Chinastandards.org

ICS 35.240.40
CCS A11

JR

JR/T 0323-2024

Digital Finance - Remote audio and video mobile banking technical specifications

数字金融 远程音视频手机银行技术规范

(English Translation)

Issued on: December 11, 2024 **Implemented on: December 11, 2024**

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-0323-2024

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-0323-2024

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 0323-2024 was issued by People's Bank of China on 11 December 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 overall architecture, technical requirements and safety requirements of remote audio and video mobile banking. This standard applies to the research and development, testing and operation of remote audio and video mobile banking of banking financial institutions.

JR/T 0323-2024 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

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

Preview: page 3 of 4 shown, 15 in the full document. Complete English PDF, instant download:
https://chinastandards.org/standards/jr-t-0323-2024

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

JR/T 0331.6-2026 - Business domain data element specification of securities and futures industry - Part 6: Publicly-offered real estate investment trusts

JR/T 0331.1-2026 - Business domain data element specification of securities and futures industry - Part 1: Securities company

JR/T 0324.1-2025 - Specification for bank-insurance communication system interface - Part 1: General requirements

5 Classification and status

International classification (ICS): 35.240.40

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-0323-2024