eID and Secure Payments Convergence in Africa
Challenge

To solve payment challenges through financial inclusion

76% PEOPLE WITHOUT BANKING ACCOUNTS

AFRICA

More than 800,000 people do not have banking accounts

Source: World Bank
Focus on communities and individuals

Basic individual needs:

- Security
- Financial Stability
- Social welfare
- Health

Services must be provided:

- Easy
- Secure
- Giving a choice
One card. Different ways to use

**Identification**
Card as a mean of confirming person identity

**Payments**
Card as a payment mean for carrying out financial transactions

INFOTECH
secure identity and payments
One card to meet different needs

Security:
- The person identity and financial information are securely protected

Financial benefits:
- Financial inclusion raises financial skills and literacy

Social benefits:
- Possibility to receive quality social services
- Additional possibilities - education, new housing, etc

Health:
- Financial exclusion results in different forms of deprivation such as health problems incl. depression, stress leading to alcoholism/drug addiction
Financial benefits for individuals

- The visibility of person assets allows to build a financial history
- Banks accounts accumulate transactions
- Access for person to a full range of financial services, including savings or deposit services, payment and transfer services, credit and insurance
- Easy and quick access to information as well as online financial transactions.
There are two kinds of technologies of payments:

Payment application:
- Close loop (on CPA basis)
- Open Loop (MasterCard, VISA, China Union Pay, Diners, etc)

Specific goods basket:
- Targeted product distribution to selected groups of people
Security

- Physical and logical protection of payment and ID card combined into single card product
- Applications are protected by the latest cryptographic standards:
  - DDA / CDA for payment application
  - SAC for ID application
Applications:

- ICAO Compliant Travel Application
- National eID Application
- ePKI Application
- Match on Card
- CPA Banking Application
## Applications memory

<table>
<thead>
<tr>
<th>Application</th>
<th>Memory of Application Instance (approx., bytes)</th>
<th>Memory of Data (approx., bytes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Static package data</td>
<td></td>
<td>3.200</td>
</tr>
<tr>
<td>Master File applet</td>
<td>1.500</td>
<td>1.500</td>
</tr>
<tr>
<td>ICAO compliant travel application</td>
<td>1.200</td>
<td>25.000</td>
</tr>
<tr>
<td>ePKI application</td>
<td>5.500</td>
<td>4.000</td>
</tr>
<tr>
<td>Match on Card</td>
<td>5.200</td>
<td>4.800</td>
</tr>
<tr>
<td>National eID application</td>
<td>1.000</td>
<td>9.100</td>
</tr>
<tr>
<td>Banking application (CPA)</td>
<td>2.000</td>
<td>6.000</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td><strong>16.400</strong></td>
<td><strong>54.600</strong></td>
</tr>
</tbody>
</table>
Benefits for the country

- Decreases the percentage of unbanked people and boost financial inclusion
- Improves people financial literacy and capability
- Affordability for citizens of new different services
- Financial sustainability - economic development
- Corruption reducing
ABOUT US
About us

**Company age:** 8

**Global Footprint:** 100+ customers in 45+ countries

**Sectors:** Government, Banking and Mobile

**Experience:** 200 completed projects

Turnkey solutions for all kind of electronic ID documents` issuing, verification and post-issuing management of chip content
Our solution

Our software product: MultiPerso

Turnkey solutions for biometric enrollment, issuing, managing and verification of electronic ID documents

Services: integration, custom SW development, GAP analysis, maintenance
Orphans and vulnerable children project

About the project:
Support of very poor households of Kenya that take care of orphans and vulnerable children.

Solution functionality:
- Regular and predictable cash transfers to households living with OVC and to ensure their basic care within families and communities
- Authentication is provided through fingerprints

About the card
- Plastic Card with contact chip
- Biometric information - 2 fingerprint templates for authentication
The Hunger Safety Net Program (y 2012)

About the project:
Implementation of electronic social card for the chronically poor.

Solution functionality:
 Regular and predictable cash transfers to chronically poor and scaling up the transfers during drought emergencies

About the card
 Plastic Card with contact chip
 Biometric information - 2 fingerprint templates for authentication
About the project:
Implementation of Scholar card in a city of Latvia - Jelgava

Card functionality:
- visual identification
- electronic authentication
- payment instrument
- public transport card

About the card
- Plastic dual-interface card
- Several payment applications - public transport, payments for school cafeterias
- Access control application
About the project:
Implementation of social benefit system for low-income families in Egypt

Card functionality:
- Closed loop payment schema
- Full control for the distribution of subsidized funds /goods to eligible families
- Targeted product distribution to selected groups of people
- Pension distribution

About the card
- Plastic Card with contact chip
About the project:
- Implementation of turnkey solution for issuing of eID card for West African country
- Replacement of old non-chip card

About the card
- Plastic Card with contact interface. The chip contains 10 fingerprints, photo
- Contains 5 applications: ICAO Travel Application, National eID Application, ePKI Application, Match on Card, Banking Applications
THANK YOU FOR YOUR ATTENTION!

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