

The Resident Identity Card (居民身份证)

The Resident Identity Card is an official and compulsory identity document for all Chinese citizens. Most Chinese individuals carry their card with them as it is the only legal identity card recognised by most institutions. All Chinese citizens are issued with a unique 18-digit Citizen Identity Number which stays with them for their whole life.

The Resident Identity Card also supports the verification of Chinese citizens to satisfy the Anti-Money Laundering and Know Your Customer regulations. Even when a Chinese citizen changes their Hukou (Household Registration) to a different province, their Citizen Identity Number remains the same.

The China ID card is designed very similar to a traditional credit card, containing core information assets on both sides.

The front face of the Resident Identity Card:

1. **Issuing Authority** (签发机关) – location of the public security bureau which issued the card;
2. **Period of Validity** (有效期限) – the period given depends on the age of the individual; citizens over 46 years are given a “long-term” card with no expiry date.



The rear face of the Resident Identity Card:

1. **Name (姓名)** – the surname is written first, and the vast majority of Chinese citizens have a single character surname;
2. **Gender (性别)** – male (男) or female (女);
3. **Ethnicity (民族)** – China recognises 56 different ethnic groups, with Han (汉) being by far the most common at over 90% of the population;
4. **Date of Birth (出生)** – written in the form Year (年) Month (月) Day (日);
5. **Address (住址)** – although many Chinese citizens move away from home for work, this address usually refers to their “hometown address”;
6. **Citizen Identity Number (公民身份号码)**.



One by One Verification Standard

1x1 verification is a process by which a citizen’s identity is verified against one independent and reliable verification source; normally Government-issued ID documents.

To verify the authenticity of a Resident Identity Card, enter the following information for verification:

- Name (姓名)
- Citizen Identity Number (公民身份号码)
- Date of Birth (出生)

This information is submitted directly to the Data Zoo IDU server located in China to adhere to the National Privacy Principals; none of this information is stored anywhere else. The response will be returned **with a Match/No Match for each data element**.

- Name (姓名) – Match / No Match
- Citizen Identity Number (公民身份号码) – Match / No Match
- Date of Birth (出生- Match / No Match)

Two by Two Verification Standard

The process by which a citizen's identity is verified against two independent and reliable verification sources; normally Government-issued ID documents and one other independent and reliable verification source.

Other independent and reliable verification sources to choose from include the following:

1. **Bank Card** – card information from the 20 banks that are part of the domestic bank card organisation in the People's Republic of China and have been enhanced to support identity matching.
 - Name (姓名) – Match / No Match
 - Citizen Identity Number (公民身份号码) – Match / No Match
 - Date of Birth (出生) – Match / No Match
 - Banking Card Number – Match / No Match
2. **Phone**
 - Name (姓名) – Match / No Match
 - Citizen Identity Number (公民身份号码) – Match / No Match
 - Phone Number – Match / No Match

Chinese – Crime Verification

The Crime Verification service verifies the identity of a Chinese National and provides information regarding any Court and Police Records. This service is included as an optional return within the National ID verification.

- Name – Match / No Match
- DOB – Match / No Match
- ID card number – Match / No Match
- Additional returned data – Yes/no indicators if Court and Police records exist.

As the necessity for Electronic Identity Verification is growing in China and with their citizens increasingly involved in cross border payments, the government has increased efforts to digitise their Resident Identity Card. Therefore, to do business in and with Chinese individuals, one has to understand how to achieve successful identity verification and fulfil KYC and compliance obligations.