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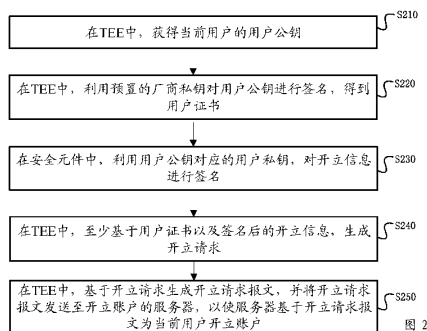
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(54) Title: ACCOUNT OPENING METHOD, SYSTEM, AND APPARATUS

(54) 发明名称: 一种账户的开立方法、系统及装置



- S210 In a TEE, obtain a user public key of the current user
- S220 In the TEE, sign the user public key by using a preset vendor private key to obtain a user certificate
- S230 In a security element, sign opening information by using a user private key corresponding to the user public key
- S240 In the TEE, generate an opening request at least on the basis of the user certificate and the signed opening information
- S250 In the TEE, generate an opening request packet on the basis of the opening request, and send the opening request packet to a server for account opening, so that the server opens an account for the current user on the basis of the opening request packet

(57) Abstract: Embodiments of the present description provide an account opening method, system, and apparatus. The method is applied to a terminal device comprising a trusted execution environment (TEE) and an encryption hardware-based security element, and comprises: when it is detected that the current user initiates an account opening request, in a TEE, obtaining a user public key of the current user, and signing the user public key by using a preset vendor private key to obtain a user certificate; in a security element, signing, by using a user private key corresponding to the user public key, opening information generated on the basis of device information of a terminal device; in the TEE, generating an opening request at least on the basis of the user certificate and the signed opening information; and in the TEE, generating an opening request packet on the basis of the opening request, and sending the opening request packet to a server for account opening, so that the server opens an account for the current user on the basis of the opening request packet.

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本国际公布:

— 包括国际检索报告 (条约第21条(3))。

(57) 摘要: 本说明书实施例提供一种账户的开立方法、系统及装置, 所述方法包括: 应用于包含可信执行环境TEE和基于加密硬件的安全元件的终端设备, 在检测到当前用户发起账户开立请求的情况下, 在TEE中, 获得当前用户的用户公钥, 并利用预置的厂商私钥对用户公钥进行签名, 得到用户证书; 在安全元件中, 利用用户公钥对应的用户私钥, 对基于终端设备的设备信息生成的开立信息进行签名; 在TEE中, 至少基于用户证书以及签名后的开立信息, 生成开立请求; 在TEE中, 基于开立请求生成开立请求报文, 并将开立请求报文发送至开立账户的服务器, 以使服务器基于开立请求报文为当前用户开立账户。