

SECURITY VERIFICATION METHOD BASED ON BIOLOGICAL FEATURE, CLIENT TERMINAL, AND SERVER

Technical Field

5 The present invention relates to the field of identity authentication technologies, and in particular, to a security verification method based on a biological feature, a client terminal, and a server for use in an identity authentication process.

Background

10 A password needs to be input in a traditional password verification process. Every time the password is input, there is a leakage risk, for example, a keylogger Trojan, a physical peep, and the like. Because a fingerprint has such features as high stability, individual uniqueness, and high algorithm accuracy, many devices begin to use a fingerprint verification function in recent years. For example, online payment is implemented through fingerprint verification, which can improve user experience and enhance payment security.

15 In the prior art, in an online fingerprint verification process, a client terminal sends fingerprint data (a fingerprint image or fingerprint characteristic data) of a user to a server terminal. The server terminal compares original fingerprint data of the user with the received fingerprint data, thus completing verification. Because the fingerprint data needs to be transmitted to the server terminal, a risk of leaking the fingerprint data exists in an upload
20 process. The fingerprint data is private data, and therefore the user may not agree to upload the fingerprint data. In addition, leakage of the fingerprint data may cause a reputational risk. Even if the user agrees to upload the fingerprint data, network traffic needs to be consumed during data upload. The server terminal also needs to compare the fingerprint data, thus consuming additional computing resources and storage resources.

25 Summary

Objectives of the present invention are to provide a security verification method based on a biological feature, a client terminal, and a server, so as to avoid the foregoing technical problems

of network traffic consumption and a risk of leaking personal fingerprint data in a verification process in the prior art, and further enhance security.

To achieve the foregoing objectives, the technical solution of the present invention is as follows:

5 A security verification method based on a biological feature is applied to a client terminal in an identity authentication system, where the identity authentication system further includes a server terminal, the client terminal saves an enable record, and the enable record includes a biological feature template ID which is used for biological feature verification and is acquired in a process of enabling the biological feature verification; and the security verification method
10 includes:

 sending an authentication request to the server terminal, and receiving an authentication request reply message returned by the server terminal; and

 receiving a biological feature input by a user, acquiring a biological feature template ID corresponding to the biological feature, comparing the acquired biological feature template ID
15 with the biological feature template ID in the saved enable record, generating an authentication response message including the acquired biological feature template ID if the two biological feature template IDs are consistent, and sending the authentication response message to the server terminal, so that the server terminal receives the authentication response message and performs verification.

20 The process of enabling the biological feature verification includes:

 sending an enable request for enabling the biological feature verification to the server terminal, and receiving an enable request reply message returned by the server terminal;

 receiving the biological feature used for verification and input by the user, acquiring the biological feature template ID corresponding to the biological feature used for verification, and
25 generating and saving the enable record; and

 generating an enable response message including the biological feature template ID, and sending the enable response message to the server terminal, so that the server terminal receives

the enable response message, acquires the biological feature template ID included in the message, and generates and saves a user record.

Further, the server terminal signs the authentication request reply message or the enable request reply message by using an agreed first private key, and after the client terminal receives

5 the authentication request reply message, the method further includes:

verifying the received authentication request reply message by using an agreed first public key, where a subsequent response is made only when the verification succeeds, otherwise an error is reported; and

after the client terminal receives the enable request reply message, the method further
10 includes:

verifying the received enable request reply message by using the agreed first public key, where a subsequent response is made only when the verification succeeds, otherwise an error is reported.

This step can further strengthen security in the enable process, and avoid counterfeiting of the
15 enable process.

Further, the enable request reply message carries a challenge value, and the process of enabling the biological feature verification further includes:

generating a user public and private key pair including a user private key and a user public key, and saving the user private key; and

20 selecting a signature algorithm according to the challenge value in the enable request reply message, and signing the generated enable response message by using the selected signature algorithm and an agreed second private key and then sending the signed enable response message to the server terminal, where the enable response message includes the user public key, so that the server terminal receives the enable response message and verifies the enable response
25 message by using the agreed second public key, the user public key being saved in the server terminal.

Further, the authentication request reply message carries a challenge value, and the security

verification method further includes:

selecting a signature algorithm according to the challenge value, and signing the authentication response message by using the selected signature algorithm and the user private key, so that the server terminal also selects a signature algorithm according to the challenge value after receiving the authentication response message and verifies the authentication response message by using the signature algorithm and the user public key.

A user key pair is generated in the process of enabling biological feature verification, and in the authentication process, verification is performed by using the selected signature algorithm and the user key pair, thus strengthening security and avoiding a replay attack from a counterfeit message.

Further, the enable request reply message further includes a user ID, and after the client terminal receives the enable request reply message, the method further includes:

saving the user ID in the enable record, where the enable response message generated by the client terminal further includes the user ID, so that after receiving the enable response message, the server terminal acquires the user ID therein and saves the user ID in the user record.

The enable response message further includes a client terminal device ID, so that after receiving the enable request reply message, the server terminal acquires the device ID therein and saves the device ID in the user record.

The authentication request reply message further includes the user ID, and after the receiving a biological feature input by a user and acquiring a biological feature template ID corresponding to the biological feature, the method further includes:

searching for a corresponding enable record according to the user ID, so as to compare the acquired biological feature template ID with the biological feature template ID in the found enable record, where

the authentication response message generated by the client terminal further includes the user ID, so that after receiving the authentication response message, the server terminal acquires the user ID therein and searches for the corresponding user record according to the user ID.

The authentication response message further includes the client terminal device ID, so that after receiving the authentication response message, the server terminal acquires the device ID therein and searches for the corresponding user record according to the device ID.

By using the foregoing steps, a situation in which one terminal device supports multiple users or one user has multiple terminal devices can be supported. A corresponding enable record or a user record is searched for according to a user ID or a device ID, so as to carry out comparison and verification.

The present invention further provides a security verification method based on a biological feature. The method is applied to a server terminal in an identity authentication system, where the identity authentication system further includes a client terminal, the server terminal saves a user record, and the user record includes a biological feature template ID which is used for biological feature verification and is acquired in a process of enabling the biological feature verification. The security verification method includes:

receiving an authentication request from the client terminal, and sending an authentication request reply message to the client terminal;

receiving an authentication response message from the client terminal, where the authentication response message includes a biological feature template ID; and

performing verification by comparing the biological feature template ID in the authentication response message with the biological feature template ID in the saved user record, where the verification succeeds if the two biological feature template IDs are consistent, otherwise an error is reported.

The process of enabling the biological feature verification includes:

receiving an enable request for enabling the biological feature verification from the client terminal, and sending an enable request reply message to the client terminal, so that the client terminal acquires, according to a biological feature used for verification and input by a user, a biological feature template ID corresponding to the biological feature used for verification, and generates and saves an enable record; and

receiving an enable response message from the client terminal, acquiring the biological feature template ID included in the enable response message, and generating and saving the user record.

Further, the security verification method further includes:

- 5 signing the authentication request reply message or the enable request reply message by using an agreed first private key, so that the client terminal verifies the received authentication request reply message by using an agreed first public key, where a subsequent response is made only when the verification succeeds, otherwise an error is reported; or the client terminal verifies the received enable request reply message by using an agreed first public key, where a subsequent
- 10 response is made only when the verification succeeds, otherwise an error is reported. This step can further strengthen security in the enable process and avoid counterfeiting of the enable process.

Further, the enable request reply message carries a challenge value; the client terminal generates a user public and private key pair including a user private key and a user public key

15 and saves the user private key; and the process of enabling the biological feature verification further includes:

- receiving the enable response message signed by the client terminal by using a selected signature algorithm and an agreed second private key, where the signature algorithm is selected by the client terminal according to the challenge value in the enable request reply message, and
- 20 the enable response message includes a user public key; and also selecting a signature algorithm according to the challenge value, and verifying the enable response message by using a second public key, the user public key being saved in the server terminal.

Further, the security verification method further includes:

- receiving the authentication response message signed by the client terminal by using a
- 25 selected signature algorithm and the user private key, where the signature algorithm is selected by the client terminal according to the challenge value in the authentication request reply message; and also selecting a signature algorithm according to the challenge value, and verifying

a signature on the authentication response message by using the signature algorithm and the user public key.

A user key pair is generated in the process of enabling biological feature verification, and in the authentication process, verification is performed by using the selected signature algorithm and the user key pair, thus strengthening security and avoiding a replay attack from a counterfeit message.

Further, the enable request reply message further includes a user ID, so that the client terminal saves the user ID in the enable record after receiving the enable request reply message; the enable response message generated by the client terminal further includes the user ID; and after the server terminal receives the enable response message, the method further includes:

acquiring the user ID from the enable response message, and saving the user ID in the user record.

The enable response message further includes a client terminal device ID, and after the server terminal receives the enable response message, the method further includes:

acquiring the device ID from the enable response message, and saving the device ID in the user record.

The authentication request reply message further includes the user ID, so that the client terminal searches for the corresponding enable record according to the user ID, and compares the acquired biological feature template ID with the biological feature template ID in the found enable record; the authentication response message generated by the client terminal further includes the user ID; and after the server terminal receives the authentication response message, the method further includes:

acquiring the user ID from the authentication response message, and searching for the corresponding user record according to the user ID.

The authentication response message further includes the client terminal device ID, and after the server terminal receives the authentication response message, the method further includes:

acquiring the device ID from the authentication response message, and searching for the

corresponding user record according to the device ID.

The present invention further provides a client terminal, which is applied to an identity authentication system, where the identity authentication system further includes a server terminal, the client terminal saves an enable record, and the enable record includes a biological feature template ID which is used for biological feature verification and is acquired in a process of enabling the biological feature verification; and the client terminal includes:

a request module configured to send an authentication request to the server terminal, and receive an authentication request reply message returned by the server terminal; and

a response module configured to receive a biological feature input by a user, acquire a biological feature template ID corresponding to the biological feature, compare the acquired biological feature template ID with the biological feature template ID in the saved enable record, generate an authentication response message including the acquired biological feature template ID if the two biological feature template IDs are consistent, and send the authentication response message to the server terminal, so that the server terminal receives the authentication response message and performs verification.

Further, the request module is further configured to send an enable request for enabling the biological feature verification to the server terminal, and receive an enable request reply message returned by the server terminal; the response module is further configured to receive the biological feature used for verification and input by the user, acquire the biological feature template ID corresponding to the biological feature used for verification, generate and save the enable record, generate an enable response message including the biological feature template ID, and send the enable response message to the server terminal, so that the server terminal receives the enable response message, acquires the biological feature template ID included in the message, and generates and saves a user record.

Further, the server terminal signs the authentication request reply message or the enable request reply message by using an agreed first private key, and after receiving the authentication request reply message, the request module is further configured to verify the received

authentication request reply message by using an agreed first public key, where a subsequent response is made only when the verification succeeds, otherwise an error is reported; and after receiving the enable request reply message, the request module is further configured to verify the received enable request reply message by using the agreed first public key, where a subsequent
5 response is made only when the verification succeeds, otherwise an error is reported.

In the present invention, the enable request reply message carries a challenge value, and the response module is further configured to generate a user public and private key pair including a user private key and a user public key, and save the user private key; and select a signature algorithm according to the challenge value in the enable request reply message, and sign the
10 generated enable response message by using the selected signature algorithm and an agreed second private key and then send the signed enable response message to the server terminal, where the enable response message includes the user public key, so that the server terminal receives the enable response message and verifies the enable response message by using the agreed second public key, the user public key being saved in the server terminal.

Further, the authentication request reply message carries a challenge value, and the response
15 module is further configured to select a signature algorithm according to the challenge value, and sign the authentication response message by using the selected signature algorithm and the user private key, so that the server terminal also selects a signature algorithm according to the challenge value after receiving the authentication response message and verifies the
20 authentication response message by using the signature algorithm and the user public key.

The present invention further provides a server which is applied to an identity authentication system, where the identity authentication system further includes a client terminal, the server saves a user record, and the user record includes a biological feature template ID which is used for biological feature verification and is acquired in a process of enabling the biological feature
25 verification; and the server includes:

a reply module configured to receive an authentication request from the client terminal, and send an authentication request reply message to the client terminal; and

a verification module configured to receive an authentication response message from the client terminal, where the authentication response message includes a biological feature template ID; and perform verification by comparing the biological feature template ID in the authentication response message with the biological feature template ID in the saved user record, where the verification succeeds if the two biological feature template IDs are consistent, otherwise an error is reported.

Further, the reply module is further configured to receive an enable request for enabling the biological feature verification from the client terminal, and send an enable request reply message to the client terminal, so that the client terminal acquires, according to a biological feature used for verification and input by a user, a biological feature template ID corresponding to the biological feature used for verification, and generates and saves an enable record; and the verification module is further configured to receive an enable response message from the client terminal, acquire the biological feature template ID included in the enable response message, and generate and save the user record.

Further, the reply module is further configured to sign the authentication request reply message or the enable request reply message by using an agreed first private key, so that the client terminal verifies the received authentication request reply message by using an agreed first public key, where a subsequent response is made only when the verification succeeds, otherwise an error is reported; or the client terminal verifies the received enable request reply message by using an agreed first public key, where a subsequent response is made only when the verification succeeds, otherwise an error is reported.

In the present invention, the enable request reply message carries a challenge value; the client terminal generates a user public and private key pair including a user private key and a user public key and saves the user private key; and the verification module is further configured to receive the enable response message signed by the client terminal by using a selected signature algorithm and an agreed second private key, where the signature algorithm is selected by the client terminal according to the challenge value in the enable request reply message, and the

enable response message includes a user public key; and also select a signature algorithm according to the challenge value, verify the enable response message by using a second public key, and save the user public key.

Further, the verification module is further configured to receive the authentication response message signed by the client terminal by using a selected signature algorithm and the user private key, where the signature algorithm is selected by the client terminal according to the challenge value in the authentication request reply message; and also select a signature algorithm according to the challenge value and verify the signature on the authentication response message by using the signature algorithm and the user public key.

A security verification method based on a biological feature, a client terminal, and a server of the present invention implement that the client terminal performs fingerprint verification, fingerprint template storage, and a verification process in a trusted execution environment (TEE). Such an implementation is completely isolated from common hardware, thus avoiding a privacy leakage risk. Further, network traffic is reduced in a fingerprint data transmission process. In addition, the server terminal only compares fingerprint template IDs, thus decreasing computation overheads and storage overheads of the server terminal. A specific fingerprint template is bound when fingerprint verification is enabled. A new fingerprint template added after the verification is enabled cannot be used for verification, thus enhancing security. By using a selected signature algorithm, the security is further strengthened in the verification process, and a network attack from a counterfeit message is avoided.

Brief Description of the Drawings

FIG. 1 is a flowchart of a process of enabling biological feature verification according to the present invention;

FIG. 2 is a flowchart of a security verification method based on a biological feature according to the present invention;

FIG. 3 is a schematic structural diagram of a client terminal according to the present invention; and

FIG. 4 is a schematic structural diagram of a server according to the present invention.

Detailed Description

The technical solution of the present invention is further described in detail below with reference to the accompanying drawings and the embodiments, and the following embodiments

5 do not impose a limitation on the present invention.

For verification based on a biological feature, it is increasingly common to perform identity authentication by technical means such as fingerprint recognition, voice recognition, face recognition, and iris recognition. Such biological feature verification is widely applied, for example, in an access control system or Internet payment. This embodiment uses fingerprint
10 verification in Internet payment as an example to describe in detail a security verification method based on a biological feature according to the present invention.

Different from online fingerprint verification, the fingerprint verification in Internet payment of this embodiment completes fingerprint comparison at a client terminal of a user, and further verifies a result at a server terminal. Such dual protection ensures effectiveness of fingerprint
15 verification. The client terminal in this embodiment is generally an application program, and is installed on a mobile terminal, a computer, or another intelligent device of the user. Some client terminals are directly webpage-combined fingerprint scanning terminals which are provided by service providers.

A fingerprint verification method of this embodiment includes a fingerprint verification
20 enabling process and a verification process, which are separately described below.

Embodiment 1: Fingerprint verification enabling process

For fingerprint verification in Internet payment, a fingerprint verification function needs to be first enabled. As shown in FIG. 1, the process includes the following steps:

① A client terminal sends an enable request for enabling fingerprint verification to a server
25 terminal.

When enabling the fingerprint verification function, a user first initiates the enable request to

the server terminal.

② After receiving the enable request for enabling fingerprint verification, the server terminal sends an enable request reply message to the client terminal.

③ After receiving the enable request reply message, the client terminal receives a fingerprint
5 image used for verification and input by the user, and acquires a fingerprint template ID corresponding to the fingerprint image used for verification.

Before the fingerprint verification is enabled, a client terminal device of the user stores multiple fingerprint templates entered by the user. The fingerprint template is a fingerprint feature extracted from a fingerprint image. When the fingerprint verification function is enabled,
10 the user inputs, to the client terminal, a fingerprint image of a finger for fingerprint verification. For example, the user puts the finger on a fingerprint scanning device. The fingerprint image is acquired, and a fingerprint feature is extracted. Then, the fingerprint feature is compared with the fingerprint templates stored in the client terminal, to acquire a corresponding fingerprint template ID.

15 If the client terminal device of the user does not store any fingerprint template of the user before the fingerprint verification is enabled, the fingerprint image used by the user for fingerprint verification may also be entered directly herein, to generate a fingerprint template and a fingerprint template ID, and acquire the fingerprint template ID.

④ The client terminal saves an enable record, where the enable record includes the
20 fingerprint template ID.

The enable record is a record saved in the client terminal device, and includes a fingerprint template ID used by the user for fingerprint verification during enabling of the fingerprint verification. The fingerprint template ID is compared with an input fingerprint template ID in a subsequent fingerprint verification step, to judge whether the input fingerprint template ID is
25 consistent with the original fingerprint template ID used during enabling of the verification. That is, only the fingerprint template ID input during enabling of the verification can be used in the

subsequent verification. The fingerprint template ID used for verification cannot be modified by cracking a power-on password of the user. Thus, even when the client terminal device of the user is lost, the user does not need to worry that the password is cracked and the device is fraudulently used by an illegal person.

- 5 ⑤ The client terminal generates an enable response message including the fingerprint template ID in the enable record, and sends the enable response message to the server terminal.

In this embodiment, the fingerprint template ID in the enable record is carried in the enable response message and sent to the server terminal, so that the server terminal saves the information.

- 10 ⑥ The server terminal receives the enable response message, and generates and saves a user record, where the user record includes the fingerprint template ID of the user.

In this way, after receiving the enable response message sent by the client terminal, the server terminal generates and saves the user record. The user record includes the fingerprint template ID of the user. The server terminal saves the user record, so as to verify the result in the subsequent
15 verification process.

Preferably, in order to further enhance the security in the enable process, step ② of this embodiment further includes the following substep:

encrypting, by the server terminal, the enable request reply message by using a first private key.

- 20 In this way, after receiving the enable request reply message, the client terminal needs to verify the enable request reply message. Generally speaking, a server public and private key pair including a first public key and a first private key is agreed upon by the client terminal and the server terminal. The first public key is saved in the client terminal and the first private key is saved in the server terminal. The server terminal encrypts the enable request reply message by
25 using the first private key and then sends the encrypted message to the client terminal. The client terminal decrypts the message by using the first public key and performs verification. Subsequent

steps are performed if the verification succeeds, otherwise an error is reported. An encryption algorithm used herein may be a symmetric algorithm, an asymmetric algorithm, an abstract algorithm, or the like.

Thus, step ③ of this embodiment further includes the following substep:

- 5 verifying, by the client terminal, the enable request reply message by using the first public key, where a subsequent response is made only when the verification succeeds, otherwise an error is reported.

That is, after receiving the enable request reply message, the client terminal decrypts the message by using the first public key and performs verification. Subsequent steps are performed
10 if the verification succeeds, otherwise an error is reported. It should be noted that, in a general case in which the security requirement is not high, the process of verifying the enable request reply message may also be omitted. The first public key and the first private key remain unchanged for any client terminal.

In this embodiment, if multiple users register with the client terminal, for example, if multiple
15 users share one client terminal, the enable record needs to include a user ID, so as to distinguish between enable records of different users. However, because it is easy for a hacker to attack the client terminal to tamper a user ID, the enable request reply message in this embodiment includes a user ID. The enable request reply message is encrypted and signed, thus effectively preventing the enable request reply message from being tampered in a transmission process. The enable
20 request reply message includes the user ID and the enable record is generated by using the user ID, thus effectively ensuring that the enable record records a correct user ID and a corresponding fingerprint template ID. Therefore, accuracy of verification in subsequent steps is ensured.

Therefore, the enable request reply message of this embodiment further includes the user ID, and the enable record includes the user ID and the fingerprint template ID. The enable response
25 message also includes the user ID and the fingerprint template ID. Therefore, after receiving the enable response message, the server terminal acquires the user ID and the fingerprint template

ID, and generates and saves the user record. The user record includes the user ID and the fingerprint template ID.

In this way, after the user logs on to the client terminal by using the user ID, a corresponding enable record is searched for according to the user ID. Matching between the user ID and the fingerprint template ID in the enable record can be performed. Sharing of one client terminal by multiple users can be supported. Likewise, at the server terminal, a user record is also searched for according to the user ID, and verification is performed by comparing corresponding fingerprint template IDs.

Further, when the user has multiple terminal devices, in order to distinguish between different terminal devices, the enable response message further includes a device ID, to further distinguish between different devices of the user. Therefore, the server terminal stores a user record including a user ID, a device ID, and a fingerprint template ID. When the user has multiple devices, the server terminal saves different user records corresponding to the different devices of the user, to implement recognition and verification. Likewise, when the user uses different terminal devices, based on the foregoing steps of the present invention, the different terminal devices of the user can be distinguished from one another, to perform verification. That is, during comparison, a corresponding enable record and user record are further searched for according to the device ID, and verification is performed by comparing the fingerprint template ID with those in the matched enable record and user record.

Preferably, in order to further avoid a replay attack in the verification process, in the enable process of this embodiment, a challenge-response manner is further used to enhance the security. That is, in step ②, the enable request reply message further carries a challenge value. The challenge-response manner is one of frequently used methods in identity authentication. Therefore, after receiving the enable request from the client terminal, the server terminal generates a challenge value, and sends the enable request reply message carrying the challenge value to the client terminal. In a subsequent step, verification is performed by verifying a

response value. The challenge value is generated in an identity authentication process by using a random algorithm. For generation of a random number, a pseudo-random algorithm and a strong random algorithm are provided in the prior art. In this embodiment, the strong random algorithm is used, and acquired random numbers are distributed more evenly. After receiving the enable request reply message, the client terminal further needs to generate a response value. The enable response message carries the response value and is sent to the server terminal. The server terminal needs to verify the enable response message.

After step ③, this embodiment further includes the following steps:

selecting, by the client terminal, a signature algorithm according to the challenge value included in the enable request reply message, and generating a user public and private key pair, where the saved enable record includes the user private key;

signing the enable response message by using the selected signature algorithm and an agreed second private key, where the enable response message includes the generated user public key; and

likewise, verifying the enable response message by using a signature algorithm selected according to the challenge value and an agreed second public key, and saving a user record including the user public key after the verification succeeds or reporting an error if the verification fails.

When the signature algorithm is selected according to the received challenge value, there are, for example, four signature algorithms that can be selected, which are a signature algorithm 1, a signature algorithm 2, a signature algorithm 3, and a signature algorithm 4 respectively. The algorithm may be selected according to a remainder obtained after dividing of the challenge value. If the reminder is 0 after the challenge value is divided by 4, the signature algorithm 1 is selected. If the remainder is 1, the signature algorithm 2 is selected. The rest may be deduced by analogy.

The specific signature algorithm may be a Secure Hash Algorithm such as RAS-SHA1 or

RSA-SHA256. The foregoing signature algorithm corresponds to a uniform user public and private key generation algorithm. A pair of user public and private keys is generated when the verification function is enabled, and is used for encryption and decryption in subsequent fingerprint verification. Thus, each user has his/her own user public and private key pair, where
5 the user public and private key pair includes a user private key and a user public key.

Before the enable response message is sent, in this embodiment, the enable response message is signed by using the selected signature algorithm and the agreed second private key. Herein, the second private key is determined by hardware of the client terminal. Correspondingly, the server terminal has a corresponding second public key.

10 It should be noted that, the algorithm is selected according to a remainder obtained after dividing of the challenge value in this embodiment. The algorithm may also be selected directly according to the ones-place digit and the tens-place digit of the challenge value, or according to a value obtained by dividing the challenge value by 4. The present invention does not limit a specific selection manner.

15 The process of verifying the enable response message by the server includes the following two verification steps:

1) The signature is verified by using the second public key and the signature algorithm.

At the server terminal, the challenge value is divided by using a method the same as that used by the client terminal to obtain a remainder. A corresponding signature algorithm is selected, and
20 the signed response message is verified according to the agreed second public key.

2) A response value is calculated by using an algorithm the same as that used by the client terminal, and verification is performed by comparing the obtained response value with a response value in the response message.

In a fingerprint verification process, after receiving the enable request reply message, the
25 client terminal needs to make a response and returns a response message to the server terminal. The response message includes a response value which is calculated by using a fixed algorithm according to the challenge value, so that the server terminal calculates a response value according

to the same algorithm, and then performs verification by comparing the response values.

In this way, after the verification succeeds, the server terminal saves a corresponding user record. The user record saved by the server terminal includes a user ID, a device ID, a user public key, and a fingerprint template ID, so that result verification is performed in the subsequent verification process.

In this embodiment, the enable request reply message includes a user ID and a challenge value. The enable record includes a user private key, the user ID, and a fingerprint template ID. The enable response message includes a user public key, the user ID, a device ID, and the fingerprint template ID. The user record saved by the server terminal includes the user ID, the device ID, the fingerprint template ID, and the user public key.

Embodiment 2: Fingerprint authentication process during use by a user

When the user uses the Internet payment, a fingerprint of the user needs to be verified. As shown in FIG. 2, the following steps are performed:

(1) A client terminal sends an authentication request to a server terminal, and the server terminal acquires the authentication request from the client terminal.

(2) After receiving the authentication request, the server terminal sends an authentication request reply message to the client terminal.

(3) After receiving the authentication request reply message, the client terminal receives a fingerprint image used for verification and input by the user, acquires a fingerprint template ID corresponding to the fingerprint image used for verification, and compares the fingerprint template ID with a fingerprint template ID in an enable record saved by the client terminal. A next step is performed if the two fingerprint template IDs are consistent, otherwise an error is reported.

During fingerprint verification in a payment process, the user only needs to put a finger used for payment on a fingerprint scanner according to a prompt interface, and input a fingerprint image used for verification. The client terminal finds a corresponding fingerprint template from stored fingerprint templates, acquires the fingerprint template ID, finds a corresponding enable

record according to a user ID, and compares the acquired fingerprint template ID with a fingerprint template in the enable record. If the acquired fingerprint template ID is consistent with that in the enable record, the verification succeeds, otherwise an error is reported and the verification fails.

5 For example, if the user uses an index finger when the fingerprint verification function is enabled, the enable record saves a fingerprint template ID of the "index finger". During verification, it is first identified whether a fingerprint template ID corresponding to a fingerprint input by the user to the terminal is the fingerprint template ID of the "index finger", that is, whether the fingerprint template ID is consistent with the fingerprint template ID saved in the
10 enable record.

In this embodiment, the fingerprint template IDs are compared locally at the client terminal. It is unnecessary to transmit the fingerprint of the user via a network, thus avoiding leakage of a biological feature of the user.

(4) The client terminal generates an authentication response message including the acquired
15 fingerprint template ID, and sends the authentication response message to the server terminal.

(5) The server terminal receives the authentication response message, and compares the fingerprint template ID included in the message with the fingerprint template ID in the locally saved corresponding user record. The verification succeeds if the fingerprint template IDs are consistent, otherwise an error is reported.

20 In the fingerprint authentication process of this embodiment, after performing the fingerprint verification, the client terminal only needs to send the fingerprint template ID instead of the fingerprint template to the server terminal. The server terminal compares the fingerprint template ID again with the fingerprint template ID in the user record. The fingerprint authentication is further performed through the two comparisons, thus achieving higher security. In addition,
25 transmission of the fingerprint template ID consumes low transmission traffic in a transmission process, and a computation amount of the server terminal is also small.

Similar to Embodiment 1, the authentication request reply message includes a user ID, so as

to distinguish between users and between terminal devices of the users. Thus, the client terminal locally searches for the corresponding enable record according to the user ID, and compares the acquired fingerprint template ID with the fingerprint template ID in the enable record. In addition, the authentication response message includes a device ID, the user ID, and the fingerprint template ID. The server terminal finds the corresponding user record according to the authentication response message, and compares the fingerprint template ID with that in the locally saved corresponding user record. If the fingerprint template IDs are consistent, it is considered that the verification succeeds and the verification process ends; otherwise, an error is reported and the verification fails.

Similar to Embodiment 1, in Embodiment 2, the authentication request reply message may also be encrypted by using a first private key. Then, the client terminal decrypts the message and verifies it by using a first public key.

It should be noted that, in an authentication process of fingerprint verification, this embodiment still performs verification based on a challenge-response manner. Likewise, the authentication request reply message includes a challenge value. The client terminal selects a signature algorithm according to the challenge value. A key used in the signature algorithm may be a second private key. In this case, the server terminal performs verification by using a second public key.

Preferably, the authentication response message is signed by using a user private key in the enable record. The server terminal also selects a signature algorithm according to the challenge value, and verifies the authentication response message by using a user public key in the user record. The verification process is same as the verification process of the response message in Embodiment 1, only that the used keys are different. In Embodiment 1, the second public key is used to perform verification, while in Embodiment 2, the user public key is used to perform verification. Because the user public and private key pair is unique to each user, the security in the verification process is further ensured.

That is, the client terminal selects a signature algorithm according to the challenge value, and

signs the authentication response message by using the selected signature algorithm and the user private key. After receiving the authentication response message, the server terminal also selects a signature algorithm according to the challenge value and verifies the authentication response message by using the signature algorithm and the user public key.

5 Different from Embodiment 1, the authentication request reply message in this step further includes service information, so that the client terminal displays the service information after receiving the authentication request reply message. The user may judge, according to the displayed service information, whether the service is a service corresponding to the fingerprint authentication that the user is currently performing. If yes, the user selects to continue the
10 operation, otherwise the user may give up the fingerprint authentication.

In both the enable process and the subsequent verification process, the present invention selects the signature algorithm according to a random number. However, the number of signature algorithms selected to make a signature is not limited to one, and a combination of multiple algorithms may also be selected to perform a signing operation, thus increasing variety of the
15 algorithms. For example, two signature algorithms are selected according to the ones-place digit and the tens-place digit of the random number. The signature security is further enhanced through two successive signing operations. In this embodiment, because a random signature algorithm is used for the signature verification on the response message, an attacker does not know the signature algorithm even if the user private key is leaked, and cannot counterfeit the response
20 message.

In the prior art, a verification solution proposed by the Fast Identity Online (FIDO) alliance includes a password, a webpage plug-in, and verification hardware. There is a variety of verification hardware, for example, a USB flash disk (or a USB key), a Near Field Communication (NFC) chip, a Trusted Platform Module (TPM) chip, and biological recognition
25 hardware such as a fingerprint scanner, voice recognition hardware, face recognition hardware, and iris recognition hardware. By using the verification method proposed by the FIDO alliance, a user password will not be sent out, but is processed by using software inside a device such as a

mobile phone or a computer. After verification succeeds, the software sends a key to a login server, and no login information is saved. At the same time, the login server sends the key to user equipment to notify that it has "passed the authentication". If an enterprise intends to use the authentication manner of the FIDO alliance, it is only required to install verification software on a server, and then install a corresponding plug-in or application program on devices of clients and staff. However, using fingerprint verification as an example, enabling of the fingerprint verification proposed by the FIDO alliance can only be bound to a device. That is, after fingerprint verification is enabled, all fingerprint templates on the device can be used to complete the fingerprint verification. A fingerprint template added after the fingerprint verification is enabled can also be used to complete the verification. However, generally, it is only required to input a simple password (for example, a 4-digit password) to add a fingerprint template. This becomes a security weakness, causing a security hole. Moreover, a message from the server terminal has no signature, and therefore, modules at a device end may be attacked via a counterfeit message. However, in the present invention, an enable record and a user record are stored in an enable process, and a fingerprint template ID used for fingerprint verification cannot be modified subsequently, thus avoiding that a fingerprint template is added after the fingerprint verification is enabled. In addition, a signature algorithm is selected by using a challenge value, and a signature is added in a verification process, thus avoiding an attack via a counterfeit message.

As shown in FIG. 3, the present invention further provides a client terminal, which is applied to an identity authentication system. The identity authentication system further includes a server terminal. The client terminal saves an enable record, and the server terminal saves a user record. The enable record and the user record both include a biological feature template ID which is used for biological feature verification and is acquired in a process of enabling the biological feature verification. The client terminal includes:

a request module configured to send an authentication request to the server terminal, and receive an authentication request reply message returned by the server terminal; and

a response module configured to receive a biological feature input by a user; acquire a biological feature template ID corresponding to the biological feature; compare the acquired biological feature template ID with the biological feature template ID in the locally saved enable record; and generate an authentication response message including the acquired biological feature template ID if the two biological feature template IDs are consistent, and send the authentication response message to the server terminal, so that the server terminal receives the authentication response message and performs verification by comparing the biological feature template ID with the biological feature template ID in the locally saved user record; or report an error if the two biological feature template IDs are inconsistent.

Further, the request module is further configured to send an enable request for enabling the biological feature verification to the server terminal, and receive an enable request reply message returned by the server terminal. The response module is further configured to receive the biological feature used for verification and input by the user, acquire the biological feature template ID corresponding to the biological feature used for verification, generate and save the enable record, generate an enable response message including the biological feature template ID, and send the enable response message to the server terminal, so that the server terminal receives the enable response message, acquires the biological feature template ID included in the message, and generates and saves the user record.

Further, the server terminal signs the authentication request reply message or the enable request reply message by using an agreed first private key, and then after receiving the authentication request reply message, the request module is further configured to verify the received authentication request reply message by using an agreed first public key, where a subsequent response is made only when the verification succeeds, otherwise an error is reported. After receiving the enable request reply message, the request module is further configured to verify the received enable request reply message by using the agreed first public key, where a subsequent response is made only when the verification succeeds, otherwise an error is reported.

In the present invention, the enable request reply message carries a challenge value. The

response module is further configured to generate a user public and private key pair including a user private key and a user public key, and save the user private key; and select a signature algorithm according to the challenge value in the enable request reply message, and sign the generated enable response message by using the selected signature algorithm and an agreed second private key and then send the signed enable response message to the server terminal. The enable response message includes the user public key, so that the server terminal receives the enable response message and verifies the enable response message by using the agreed second public key, the user public key being saved in the server terminal.

Further, the authentication request reply message carries a challenge value. The response module is further configured to select a signature algorithm according to the challenge value, and sign the authentication response message by using the selected signature algorithm and the user private key, so that the server terminal also selects a signature algorithm according to the challenge value after receiving the authentication response message and verifies the authentication response message by using the signature algorithm and the user public key.

Further, the enable request reply message further includes a user ID. The response module is further configured to save the user ID in the enable record. The generated enable response message further includes the user ID, so that after receiving the enable response message, the server terminal acquires the user ID therein and saves the user ID in the user record.

Further, the enable response message further includes a client terminal device ID, so that after receiving the enable request reply message, the server terminal acquires the device ID therein and saves the device ID in the user record.

Further, the authentication request reply message further includes the user ID. After receiving the biological feature input by the user and acquiring the biological feature template ID corresponding to the biological feature, the response module is further configured to search for the corresponding enable record according to the user ID, so as to compare the acquired biological feature template ID with the biological feature template ID in the found enable record.

The authentication response message generated by the response module further includes the

user ID, so that after receiving the authentication response message, the server terminal acquires the user ID therein and searches for the corresponding user record according to the user ID.

Further, the authentication response message further includes a client terminal device ID, so that after receiving the authentication response message, the server terminal acquires the device

5 ID therein and searches for the corresponding user record according to the device ID.

As shown in FIG. 4, the present invention further provides a server corresponding to the foregoing server terminal. The server is applied to an identity authentication system. The identity authentication system further includes a client terminal. The client terminal saves an enable record, and the server saves a user record. The enable record and the user record both include a

10 biological feature template ID which is used for biological feature verification and is acquired in a process of enabling the biological feature verification. The server terminal includes:

a reply module configured to receive an authentication request from the client terminal, and send an authentication request reply message to the client terminal; and

a verification module configured to receive an authentication response message from the

15 client terminal, where the authentication response message includes a biological feature template ID; and perform verification by comparing the biological feature template ID in the authentication response message with the biological feature template ID in the saved user record, where the verification succeeds if the two biological feature template IDs are consistent, otherwise an error is reported.

Further, the reply module is further configured to receive an enable request for enabling the biological feature verification from the client terminal, and send an enable request reply message to the client terminal, so that the client terminal acquires, according to a biological feature used for verification and input by a user, a biological feature template ID corresponding to the biological feature used for verification, generates an enable record and saves the enable record.

25 The verification module is further configured to receive an enable response message from the client terminal, acquire the biological feature template ID included in the enable response message, and generate and save the user record.

Further, the reply module is further configured to sign the authentication request reply message or the enable request reply message by using an agreed first private key, so that the client terminal verifies the received authentication request reply message by using an agreed first public key, where a subsequent response is made only when the verification succeeds, otherwise an error is reported; or the client terminal verifies the received enable request reply message by using an agreed first public key, where a subsequent response is made only when the verification succeeds, otherwise an error is reported.

In the present invention, the enable request reply message carries a challenge value. The client terminal generates a user public and private key pair including a user private key and a user public key and saves the user private key. The verification module is further configured to receive the enable response message signed by the client terminal by using a selected signature algorithm and an agreed second private key, where the signature algorithm is selected by the client terminal according to the challenge value in the enable request reply message, and the enable response message includes a user public key; and also select a signature algorithm according to the challenge value, and verify the enable response message by using a second public key. The user public key is saved in the server terminal.

Further, the verification module is further configured to receive the authentication response message signed by the client terminal by using a selected signature algorithm and the user private key, where the signature algorithm is selected by the client terminal according to the challenge value in the authentication request reply message; and also select a signature algorithm according to the challenge value, and verify the signature on the authentication response message by using the signature algorithm and the user public key.

Further, the enable request reply message further includes a user ID, so that the client terminal saves the user ID in the enable record after receiving the enable request reply message. The enable response message generated by the client terminal further includes the user ID. After receiving the enable response message, the verification module is further configured to acquire the user ID from the enable response message and save the user ID in the user record.

Further, the enable response message further includes a client terminal device ID. After receiving the enable response message, the verification module is further configured to acquire the device ID from the enable response message and save the device ID in the user record.

Further, the authentication request reply message further includes the user ID, so that the
5 client terminal searches for the corresponding enable record according to the user ID, and compares the acquired biological feature template ID with the biological feature template ID in the found enable record. The authentication response message generated by the client terminal further includes the user ID. After receiving the authentication response message, the verification module is further configured to acquire the user ID in the authentication response message, and
10 search for the corresponding user record according to the user ID.

Further, the authentication response message further includes the client terminal device ID. After receiving the authentication response message, the verification module is further configured to acquire the device ID in the authentication response message, and search for the corresponding user record according to the device ID.

15 The foregoing embodiments are merely used to describe the technical solution of the present invention, but are not intended to limit the present invention. Persons skilled in the art can make various corresponding modifications and changes according to the present invention without departing from the spirit and essence of the present invention. These corresponding changes and modifications shall fall within the protection scope of the appended claims of the present
20 invention.

CLAIMS

1. A security verification method based on a biological feature, applied to a client terminal in an identity authentication system, wherein the identity authentication system further comprises a server terminal, the client terminal saves an enable record, and the enable record comprises a biological feature template ID which is used for biological feature verification and is acquired in a process of enabling the biological feature verification; the security verification method comprising:

 sending an authentication request to the server terminal, and receiving an authentication request reply message returned by the server terminal; and

 receiving a biological feature input by a user, acquiring a biological feature template ID corresponding to the biological feature, comparing the acquired biological feature template ID with the biological feature template ID in the saved enable record, generating an authentication response message comprising the acquired biological feature template ID if the two biological feature template IDs are consistent, and sending the authentication response message to the server terminal, so that the server terminal receives the authentication response message and performs verification.

2. The security verification method of claim 1, wherein the process of enabling the biological feature verification comprises:

 sending an enable request for enabling the biological feature verification to the server terminal, and receiving an enable request reply message returned by the server terminal;

 receiving the biological feature used for verification and input by the user, and acquiring the biological feature template ID corresponding to the biological feature used for verification, and generating and saving the enable record; and

 generating an enable response message comprising the biological feature template ID, and sending the enable response message to the server terminal, so that the server terminal receives the enable response message, acquires the biological feature template ID comprised in the message, and generates and saves a user record.

3. The security verification method according to claim 2, wherein the server terminal signs the authentication request reply message or the enable request reply message by using an agreed first private key, and after the client terminal receives the authentication request reply message, the method further comprises:

5 verifying the received authentication request reply message by using an agreed first public key, wherein a subsequent response is made only when the verification succeeds, otherwise an error is reported; and

 after the client terminal receives the enable request reply message, the method further comprises:

10 verifying the received enable request reply message by using the agreed first public key, wherein a subsequent response is made only when the verification succeeds, otherwise an error is reported.

4. The security verification method of claim 2, wherein the enable request reply message carries a challenge value, and the process of enabling the biological feature verification further
15 comprises:

 generating a user public and private key pair comprising a user private key and a user public key, and saving the user private key; and

 selecting a signature algorithm according to the challenge value in the enable request reply message, and signing the generated enable response message by using the selected signature
20 algorithm and an agreed second private key and then sending the signed enable response message to the server terminal, wherein the enable response message comprises the user public key, so that the server terminal receives the enable response message and verifies the enable response message by using the agreed second public key, the user public key being saved in the server terminal.

25 5. The security verification method of claim 4, wherein the authentication request reply message carries a challenge value, and the security verification method further comprises:

 selecting a signature algorithm according to the challenge value, and signing the

authentication response message by using the selected signature algorithm and the user private key, so that the server terminal also selects a signature algorithm according to the challenge value after receiving the authentication response message and verifies the authentication response message by using the signature algorithm and the user public key.

5 6. The security verification method of claim 2, wherein the enable request reply message further comprises a user ID, and after the client terminal receives the enable request reply message, the method further comprises:

10 saving the user ID in the enable record, wherein the enable response message generated by the client terminal further comprises the user ID, so that after receiving the enable response message, the server terminal acquires the user ID therein and saves the user ID in the user record.

7. The security verification method of claim 6, wherein the enable response message further comprises a client terminal device ID, so that after receiving the enable request reply message, the server terminal acquires the device ID therein and saves the device ID in the user record.

15 8. The security verification method of claim 6, wherein the authentication request reply message further comprises the user ID, and after the step of receiving a biological feature input by a user and acquiring a biological feature template ID corresponding to the biological feature, the method further comprises:

20 searching for a corresponding enable record according to the user ID, so as to compare the acquired biological feature template ID with the biological feature template ID in the found enable record, wherein

the authentication response message generated by the client terminal further comprises the user ID, so that after receiving the authentication response message, the server terminal acquires the user ID therein and searches for the corresponding user record according to the user ID.

25 9. The security verification method of claim 7, wherein the authentication response message further comprises the client terminal device ID, so that after receiving the authentication response message, the server terminal acquires the device ID therein and searches for the corresponding user record according to the device ID.

10. A security verification method based on a biological feature, applied to a server terminal in an identity authentication system, wherein the identity authentication system further comprises a client terminal, the server terminal saves a user record, and the user record comprises a biological feature template ID which is used for biological feature verification and is acquired in
5 a process of enabling the biological feature verification; the security verification method comprising:

receiving an authentication request from the client terminal, and sending an authentication request reply message to the client terminal;

receiving an authentication response message from the client terminal, wherein the
10 authentication response message comprises a biological feature template ID; and

performing verification by comparing the biological feature template ID in the authentication response message with the biological feature template ID in the saved user record, wherein the verification succeeds if the two biological feature template IDs are consistent, otherwise an error is reported.

15 11. The security verification method of claim 10, wherein the process of enabling the biological feature verification comprises:

receiving an enable request for enabling the biological feature verification from the client terminal, and sending an enable request reply message to the client terminal, so that the client terminal acquires, according to a biological feature used for verification and input by a user, a
20 biological feature template ID corresponding to the biological feature used for verification, and generates and saves an enable record; and

receiving an enable response message from the client terminal, acquiring the biological feature template ID comprised in the enable response message, and generating and saving the user record.

25 12. The security verification method of claim 11, wherein the security verification method further comprises:

signing the authentication request reply message or the enable request reply message by

using an agreed first private key, so that the client terminal verifies the received authentication request reply message by using an agreed first public key, wherein a subsequent response is made only when the verification succeeds, otherwise an error is reported; or the client terminal verifies the received enable request reply message by using an agreed first public key, wherein a subsequent response is made only when the verification succeeds, otherwise an error is reported.

13. The security verification method of claim 11, wherein the enable request reply message carries a challenge value; the client terminal generates a user public and private key pair comprising a user private key and a user public key and saves the user private key; and the process of enabling the biological feature verification further comprises:

receiving the enable response message signed by the client terminal by using a selected signature algorithm and an agreed second private key, wherein the signature algorithm is selected by the client terminal according to the challenge value in the enable request reply message, and the enable response message comprises a user public key; also selecting a signature algorithm according to the challenge value, and verifying the enable response message by using a second public key, the user public key being saved in the server terminal.

14. The security verification method of claim 13, wherein the security verification method further comprises:

receiving the authentication response message signed by the client terminal by using a selected signature algorithm and the user private key, wherein the signature algorithm is selected by the client terminal according to the challenge value in the authentication request reply message; and also selecting a signature algorithm according to the challenge value, and verifying the signature on the authentication response message by using the signature algorithm and the user public key.

15. The security verification method of claim 11, wherein the enable request reply message further comprises a user ID, so that the client terminal saves the user ID in the enable record after receiving the enable request reply message; the enable response message generated by the client terminal further comprises the user ID, and after the server terminal receives the enable response

message, the method further comprises:

acquiring the user ID from the enable response message, and saving the user ID in the user record.

16. The security verification method of claim 15, wherein the enable response message further comprises a client terminal device ID, and after the server terminal receives the enable response message, the method further comprises:

acquiring the device ID from the enable response message, and saving the device ID in the user record.

17. The security verification method of claim 15, wherein the authentication request reply message further comprises the user ID, so that the client terminal searches for the corresponding enable record according to the user ID, and compares the acquired biological feature template ID with the biological feature template ID in the found enable record; the authentication response message generated by the client terminal further comprises the user ID; and after the server terminal receives the authentication response message, the method further comprises:

acquiring the user ID from the authentication response message, and searching for the corresponding user record according to the user ID.

18. The security verification method of claim 16, wherein the authentication response message further comprises the client terminal device ID, and after the server terminal receives the authentication response message, the method further comprises:

acquiring the device ID from the authentication response message, and searching for the corresponding user record according to the device ID.

19. A client terminal, applied to an identity authentication system, wherein the identity authentication system further comprises a server terminal, the client terminal saves an enable record, and the enable record comprises a biological feature template ID which is used for biological feature verification and is acquired in a process of enabling the biological feature verification; the client terminal comprising:

a request module configured to send an authentication request to the server terminal, and

receive an authentication request reply message returned by the server terminal; and

a response module configured to receive a biological feature input by a user, acquire a biological feature template ID corresponding to the biological feature, compare the acquired biological feature template ID with the biological feature template ID in the saved enable record, generate an authentication response message comprising the biological feature template ID if the two biological feature template IDs are consistent, and send the authentication response message to the server terminal, so that the server terminal receives the authentication response message and performs verification.

20. The client terminal of claim 19, wherein the request module is further configured to send an enable request for enabling the biological feature verification to the server terminal, and receive an enable request reply message returned by the server terminal; the response module is further configured to receive the biological feature used for verification and input by the user, acquire the biological feature template ID corresponding to the biological feature used for verification, generate and save the enable record, generate an enable response message comprising the biological feature template ID, and send the enable response message to the server terminal, so that the server terminal receives the enable response message, acquires the biological feature template ID comprised in the message, and generates and saves a user record.

21. The client terminal of claim 20, wherein the server terminal signs the authentication request reply message or the enable request reply message by using an agreed first private key, and after receiving the authentication request reply message, the request module is further configured to verify the received authentication request reply message by using an agreed first public key, wherein a subsequent response is made only when the verification succeeds, otherwise an error is reported; after receiving the enable request reply message, the request module is further configured to verify the received enable request reply message by using the agreed first public key, wherein a subsequent response is made only when the verification succeeds, otherwise an error is reported.

22. The client terminal of claim 20, wherein the enable request reply message carries a

challenge value, and the response module is further configured to generate a user public and private key pair comprising a user private key and a user public key, and save the user private key; and select a signature algorithm according to the challenge value in the enable request reply message, and sign the generated enable response message by using the selected signature
5 algorithm and an agreed second private key and then send the signed enable response message to the server terminal, wherein the enable response message comprises the user public key, so that the server terminal receives the enable response message and verifies the enable response message by using the agreed second public key, the user public key being saved in the server terminal.

10 23. The client terminal of claim 22, wherein the authentication request reply message carries a challenge value, and the response module is further configured to select a signature algorithm according to the challenge value, and sign the authentication response message by using the selected signature algorithm and the user private key, so that the server terminal also selects a signature algorithm according to the challenge value after receiving the authentication response
15 message and verifies the authentication response message by using the signature algorithm and the user public key.

24. The client terminal of claim 20, wherein the enable request reply message further comprises a user ID; the response module is further configured to save the user ID in the enable record; the generated enable response message further comprises the user ID, so that after
20 receiving the enable response message, the server terminal acquires the user ID therein and saves the user ID in the user record.

25. The client terminal of claim 24, wherein the enable response message further comprises a client terminal device ID, so that after receiving the enable request reply message, the server terminal acquires the device ID therein and saves the device ID in the user record.

26. The client terminal of claim 24, wherein the authentication request reply message further comprises the user ID; after receiving the biological feature input by the user and acquiring the biological feature template ID corresponding to the biological feature, the response module is

further configured to search for the corresponding enable record according to the user ID, so as to compare the acquired biological feature template ID with the biological feature template ID in the found enable record; and

the authentication response message generated by the response module further comprises the user ID, so that after receiving the authentication response message, the server terminal acquires the user ID therein and searches for the corresponding user record according to the user ID.

27. The client terminal of claim 26, wherein the authentication response message further comprises a client terminal device ID, so that after receiving the authentication response message, the server terminal acquires the device ID therein and searches for the corresponding user record according to the device ID.

28. A server, applied to an identity authentication system, wherein the identity authentication system further comprises a client terminal, the server saves a user record, and the user record comprises a biological feature template ID which is used for biological feature verification and is acquired in a process of enabling the biological feature verification; the server comprising:

a reply module configured to receive an authentication request from the client terminal, and send an authentication request reply message to the client terminal; and

a verification module configured to receive an authentication response message from the client terminal, wherein the authentication response message comprises a biological feature template ID; and perform verification by comparing the biological feature template ID in the authentication response message with the biological feature template ID in the saved user record, wherein the verification succeeds if the two biological feature template IDs are consistent, otherwise an error is reported.

29. The server of claim 28, wherein the reply module is further configured to receive an enable request for enabling the biological feature verification from the client terminal, and send an enable request reply message to the client terminal, so that the client terminal acquires, according to a biological feature used for verification and input by a user, a biological feature

template ID corresponding to the biological feature used for verification, and generates and saves an enable record; and the verification module is further configured to receive an enable response message from the client terminal, acquire the biological feature template ID comprised in the enable response message, and generate and save the user record.

5 30. The server of claim 29, wherein the reply module is further configured to sign the authentication request reply message or the enable request reply message by using an agreed first private key, so that the client terminal verifies the received authentication request reply message by using an agreed first public key, wherein a subsequent response is made only when the verification succeeds, otherwise an error is reported; or the client terminal verifies the received
10 enable request reply message by using an agreed first public key, wherein a subsequent response is made only when the verification succeeds, otherwise an error is reported.

 31. The server of claim 29, wherein the enable request reply message carries a challenge value; the client terminal generates a user public and private key pair comprising a user private key and a user public key and saves the user private key; and the verification module is further
15 configured to receive the enable response message signed by the client terminal by using a selected signature algorithm and an agreed second private key, wherein the signature algorithm is selected by the client terminal according to the challenge value in the enable request reply message, and the enable response message comprises a user public key; and also select a signature algorithm according to the challenge value, verify the enable response message by
20 using a second public key, and save the user public key.

 32. The server of claim 31, wherein the verification module is further configured to receive the authentication response message signed by the client terminal by using a selected signature algorithm and the user private key, wherein the signature algorithm is selected by the client terminal according to the challenge value in the authentication request reply message; and also
25 select a signature algorithm according to the challenge value, and verify the signature on the authentication response message by using the signature algorithm and the user public key.

 33. The server of claim 29, wherein the enable request reply message further comprises a

user ID, so that the client terminal saves the user ID in the enable record after receiving the enable request reply message; the enable response message generated by the client terminal further comprises the user ID; and after receiving the enable response message, the verification module is further configured to acquire the user ID from the enable response message and save the user ID in the user record.

34. The server of claim 33, wherein the enable response message further comprises a client terminal device ID; and after receiving the enable response message, the verification module is further configured to acquire the device ID from the enable response message and save the device ID in the user record.

35. The server of claim 33, wherein the authentication request reply message further comprises the user ID, so that the client terminal searches for the corresponding enable record according to the user ID, and compares the acquired biological feature template ID with the biological feature template ID in the found enable record; the authentication response message generated by the client terminal further comprises the user ID; and after receiving the authentication response message, the verification module is further configured to acquire the user ID in the authentication response message, and search for the corresponding user record according to the user ID.

36. The server of claim 35, wherein the authentication response message further comprises a client terminal device ID; and after receiving the authentication response message, the verification module is further configured to acquire the device ID in the authentication response message, and search for the corresponding user record according to the device ID.