

ABSTRACT

Embodiments of the present application relate to an identity authentication method and apparatus. The method includes: receiving, by a terminal device, a service request, and collecting first biometric authentication information of a user according to the service request; comparing
5 the first biometric authentication information with preset biometric authentication information, and reading a pre-stored digital signature certificate private key when the comparison shows that the first biometric authentication information and the preset biometric authentication information are consistent; digitally signing the service request according to the digital signature certificate private key, and generating a biometric information verification message; and sending the
10 biometric information verification message to a server, such that the server reads a pre-stored digital signature certificate public key corresponding to the digital signature certificate private key, and the server returns, after verifying and signing the biometric information verification message according to the digital signature certificate public key, authentication result information to the terminal device. Thus, the security and convenience of a payment operation by the user can
15 be improved.