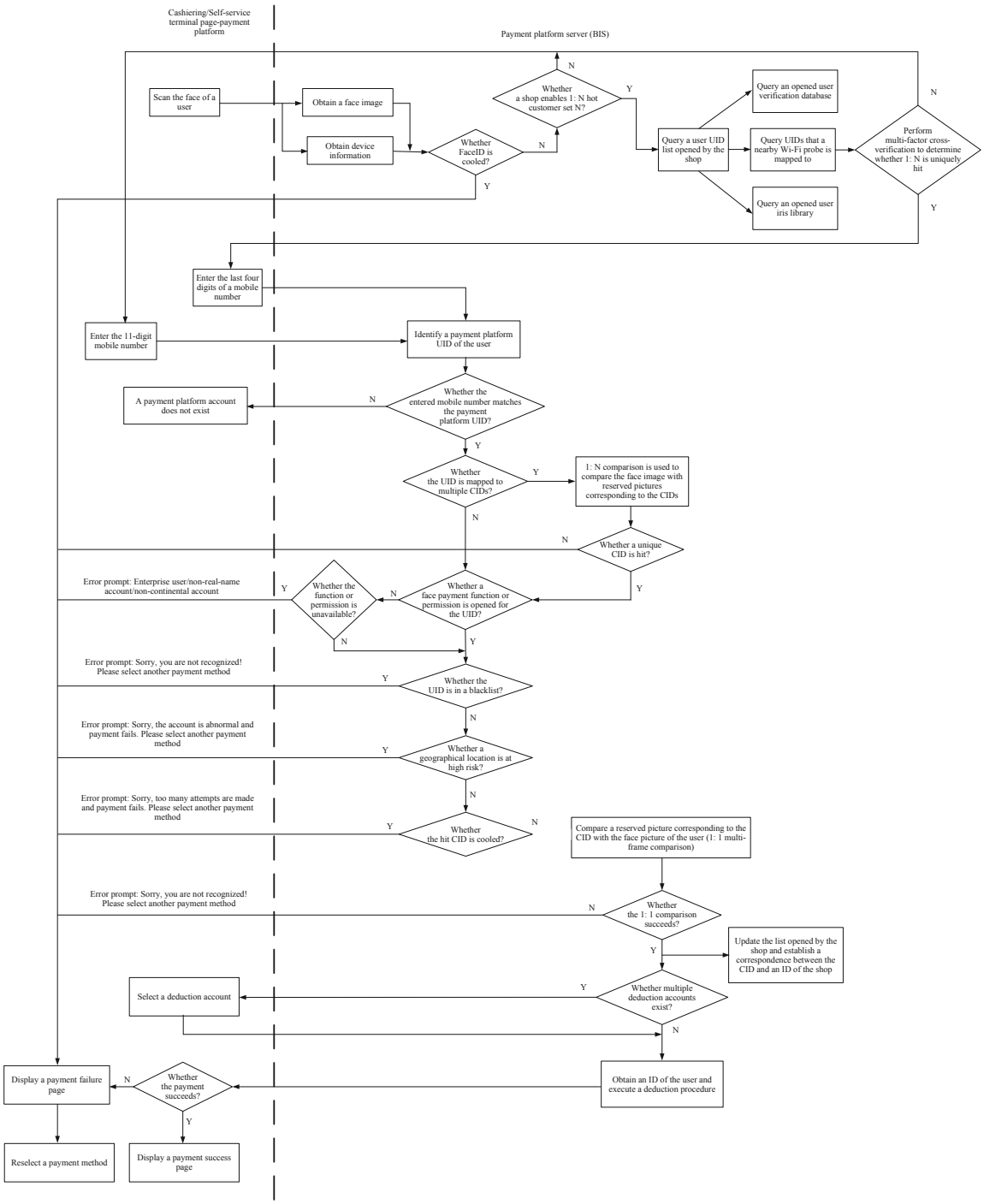
Cashiering/Self-service terminal page-payment platform
Payment platform server (BIS)
Scan the face of a user
Obtain a face image
Obtain device information
Whether FaceID is cooled?
Whether a shop enables 1: N hot customer set N?
Query a user UID list opened by the shop
Query an opened user verification database
Query UIDs that a nearby Wi-Fi probe is mapped to
Query an opened user iris library
Perform multi-factor cross-verification to determine whether 1: N is uniquely hit
Enter the last four digits of a mobile number
Enter the 11-digit mobile number
Identify a payment platform UID of the user
Whether the entered mobile number matches the payment platform UID?
A payment platform account does not exist
Whether the UID is mapped to multiple CIDs?
1: N comparison is used to compare the face image with reserved pictures corresponding to the CIDs
Whether a unique CID is hit?
Whether a face payment function or permission is opened for the UID?
Whether the function or permission is unavailable?
Error prompt: Enterprise user/non-real-name account/non-continental account
Whether the UID is in a blacklist?
Error prompt: Sorry, you are not recognized! Please select another payment method
Whether a geographical location is at high risk?
Error prompt: Sorry, the account is abnormal and payment fails. Please select another payment method
Whether the hit CID is cooled?
Error prompt: Sorry, too many attempts are made and payment fails. Please select another payment method
Compare a reserved picture corresponding to the CID with the face picture of the user (1: 1 multi-frame comparison)
Whether the 1: 1 comparison succeeds?
Update the list opened by the shop and establish a correspondence between the CID and an ID of the shop
Whether multiple deduction accounts exist?
Select a deduction account
Obtain an ID of the user and execute a deduction procedure
Whether the payment succeeds?
Display a payment failure page
Reselect a payment method
Display a payment success page
Y
N

FIG. 5