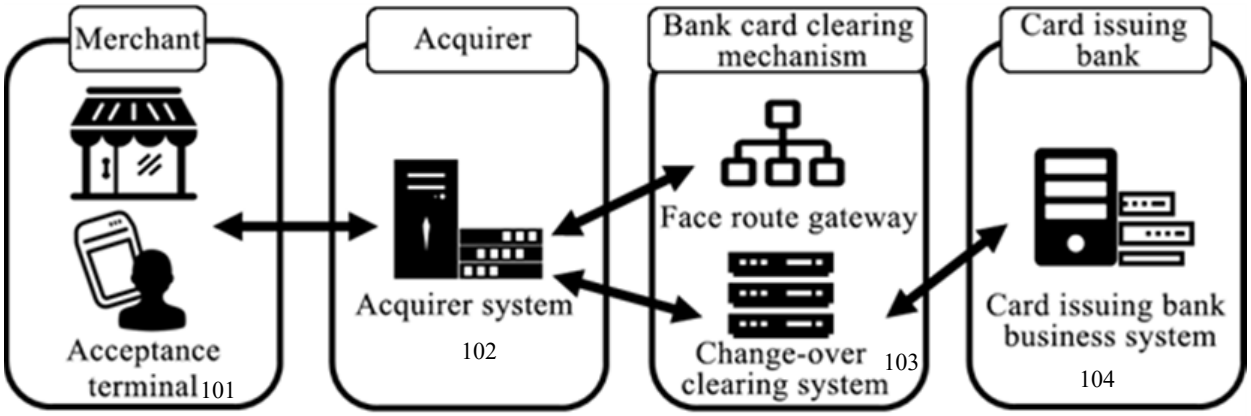
Merchant
Acquirer
Bank card clearing mechanism
Card issuing bank
Face route gateway
Acquirer system
102
Change-over clearing system
103
Card issuing bank business system
104
Acceptance terminal
101

Fig. 1

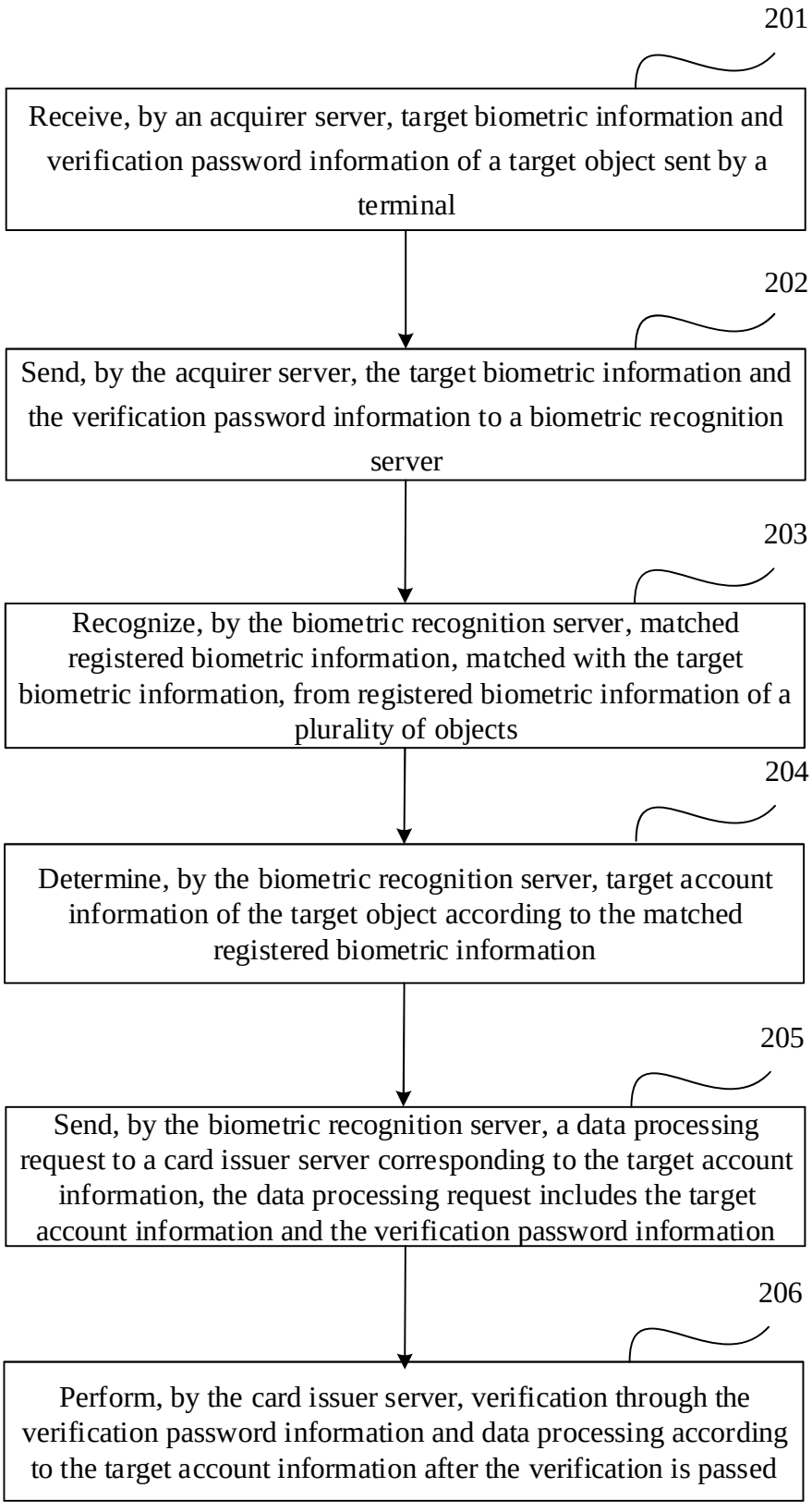
201
Receive, by an acquirer server, target biometric information and verification password information of a target object sent by a terminal
202
Send, by the acquirer server, the target biometric information and the verification password information to a biometric recognition server
203
Recognize, by the biometric recognition server, matched registered biometric information, matched with the target biometric information, from registered biometric information of a plurality of objects
204
Determine, by the biometric recognition server, target account information of the target object according to the matched registered biometric information
205
Send, by the biometric recognition server, a data processing request to a card issuer server corresponding to the target account information, the data processing request includes the target account information and the verification password information
206
Perform, by the card issuer server, verification through the verification password information and data processing according to the target account information after the verification is passed

Fig. 2

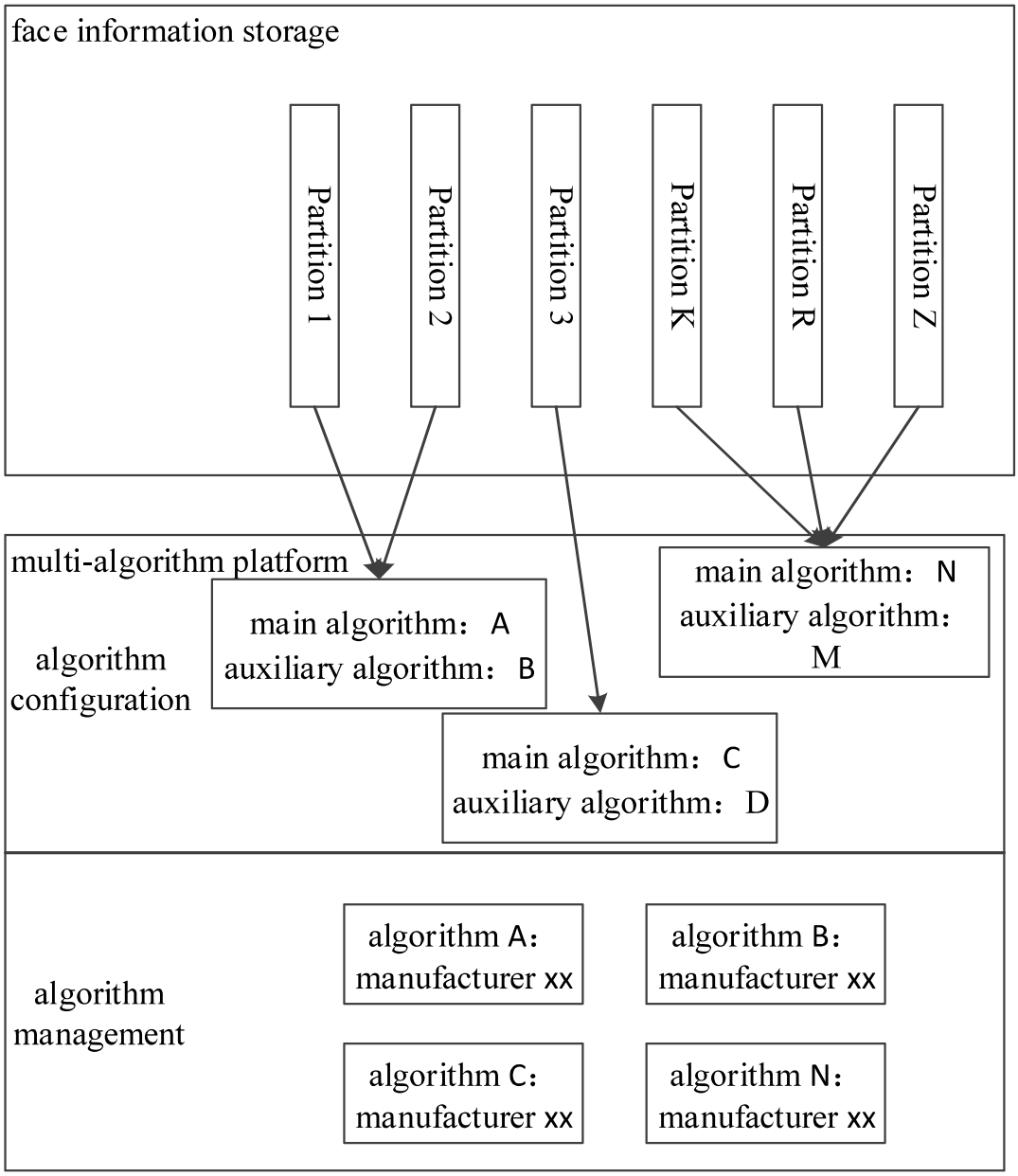
face information storage
Partition 1
Partition 2
Partition 3
Partition K
Partition R
Partition Z
multi-algorithm platform
algorithm configuration
main algorithm：A
auxiliary algorithm：B
main algorithm：N
auxiliary algorithm：M
main algorithm：C
auxiliary algorithm：D
algorithm management
algorithm A：manufacturer xx
algorithm B：manufacturer xx
algorithm C：manufacturer xx
algorithm N：manufacturer xx

Fig. 3

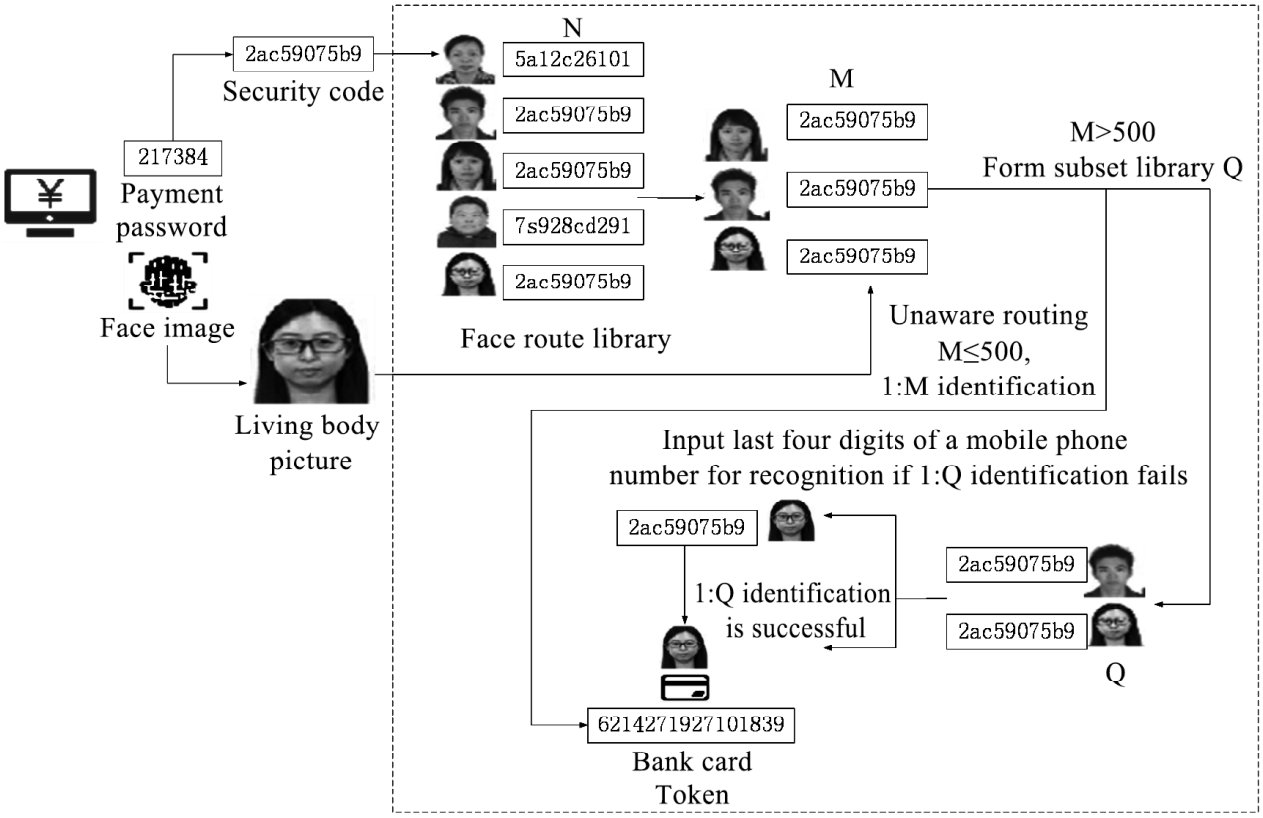
2ac59075b9
Security code
217384
Payment password
Face image
Living body picture
N
5a12c26101
2ac59075b9
2ac59075b9
7s928cd291
2ac59075b9
Face route library
M
2ac59075b9
2ac59075b9
2ac59075b9
M>500
Form subset library Q
Unaware routing
M≤500,
1:M identification
Input last four digits of a mobile phone number for recognition if 1:Q identification fails
2ac59075b9
1:Q identification is successful
2ac59075b9
2ac59075b9
Q
6214271927101839
Bank card Token

Fig. 4

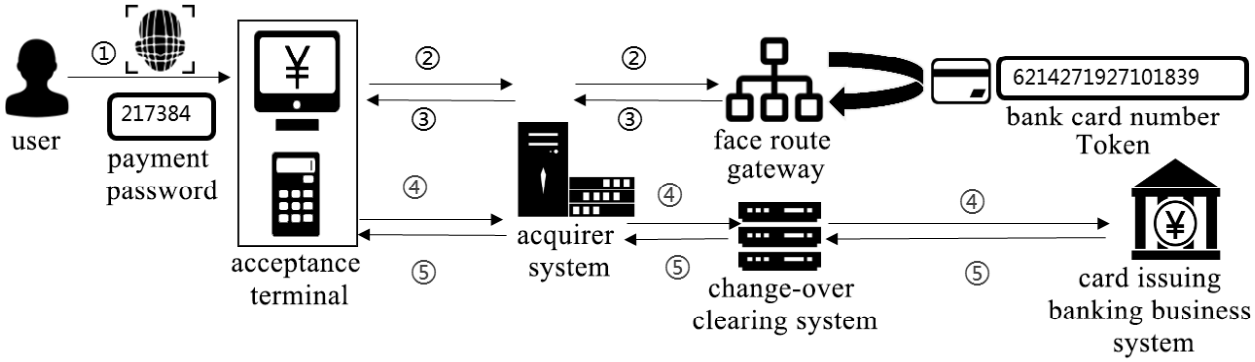
①
user
217384
payment password
acceptance terminal
②
③
④
⑤
acquirer system
face route gateway
change-over clearing system
6214271927101839
bank card number Token
card issuing banking business system

Fig. 5

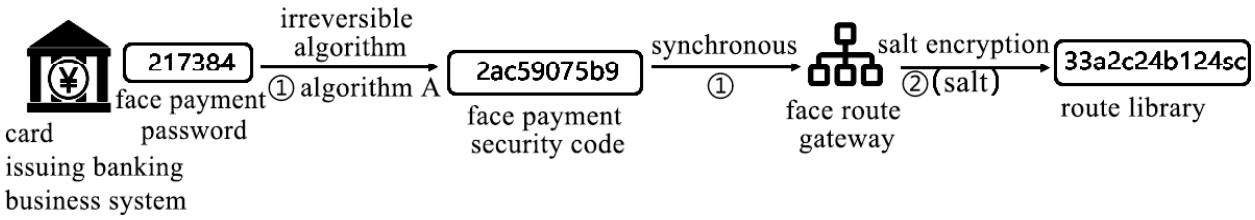
irreversible
algorithm
217384
face payment
password
① algorithm A
2ac59075b9
face payment
security code
synchronous
①
face route
gateway
salt encryption
②(salt)
33a2c24b124sc
route library
card
issuing banking
business system

Fig. 6

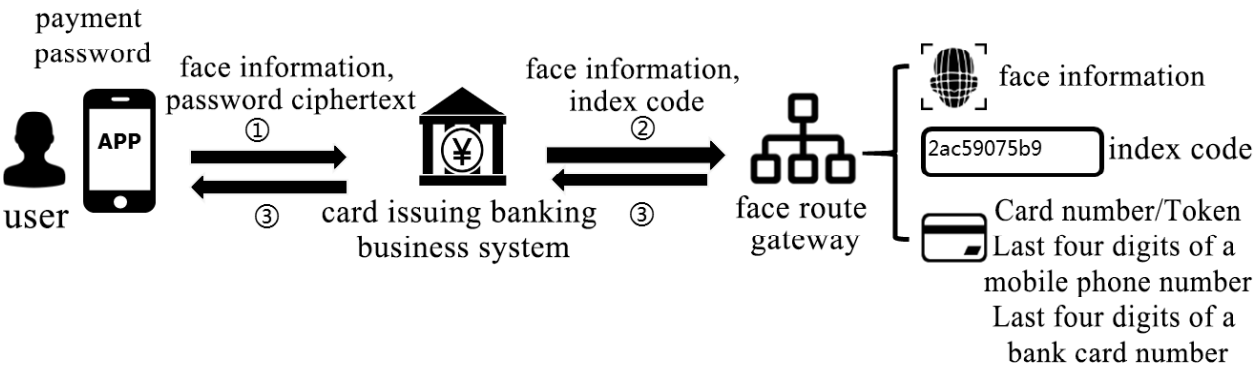
payment
password
APP
user
face information,
password ciphertext
①
③
card issuing banking
business system
face information,
index code
②
③
face route
gateway
face information
2ac59075b9
index code
Card number/Token
Last four digits of a
mobile phone number
Last four digits of a
bank card number

Fig. 7

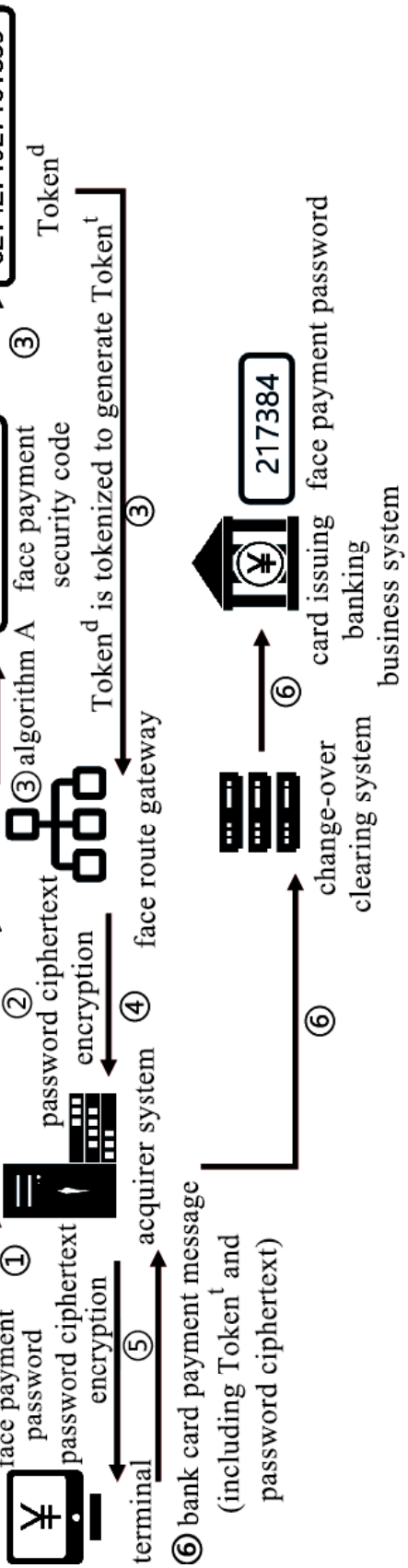
217384
face payment password
password encryption
①
password ciphertext encryption
terminal
⑤
acquirer system
⑥ bank card payment message (including Token^t and password ciphertext)
password ciphertext encryption
②
face route gateway
④
password ciphertext encryption
irreversible operation
③ algorithm A
2ac59075b9
face payment security code
route
③
6214271927101839
Token^d
Token^d is tokenized to generate Token^t
③
⑥
change-over clearing system
card issuing banking business system
217384
face payment password

Fig. 8

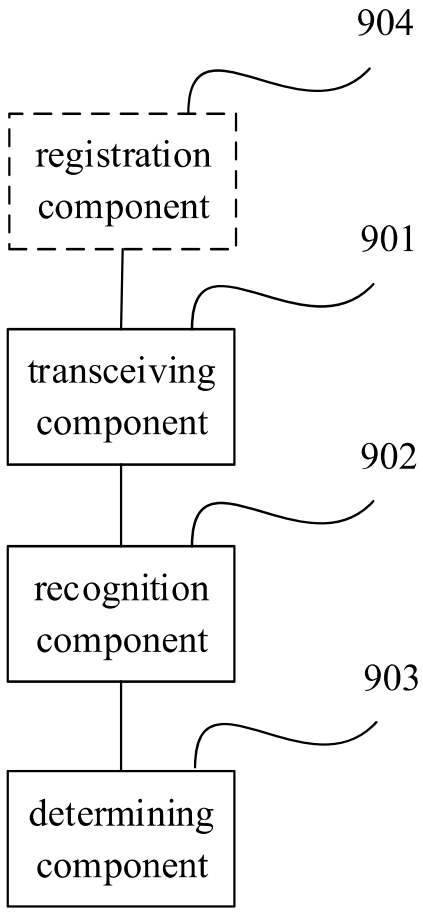
904
registration component
901
transceiving component
902
recognition component
903
determining component

Fig. 9

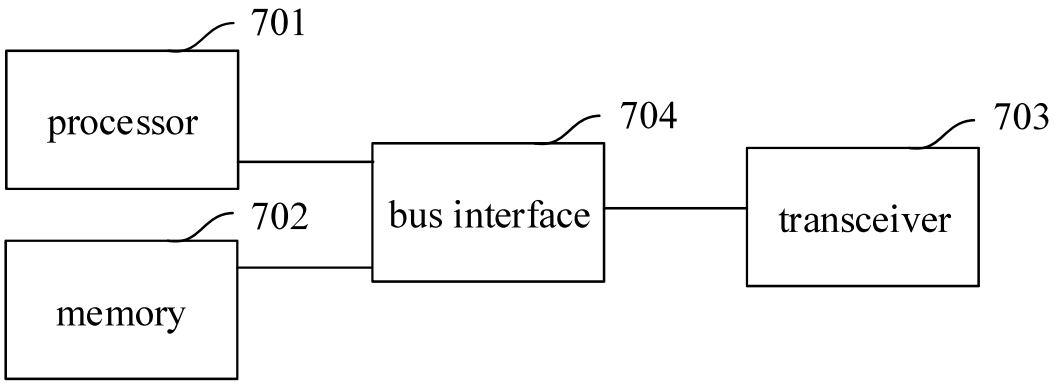
701
processor
704
703
bus interface
transceiver
702
memory

Fig. 10