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ICS 35.240.40
CCS A11

JR

JR/T 0285-2024

Specification for mobile terminal financial security identity authentication based on digital certificate

基于数字证书的移动终端金融安全身份认证规范

(English Translation)

Issued on: January 15, 2024 **Implemented on: January 15, 2024**

Issued by: People's Bank of China

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1 Foreword

JR/T 0285-2024 was issued by People's Bank of China on 15 January 2024 and took effect the same day.

The JR/T prefix marks a recommended standard. It is not law in itself: it becomes binding when a contract names it, when a regulation or a mandatory standard refers to it, or when a producer declares conformity with it.

The document runs to 15 pages in English translation.

2 Scope Preview

This standard specifies the service description, mobile terminal life cycle management, service life cycle management, key management, security and functionality, risk control and operation management requirements for mobile terminal financial security identity authentication based on digital certificates. This standard applies to banking financial institutions, non-bank payment institutions, as well as related terminal manufacturers, electronic certification service providers, etc.

JR/T 0285-2024 falls under ICS 35.240.40, in the field of information technology.

This catalogue holds 93 other JR/T standards in that field.

In this catalogue, JR/T standards carry edition years from 1993 to 2026.

3 About this standard

Sector: Finance Industry Standard (Recommended)

Issued by: People's Bank of China

English translation: about 15 pages (approximate)

4 Related standards

Standards on related subjects:

JR/T 0197-2020 - Financial data security - Guidelines for data security classification

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GB/T 19584-2010 - Specification on magnetic stripe data content and application for bank card

GB/T 12406-2008 - Codes for the representation of currencies and funds

JR/T 0293.2-2025 - Specification for supervision data acquisition of futures companies - Part 2: Asset management

JR/T 0289-2024 - Open source technology applied in financial industry - Terminology

JR/T 0281-2024 - Banking software test environment management speci

5 Classification and status

International classification (ICS): 35.240.40

Chinese Standard Classification (CCS): A 11

Prefix JR/T: recommended standard.

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