



Nigeria's National Identification Number Program- *Challenges, Opportunities, and Lessons Learnt*

by

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National Identity Management Commission(NIMC)**

at

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Background

NIMC Mandate

National Identity Management Commission (NIMC Act No. 23 of 2007 mandates us to enroll Nigerians and legal residents and issue a General Multi-Purpose Card (GMPC)..

Strategy Adopted

- ✓ Enrollment Center in all the 774 LGAs, States HQs
- ✓ Introduced mobile buses to move around to capture actively mobile people
- ✓ Worked with state government, organisations and corporate bodies for inplant registrations
- ✓ Implemented an ID ecosystem that empowered private and public institutions as front end partners (FEP) to capture ID data for us. We have over 14,000 FEPs enrolling centers both within and outside the country
- ✓ Harmonisation among agencies for government services such as Immigration (passport issuances), banks (BVN) and telcoms companies (SIM Registration)
- ✓ Enable API and ease interoperability for different use cases by the public
- ✓ Partnered with CBN to issue a payment Card Layered on Identity

Current Status of the National Identity Database (NIDB)

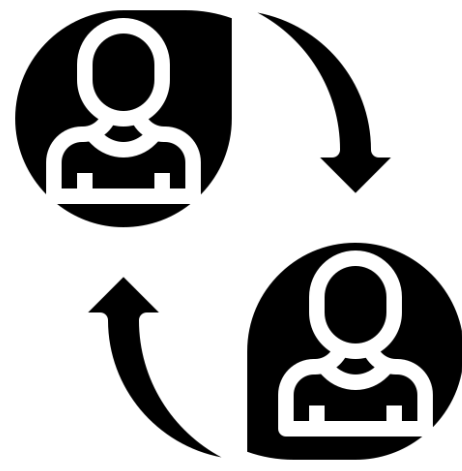


- ✓ We populated the National Identity Database with over 100m enrollees and currently, as of May 31, 2023, have issued 100M distinct National Identity Numbers (NIN)
- ✓ We have enhanced our verification services for Banks, Telcom Companies, or Government agencies. It could be API-based or on-site verification.
- ✓ Issuance of digital ID

The enrollment is almost on autopilot with FEP, and we are now driving the verification and the card issuance.

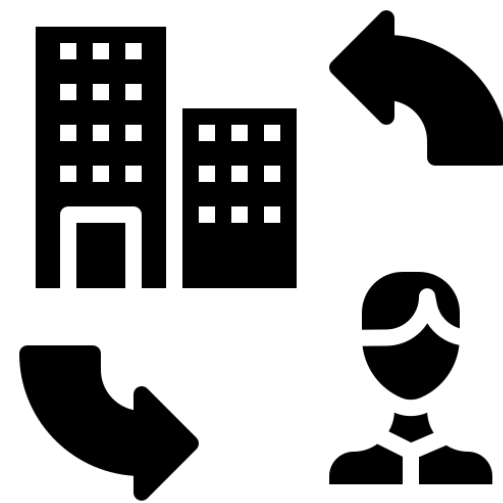
I will dive deep into these two areas now.

Verification Use Cases Approach



Peer-to-peer (personal-based) verification

E.g. A person who wishes to verify another person - Driver or House Help against the National ID Database (NIDB).



Enterprise-based verification

E.g. A Bank, Telcom Company or Government agency wishing to verify a customer.
It could be API-based or an on-site verification.

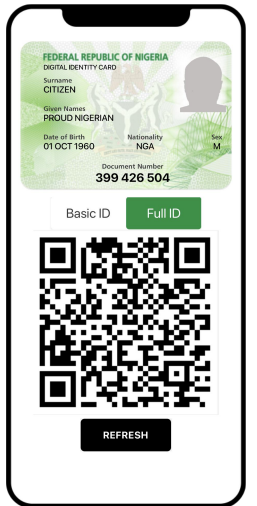
The National Identity Database
(NIDB)



Available Verification Platforms

1. NIMC MobileID App

Has support for Apple Watch and Android Smart Watches i.e. No need to open your Smartphone present your Digital ID for verification.



2. Improved NIN Slip

A pocket-friendly physical ID token used in place of a physical ID card.

3. APIs

Includes an Enterprise portal for Enterprises to manage verification activities such as Agent onboarding, credit purchase, Notifications, etc.



tokenization services
Secure Identity Verifications... at your service



4. Enterprise Mobile App

An Enterprise Mobile App for enterprises who rely on on-site verification and do not have a custom house solution. It's a resource for Agent-based businesses.



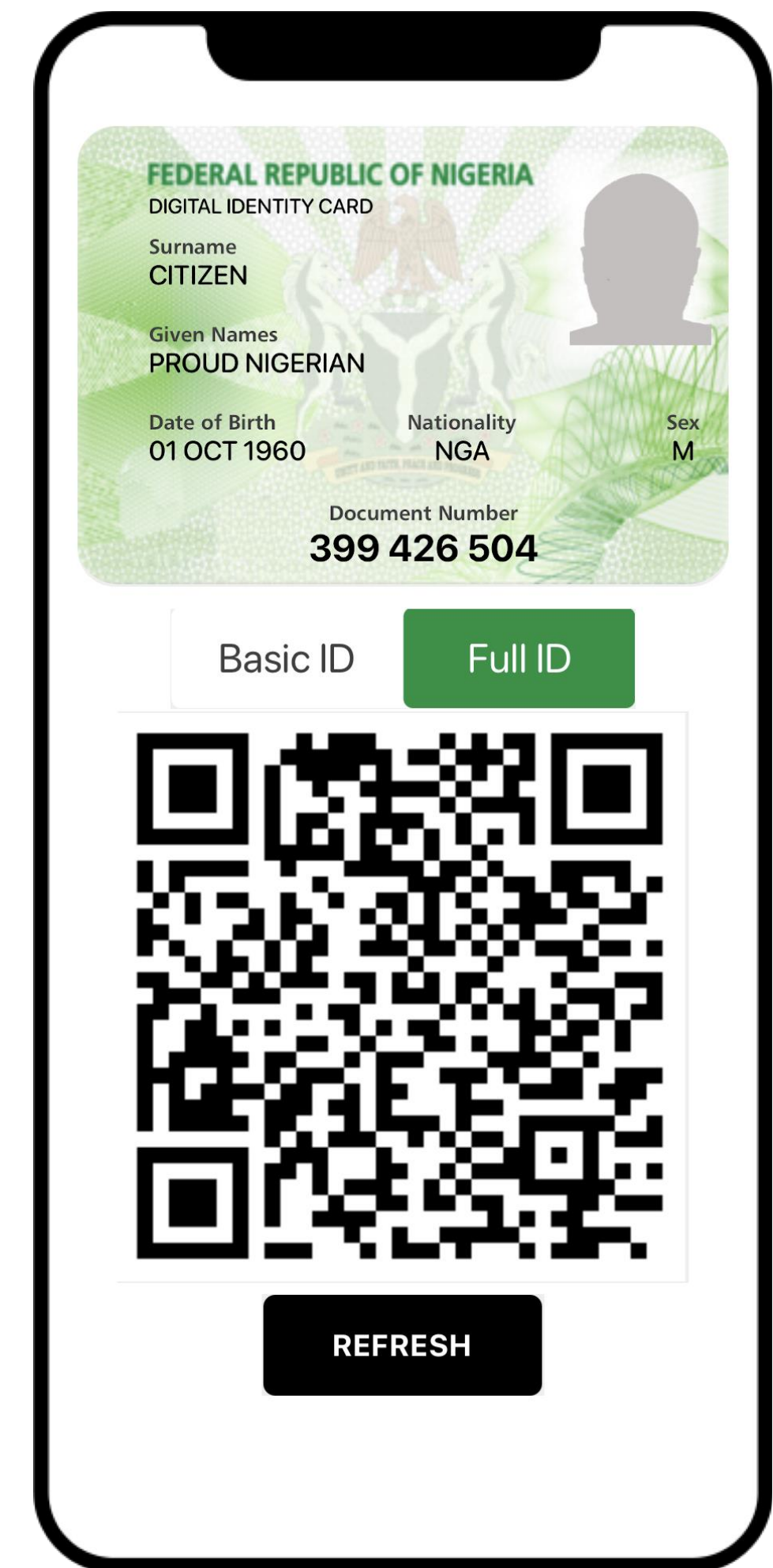
5. Smart Payment Card Layered with Identity

A recent collaboration with Central Bank of Nigeria and Nigeria Inter-Bank Settlement System (NIBSS) approved on 17th May 2023



1. NIMC MobileID App

- The NIMC MobileID App provides ID Holders with their Identity on a Smartphone.
- It gives the ID Holder the power to control what information to disclose for verification.
- It has support for Apple Watch and Android WalletPasses i.e. No need to open your Smartphone to present your Digital ID for verification. Your Smartwatch will do.



2. The Improved NIN Slip Features

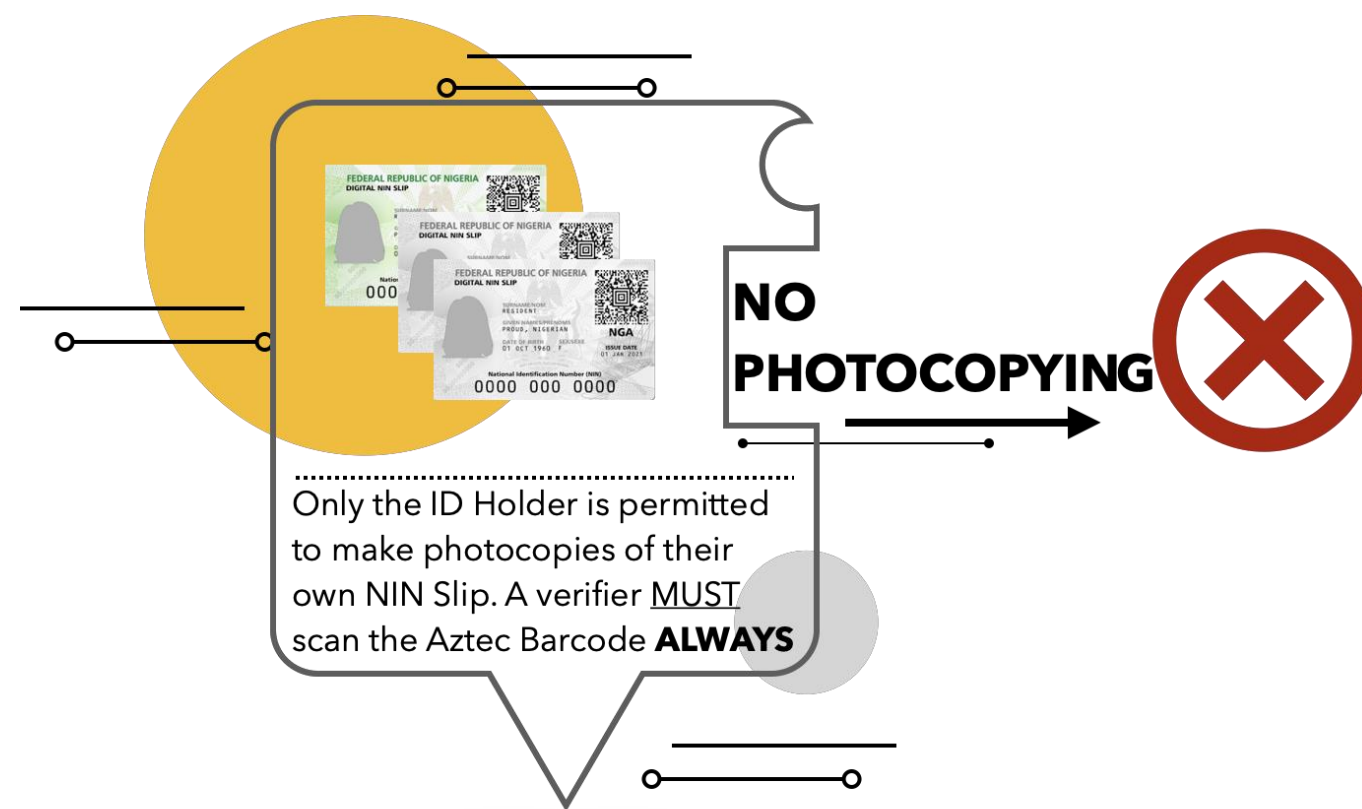
- Intelligent and Pocket-friendly size
- Available secure self-service portal
- No need to visit a NIMC office for printing
- It DOES NOT expire, EVER
- Verified against the National Identity Database (NIDB)
- Any verification made is recorded and is available on ID Holder's MobileID app and self service portal



**IMPROVED
NIN SLIP**



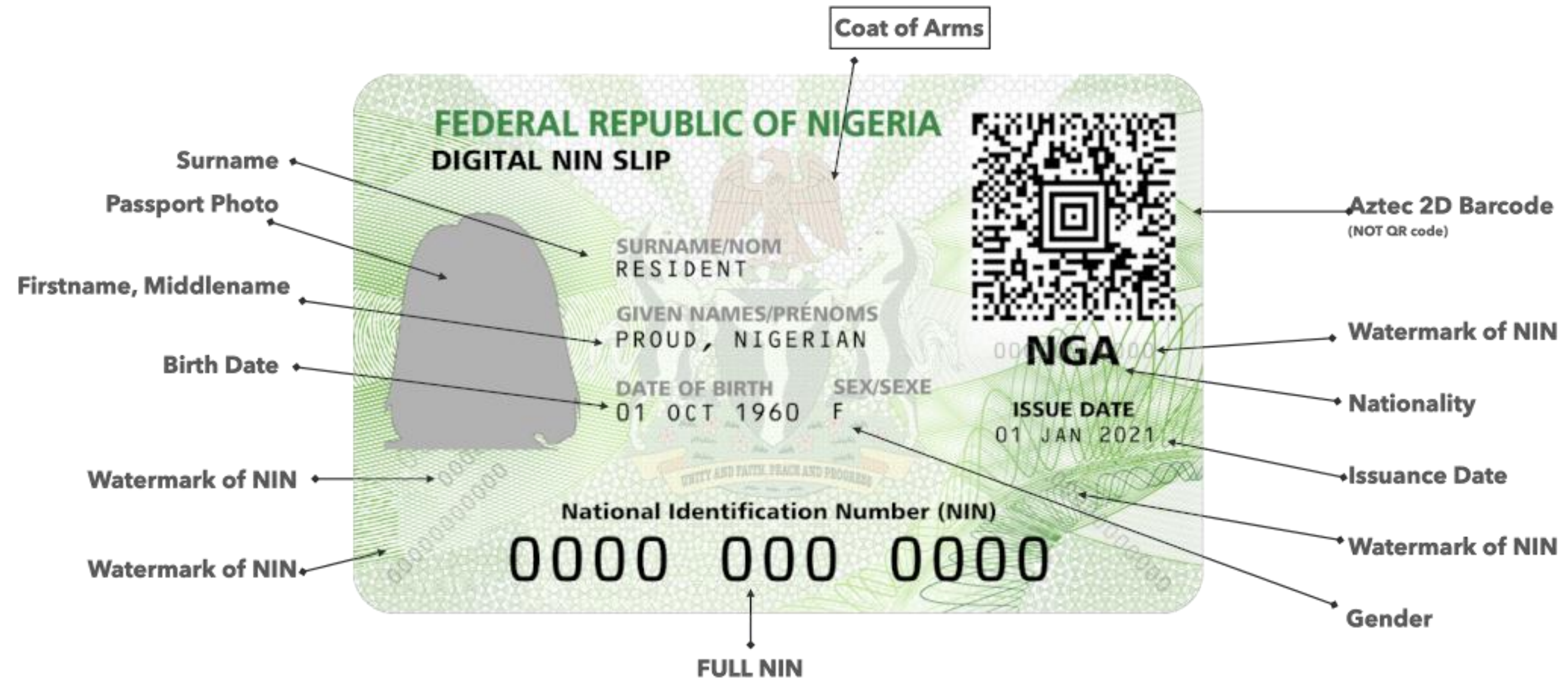
You can now self-print the NIN Slip and LAMINATE (NOT put on a card) as your means of identification.



2.1 The Improved NIN Slip

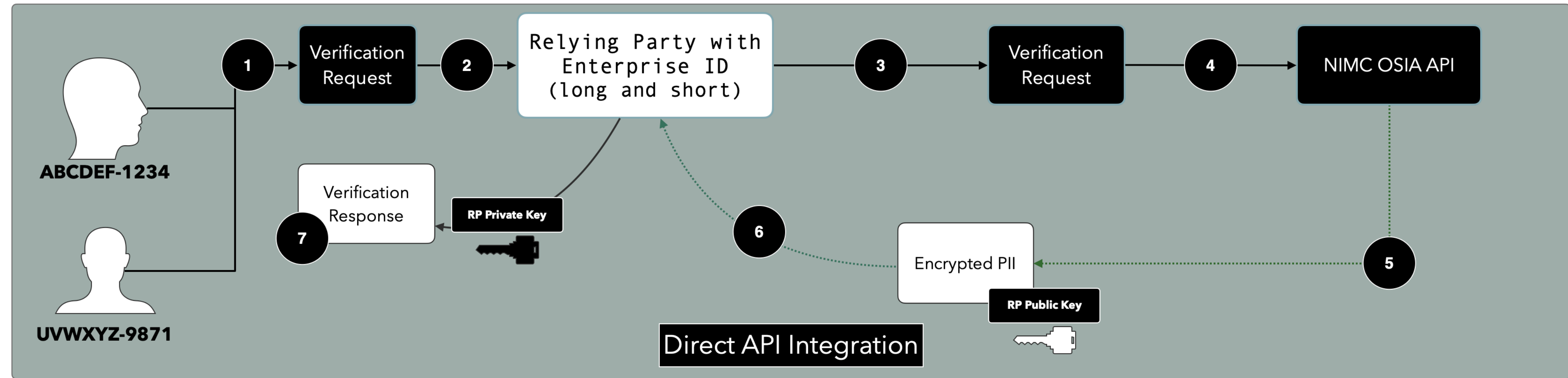
- The **Improved NIN Slip** is a valid means of Identification in Nigeria
- It DOES NOT confer citizenship nor does its issuance assume any form of immigration or residency status
- For Data Privacy concerns, the Improved NIN Slip may be printed as many times as required ONLY by the owner of the NIN and Identity
- Government does not permit any person (other than the ID holder) to make a photocopy or scan an Improved NIN Slip (with or without their consent). To make a copy for record purposes, a verification Sheet is readily available from the Verifiers portal to be downloaded or printed for record purposes.
- Each time the Improved NIN Slip is presented, without exception, it MUST be verified
- The Improved NIN Slip may only be verified using an approved Verification Resource, including the NIMC Mobile ID app (including the API).

2.2 The Improved NIN Slip Components (Front)



- Issue Date is relevant to the Pensions Industry
- The aztec code doesn't contain any personal information

3. Tokenization-based APIs




NIMC provides REST APIs for Enterprises who wish to integrate NIN verification to their inhouse systems.

All parties including the natural persons making API requests must be known to the NIMC.


NIMC also provides an Enterprise Management System for Enterprises to manage verification activities such as Agent onboarding, credit purchases, notifications, etc.

Data Privacy in Action: Proof of verification

- The Verification Sheet



Verification-as-a-Service



NGA
000000000000

Surname/Nom
RESIDENT






Given Names/Prénoms
PROUD, NIGERIAN

Date of Birth
01 OCT 1960

NATIONAL IDENTIFICATION NUMBER
0000 000 0000

Surname
RESIDENT

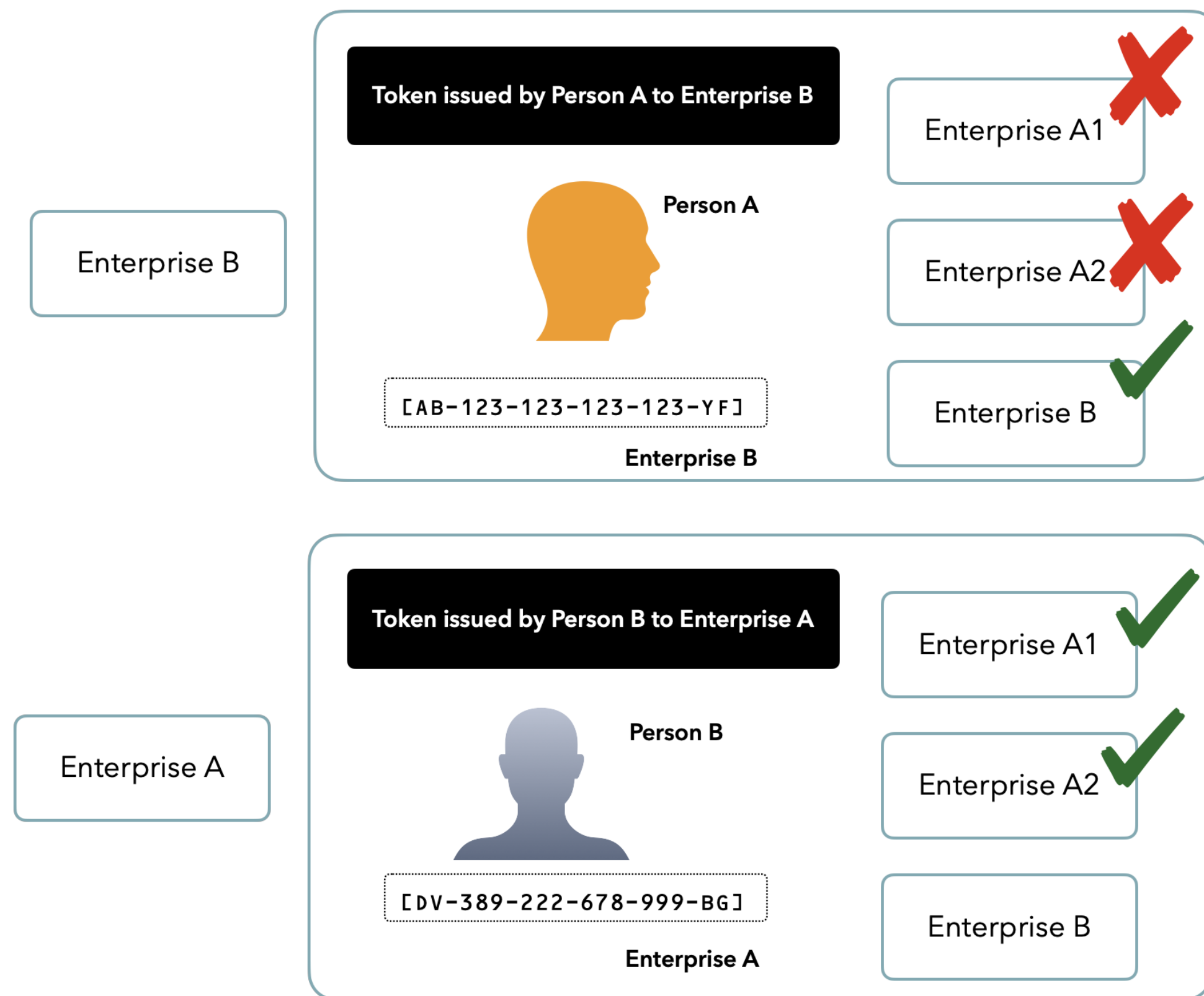
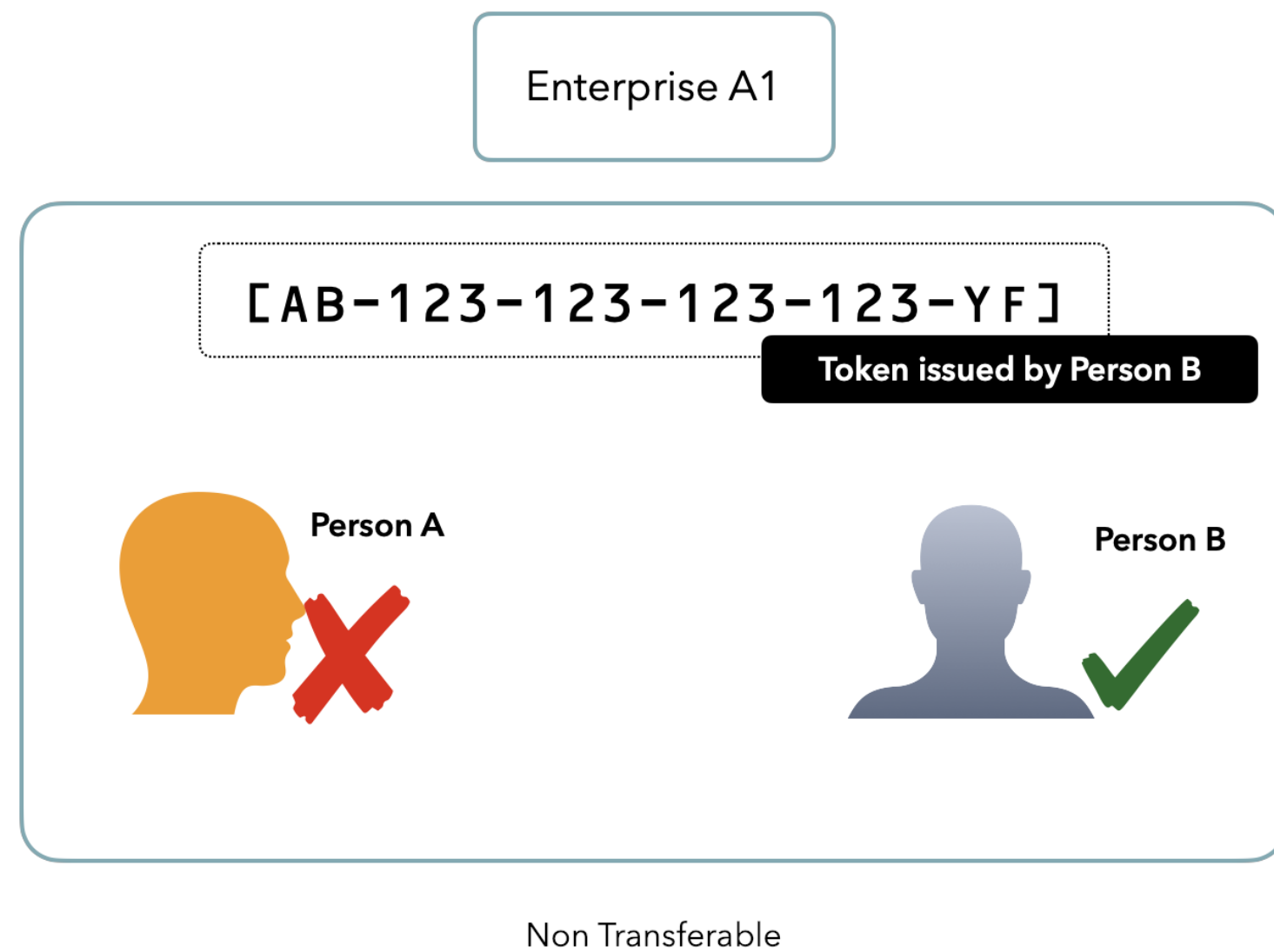
Given Names
PROUD NIGERIAN

Time Stamp	Transaction ID	Verification Type	Verification Status	Verification Agent ID
2020-05-01 09:31:27	617dba3c-2524-450e-88ba-52ed41252c59	NIN	OK	YDDMLF-1605

Please refrain from photocopying or reproducing the National Identification Number Slip
All verifications may only be done with the ID Holder's explicit consent

Consent and Data Privacy in Action

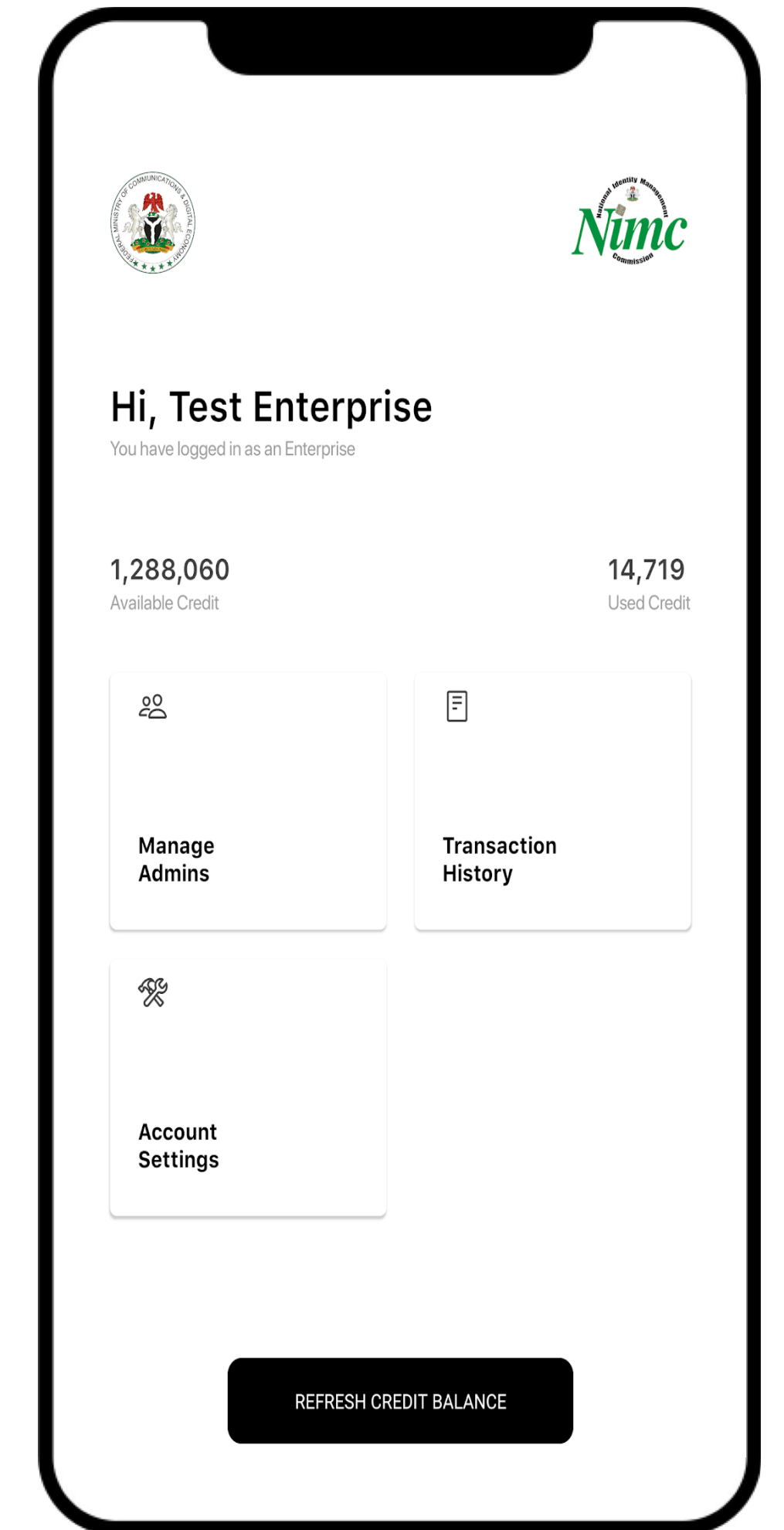


- Tokenization, Consent and Encryption.
- Power in the hands of the ID Holder: Statistics including verifications, scan alerts and credit status
- Proof of Verification (Verification Sheet).
- Tokenization is the real Game changer

5. NIMC Enterprise Mobile App



- The NIMC Enterprise Mobile App allows Businesses to verify the identity of their customers.
- It gives Enterprises especially Small and Medium Enterprises (SMEs) who do not have the resources to own and operate a CRM that can be integrated to NIMC APIs resource to carry out verification.
- It is the typical verification resource for Mobile Money operators, Super Agent Businesses and other service points where a smartphone verification device may be more suitable than a computer e.g., identity verification at the point of boarding a local flight after check-in.
- It can also be adopted by FinTechs or Telcos who rely on a wide network of Agents, and even Banks for quick verification of customers at a banking hall.
- It incorporates Privacy by Design and empowers the ID Holder by allowing Enterprises to onboard Administrators and Agents within their Enterprise thereby making the verifying Enterprise known to the ID Holder (including the person/Agent who carried out the verification).



4.1 Card Overview

NIMC

- NIMC to collaborate with a subsidiary of Central Bank of Nigeria (CBN) called Nigerian Interbank Settlement Systems (NIBSS) on mapping out strategies to revive and sustain the National Card project.
- Ensuring prompt issuance and delivery of cards to Nigerians
- Increased revenue drive towards financial self-sustainability
- Tool to promote a robust digital economy

NIBSS

- NIBSS to provide services using the Nigerian Payment Card Scheme in helping to mitigate the current FX charges by the foreign Card Schemes.
- To deepen financial inclusion.

4.2 Key Focus Areas

National Card Variant	Card Design	Personalization Plan	Card Activation	Use Cases
<ul style="list-style-type: none"> • Prepaid card • Credit/Debit Card 	<ul style="list-style-type: none"> • Payment Card layered on Identity 	<p>NIMC and NIBSS formulated guidelines for Perso vendor certification and accreditation</p>	<p>Bank to activate the cards</p>	<p>All stake holders to develop use cases for the Nigerian Payment Card Layered on Identity</p>
<p>To be Issued by ALL banks in Nigeria</p>	<p>Co-Branding Card</p>	<p>NIMC and NIBSS agreed on the required data format and process for personalization.</p>	<p>Cards to be funded at the point of collection</p>	<p>Championed by NIMC and NIBSS</p>

4.3 Value Proposition of the Payment Card Layered on Identity

- The card supports the federal government drive for diversification of the economy, financial inclusion, and National Digital Economy Policy and Strategy (NDEPS).The card will facilitate the achievement of the NDEPS through the provision of digital tokens for participation in the emerging digital economy by including the otherwise excluded segment of the public. This initiative will broadly address **pillars #4** and **#7**, amongst others
-
- **Pillar #4**
- **Support for government digital services and provision of robust digital platforms to drive the digital economy.**
-
- The issuance of this National Payment Card layered on identity will facilitate participation by citizens in the digital economy.
-
- **Pillar#7**
- **Pillar focuses on tying the digital economy's development to indices of well-being in the lives of ordinary citizens.**
- Improve economic activities through more digital participation of unbanked ordinary citizens-Provides inclusion tools for over 80 million Nigerians who have NIN but no BVN.
- Improve security as ordinary citizens can present evidential photo ID on demand.
- Employment opportunity along the card value chain
- Cost savings as bank will help govt to make these cards available from all their branches
- It will facilitate efficient and trusted payment for goods and services for ordinary citizens. as well as enable the availment of credit.
- Card Interchange fee reduction for the financial industry

4.4 Use Cases

Twelve (12) use cases in our old card are in focus and it was agreed that the implementation will be done in phases, starting with two (2) use cases, Electronic Identity (**e-ID**) and Payment Euro Master and Visa (**EMV**).

All Use Cases

1. Electronic Identity (eID)

2. Digital Signing (ePKI)

3. Match-on-Card (MoC)

4. International travel document (ICAO)

5. Voting (INEC), **6.** Taxes (FIRS), **7.** Drivers' License (FRSC), **8.** Medical (NHIS)

9. Transportation (identification & payments)

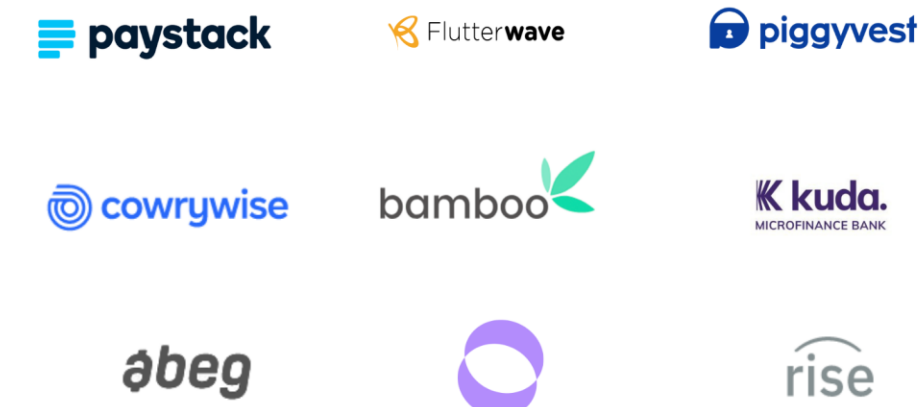
10. Agriculture (identification & government grants)

11. Digital payments (EMV contact & contactless, NQR)

12. Social benefits disbursement (Ministry of Humanitarian Affairs, Disaster

Management and Social Development of Nigeria

Sectors Utilizing NIMC verification Platforms and APIs



Over 330m verifications and authentications done so far with over 800,000 Daily !



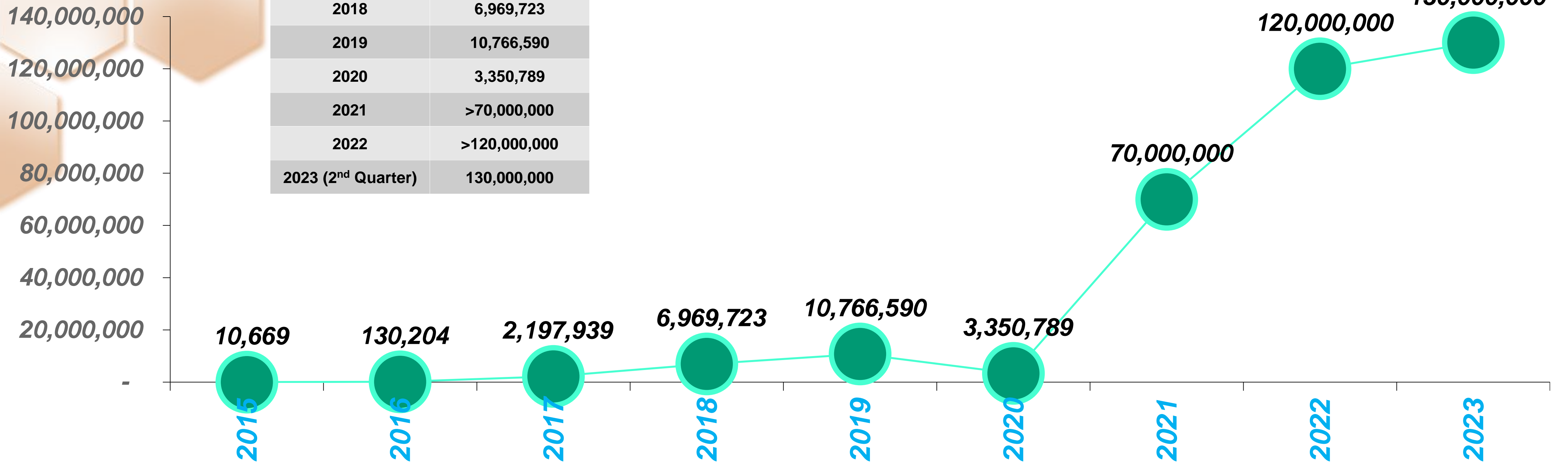
JOINT ADMISSIONS AND MATRICULATION BOARD
enhancing academic excellence...



Verifications Transactions

Including Modifications

Year	Total Verifications
2015	10,669
2016	130,244
2017	2,197,939
2018	6,969,723
2019	10,766,590
2020	3,350,789
2021	>70,000,000
2022	>120,000,000
2023 (2 nd Quarter)	130,000,000



Policies on the Utilization of NIN driving Verifications

The gazetted mandatory use of NIN driving verifications to achieve the following interoperability

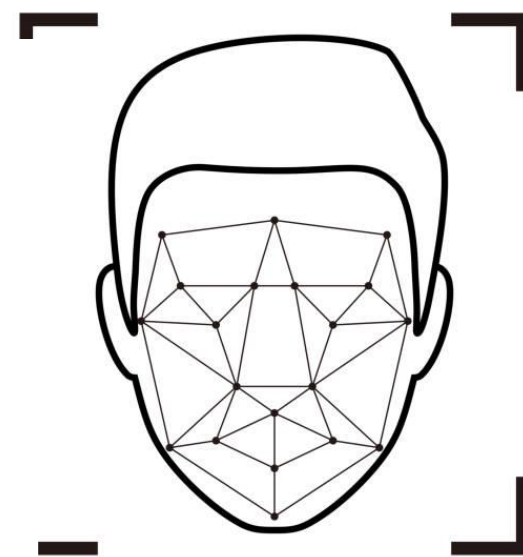
- Revised National Policy for SIM Card Registration
- Passport Application and Renewal
- Pension Contribution and Access
- Joint Admission and Matriculation Board University Entrance Examination Registration and Sitting (both online and on-site verification)
- CAC for new company incorporation
- National Senior Citizens Center (over 60 years) in Nigeria
- Integrated Personnel and Payroll Information System(IPPIS) for all civi servants
- And.... we are ready for the rest of Africa

Challenges in Implementation

- Motivation for citizens to present themselves for enrollment
- Control at on-site service points to manage alleged SIM linkage and Personal Information reuse without the knowledge or consent of the ID holder.
- Both ID Holders and verifiers need better orientation on the use of these Identity Tokens.
- General orientation on the use of Tokenization, Consent management and the non-disclosure of the NIN itself.
- General orientation on the general use of the MobileID app.
- Note: NIMC has partnered with the National Orientation Agency (NOA) for a more effective orientation and sensitisation of ID Holders and Enterprises.
- Paucity of funds as we had to stop card issuance due to this till we achieve the recent partnership with banks

Going Forward

- **Enhanced Biometrics in MobileID**. Facial coming to Pensions soon – Kaduna State use case.- *We will listen to this case study later at this event*
- **Higher Level of Assurance** using integrity index.
- **W3C Decentralised ID Framework** implementation to ensure functional entities can have a non-relational token to identify an individual without being able to directly cull all the information about a person from various other functional entities, without the knowledge of the ID holder.



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THANK YOU

*“Identity will be the most valuable commodity for citizens in the future, and it will exist primarily online.”
— Eric Schmidt, The New Digital Age: Reshaping the Future of People, Nations and Business*



<https://qrco.de/NIMCID>