



# eID and Secure Payments Convergence in Africa

# Challenge

To solve payment challenges  
through financial inclusion

**76%**

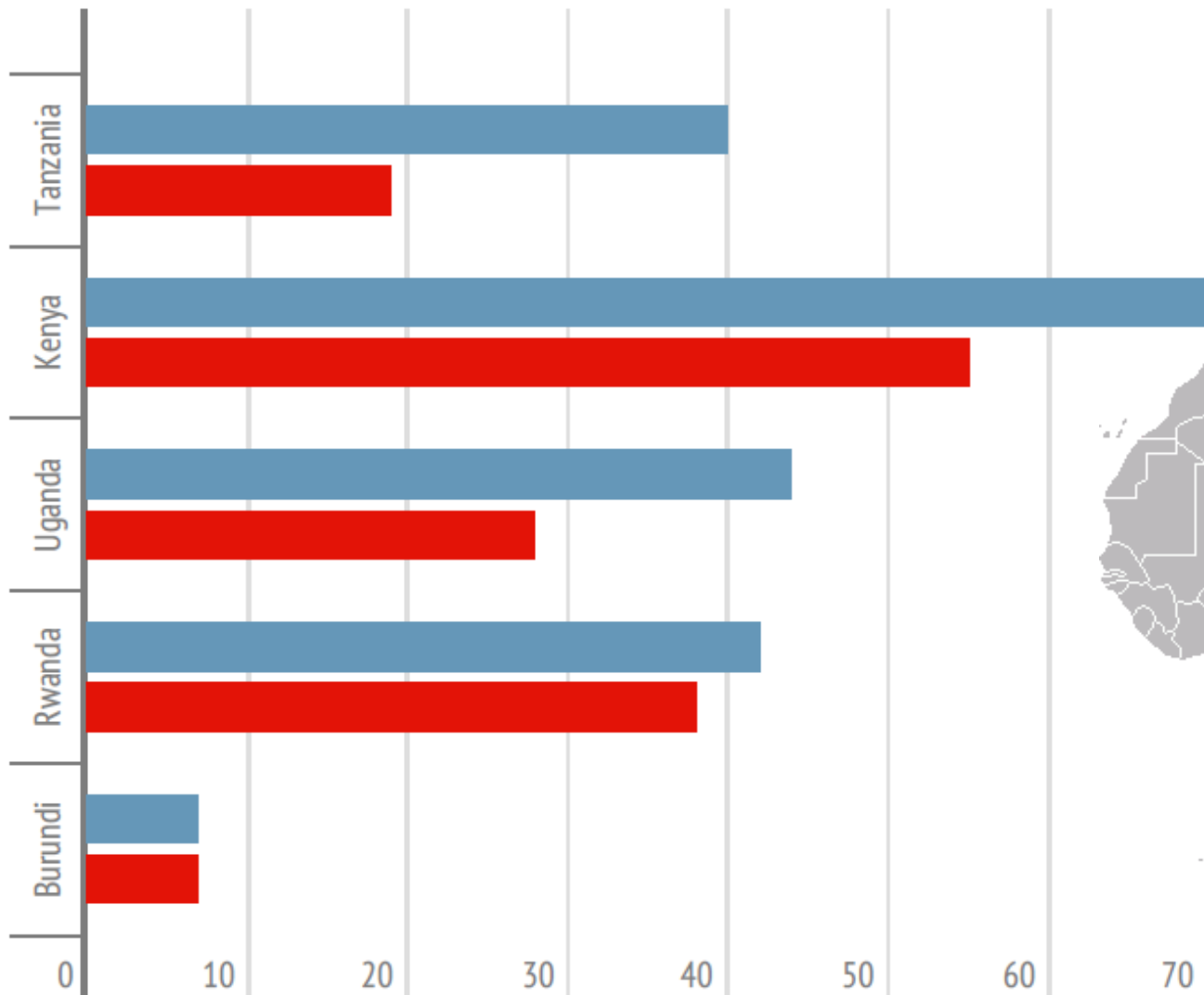
PEOPLE  
WITHOUT  
BANKING  
ACCOUNTS



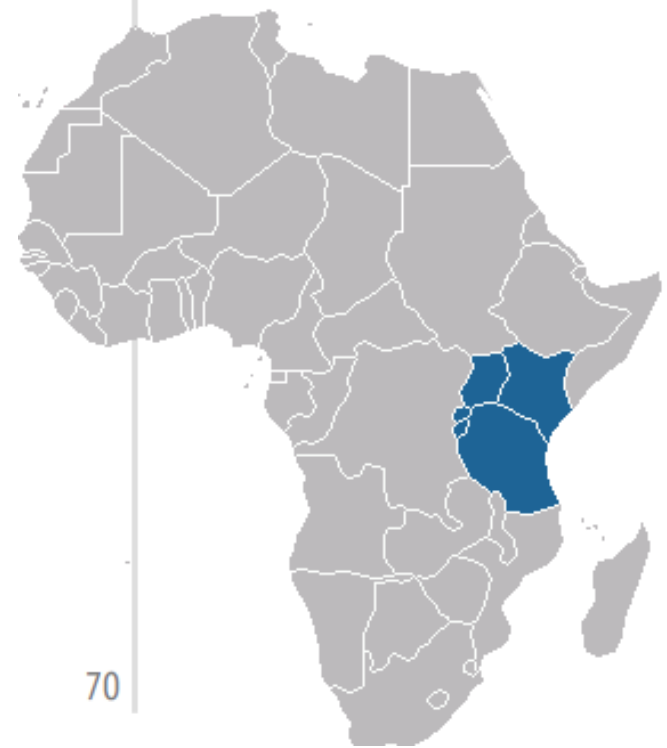
**AFRICA**

More than 800 000 people  
do not have banking  
accounts

# Some statistics. Accounts



● Account (% age +15) ● Account in financial institution (% age +15)



Source: World Bank

# Focus on communities and individuals

## Basic individual needs:

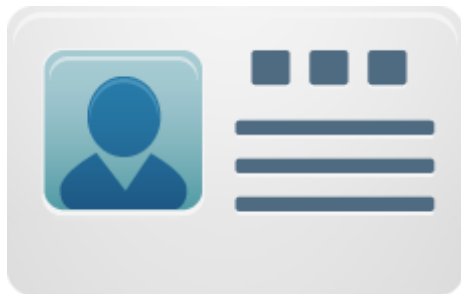
- Security
- Financial Stability
- Social welfare
- Health

## 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



# 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.



# Technology to be used

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

## Applications:

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



# Applications memory

Application	Memory of Application Instance (approx., bytes)	Memory of Data (approx., bytes)
Static package data		3.200
Master File applet	1.500	1.500
ICAO compliant travel application	1.200	25.000
ePKI application	5.500	4.000
Match on Card	5.200	4.800
National eID application	1.000	9.100
Banking application (CPA)	2.000	6.000
<b>Subtotal</b>	<b>16.400</b>	<b>54.600</b>



A photograph of a business meeting in progress. Several people in dark suits are seated around a glass-topped table. One person in the foreground is writing on a document with a silver pen. A glass of water is on the table. The background shows a modern office environment with blue structural elements.

# ABOUT US

# About us

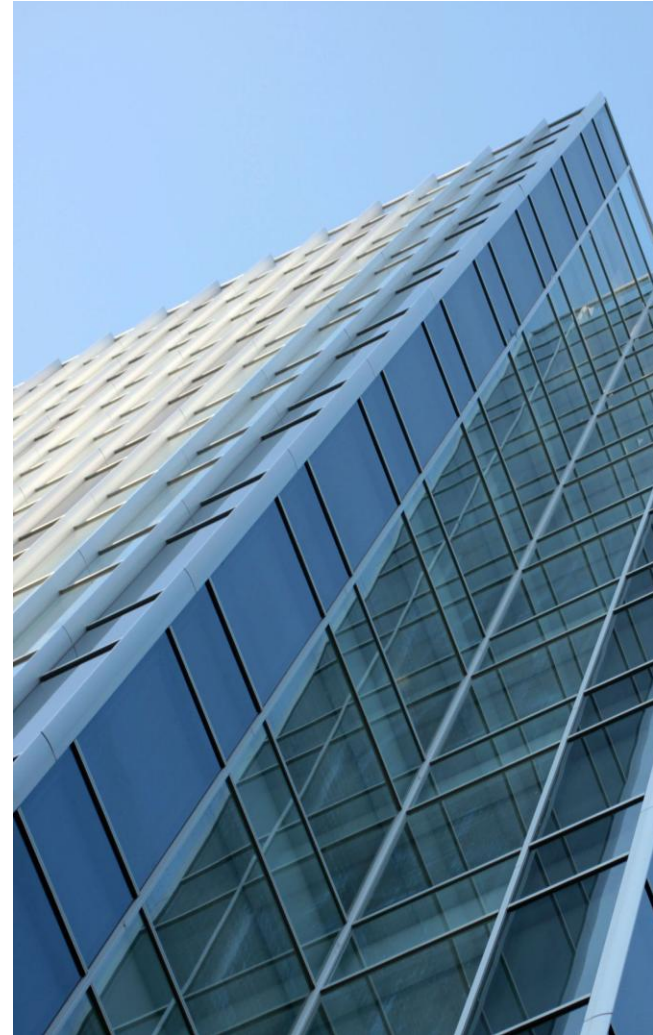
**Company age:** 8

**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

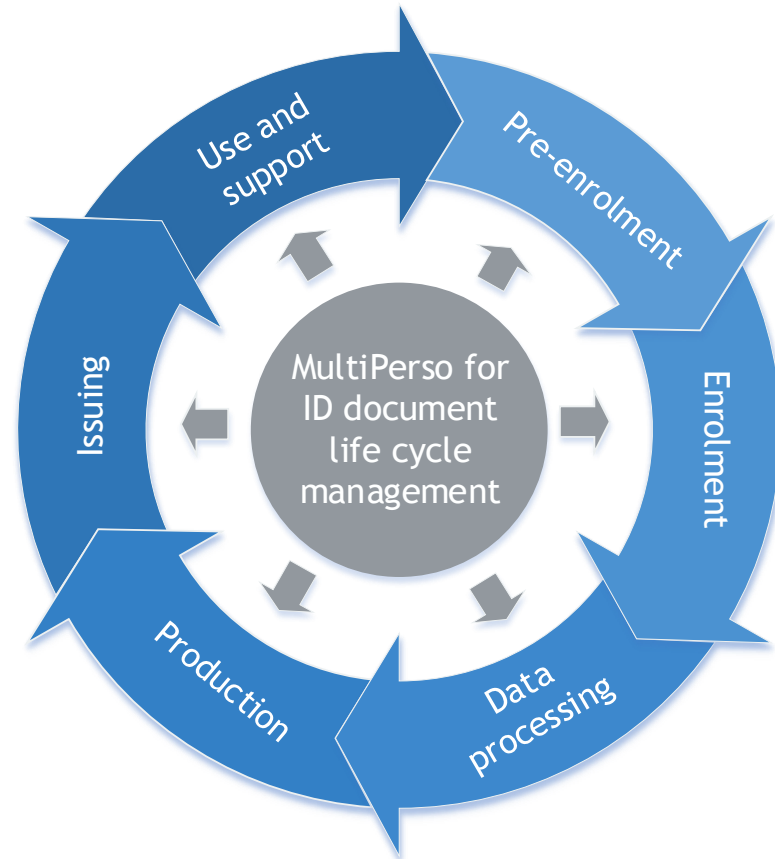


# Our solution

**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



A photograph of a business meeting. Several people in dark suits and ties are seated around a glass-topped table. One person in the foreground is writing on a document with a silver pen. There are papers, a glass of water, and a laptop on the table. The background shows a modern office environment with blue structural elements.

# OUR PROJECTS

# 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



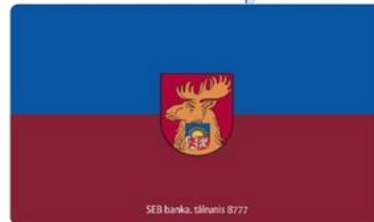
# Scholar card project (y 2012)

## 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



# Egypt social card (y. 2009)

## 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



# eID card for a country in West Africa (y. 2015)

## 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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