Chinastandards.org

ICS 35.240.40

JR

JR/T 0287-2023

Information Disclosure Guidelines for Financial Applications of Artificial Intelligence Algorithms

人工智能算法金融应用信息披露指南

(English Translation)

Issued on: November 8, 2023 **Implemented on: November 8, 2023**

Issued by: People's Bank of China

Preview: page 1 of 4 shown, 15 in the full document. Complete English PDF, instant download:
https://chinastandards.org/standards/jr-t-0287-2023

Chinastandards.org

Table of Contents

[Preview only]
1 Scope
2 Normative references
3 Terms and definitions
3.1 Test aims
3.2 Start criteria
3.3 Relevant requirements of test
4 Data element representation format
5 Category classification of data elements
5.1 Evaluation objectives
5.2 Starting conditions
5.3 Evaluation method
5.4 Evaluation criteria
6 Metadata Directory
6.1 Ledger technology
6.2 Consensus Protocol
6.3 Smart Contract
6.4 Node communication
6.5 Event Distribution
6.6 Key Management
6.7 State Management
6.8 Member Management
6.9 Trading System
7 Security Test Items
7.1 Transaction Throughput Rate
7.2 Querying Throughput Rate
7.3 Transaction synchronization performance
7.4 Deployment efficiency
7.5 Growth rate of ledger data
8 PIN Input Equipment Security Test
8.1 Basic hardware
8.2 Basic software

Preview: page 2 of 4 shown, 15 in the full document. Complete English PDF, instant download:
https://chinastandards.org/standards/jr-t-0287-2023

8.3 Cryptographic Algorithm
8.5 Ledger data
8.8 Identity Management
8.9 Privacy protection
9 Risk Monitoring Test Items

1 Foreword

JR/T 0287-2023 was issued by People's Bank of China on 8 November 2023 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 information disclosure principles, information disclosure forms and information disclosure contents in the application of artificial intelligence algorithms in the financial field. This standard is used by financial institutions to carry out algorithm information disclosure activities in a standardized manner when using artificial intelligence algorithms to provide financial products and services, enhance the interpretability and transparency of artificial intelligence algorithms, and safeguard the legitimate rights and interests of financial consumers.

JR/T 0287-2023 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 Classification and status

International classification (ICS): 35.240.40

Preview: page 3 of 4 shown, 15 in the full document. Complete English PDF, instant download:
https://chinastandards.org/standards/jr-t-0287-2023

Chinastandards.org

Chinese Standard Classification (CCS): A 11

Prefix JR/T: recommended standard.

Preview: page 4 of 4 shown, 15 in the full document. Complete English PDF, instant download:
https://chinastandards.org/standards/jr-t-0287-2023