

ACCOUNT OPENING METHODS, SYSTEMS, AND APPARATUSES

ABSTRACT

Embodiments of this specification provide account opening methods, systems, and apparatuses. The method is applied to a terminal device that includes a trusted execution
5 environment (TEE) and an encryption hardware-based secure element, and includes the following:
when it is detected that a current user initiates an account opening request, obtaining a user public
key of the current user in the TEE, and signing a user public key by using a predetermined
manufacturer private key, to obtain a user certificate; signing, in the secure element by using a
user private key corresponding to the user public key, opening information generated based on
10 device information of the terminal device; generating an opening request in the TEE based on at
least the user certificate and signed opening information; and in the TEE, generating an opening
request packet based on the opening request, and sending the opening request packet to a server
that opens an account, so that the server opens an account for the current user based on the opening
request packet.
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FIG. 2