



INTEROPERABILITY OF IDENTITY: A STRATEGIC IMPERATIVE

Unlocking Africa's Digital & Financial Future

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INTEROPERABILITY: NATIONAL TO CONTINENTAL



INTEROPERABILITY A KEY TO THE DIGITAL & FINANCIAL FUTURE

Digital Identity Is a Strategic Foundation

Digital Identity Drives Market Growth

National Systems Provide the Foundation But
Are Siloed



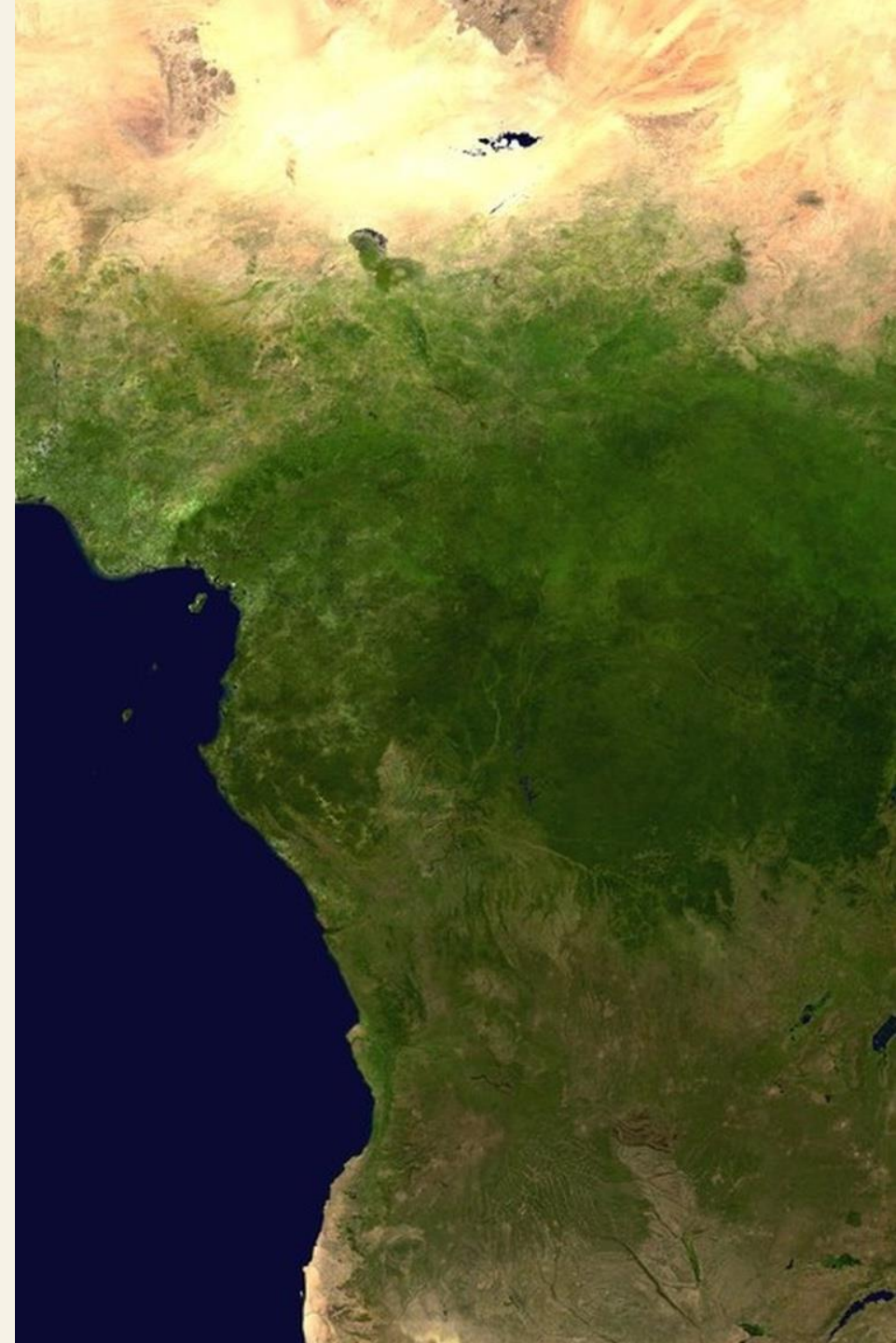
THERE IS A SHIFT FROM INFRASTRUCTURE TO ECOSYSTEMS

Digital Public Infrastructure is Expanding

There is a Shift towards Ecosystems

Policy meets Infrastructure

Interoperable Identity is Critical





TRUST REMAINS NATIONAL WHILE COMMERCE IS REGIONAL

Digital Identity is Essential for Trust

There is a Mismatch Between Trust
and Commerce

Mismatch Impacts People & Trade

An Opportunity to Align Economics
and Policy

INTEROPERABILITY IS A STRATEGIC IMPERATIVE

Can Align Diverse Systems

Improves Security and Trust Coordination

Drives Policy and Economic Benefits

It Has a Strategic Role





A \$1 TRILLION DEPENDS ON CROSS-BORDER TRUST

Africa's Economy is Growing

Trust Remains Key

Interoperability is a Strategic Trust
Element

Interoperability is an Economic
Enabler

FRAGMENTATION: THE HIGH COST OF DIGITAL ISLANDS

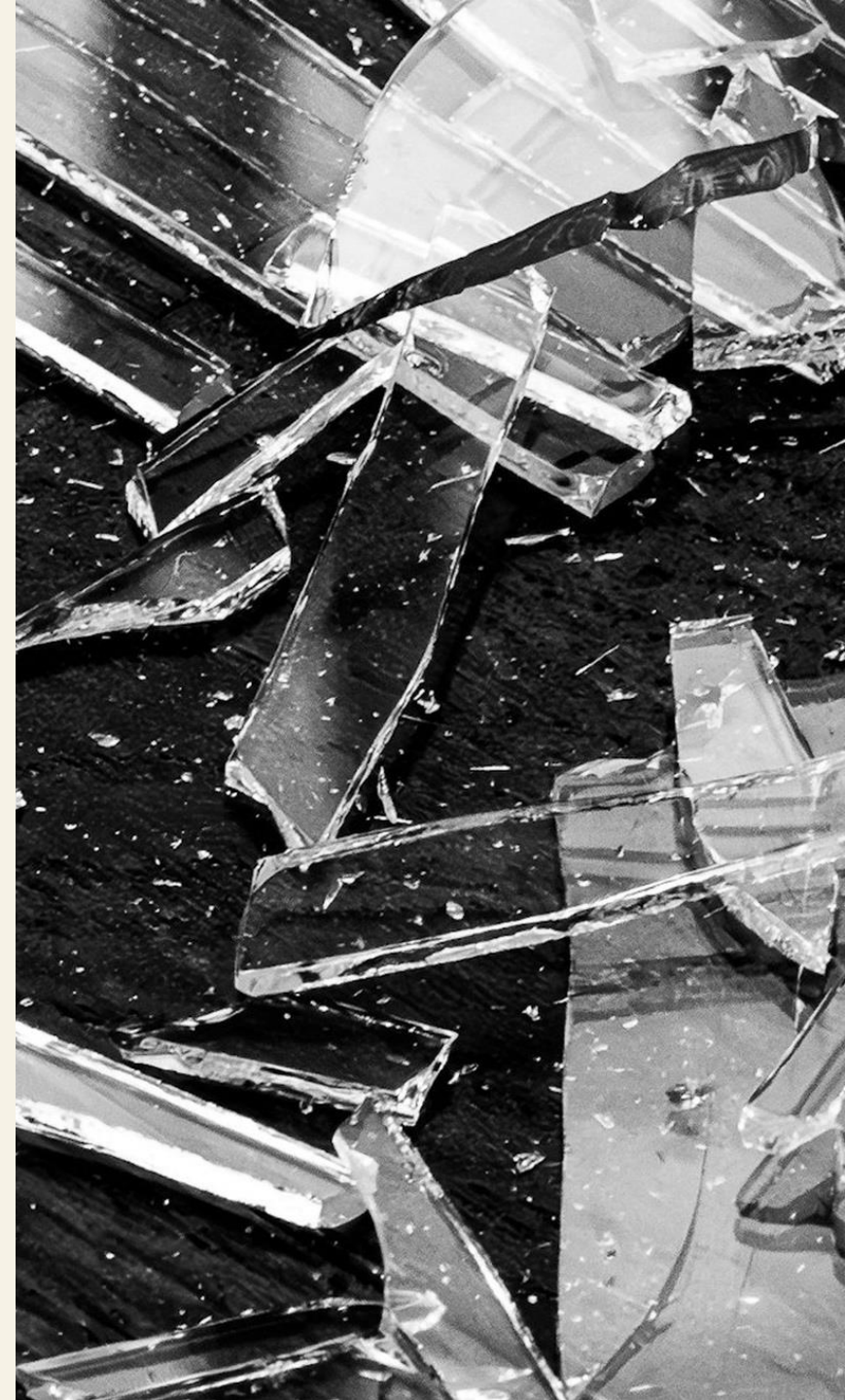


FRAGMENTED IDENTITY CREATES COSTLY DIGITAL ISLANDS

Digital Identity Landscape is Fragmented

Governance and Alignment are the Core
Issue

Fragmentation has People Impacts



AFRICA PAYS THE HIGHEST PRICE FOR FRAGMENTATION

Region	Average Remittance Cost (%)	Impact
Africa	9%	Higher burden on consumers and MSMEs
Global Average	6%	Lower transaction friction



MSMES ARE LOCKED OUT OF FINANCE BY IDENTITY BARRIERS

MSMEs, the Backbone of the Economy

But they Face Identity Challenges

Cross-Border Trading is Constrained

Lack of Identity leads to a Financing Gap

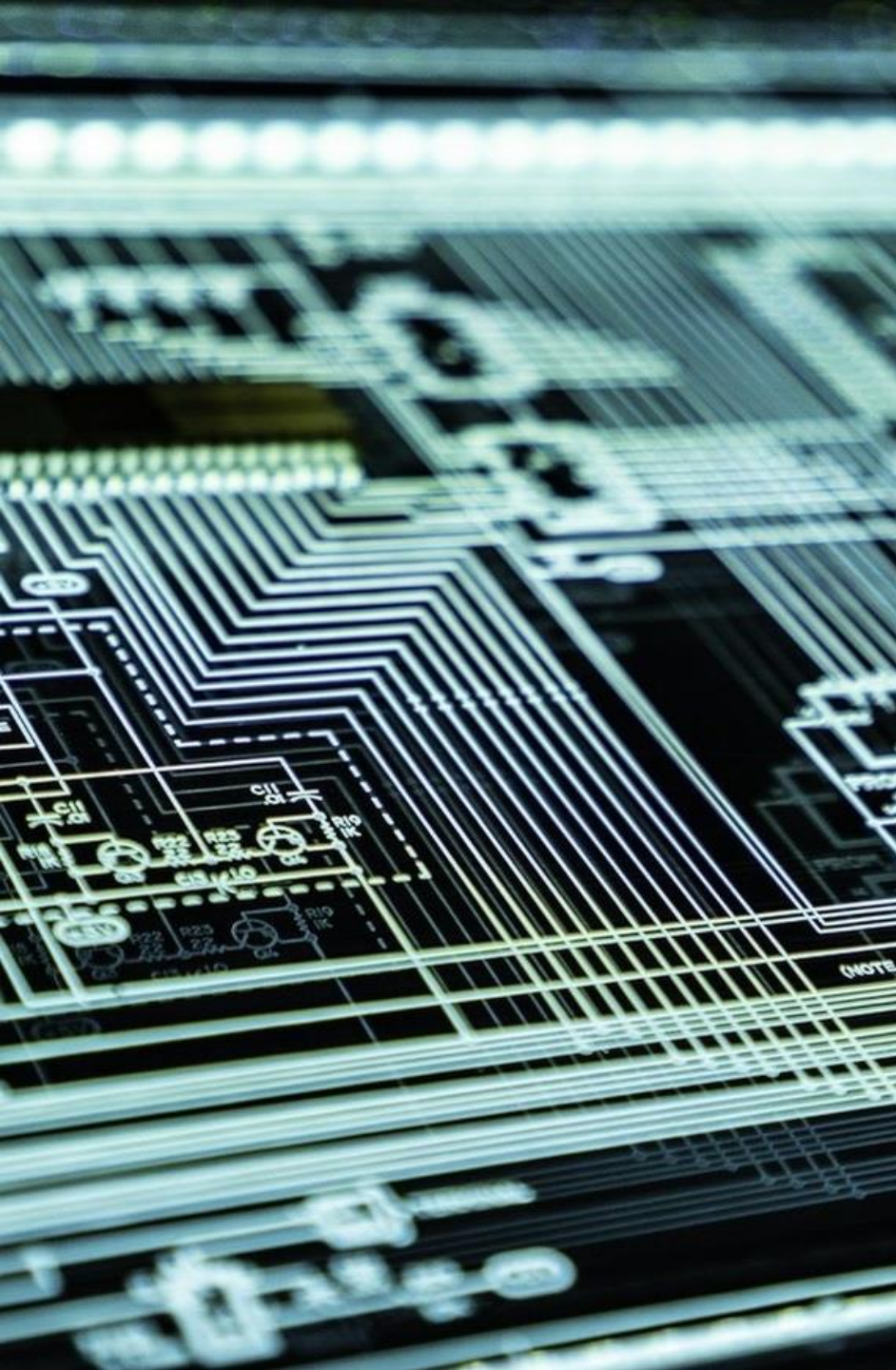
AFRICA'S MSME FINANCE GAP REMAINS STRUCTURAL

MSME Finance Indicator	Amount	Implication
Total Financing Need	\$421 Billion	Demand for growth capital
% whose financing needs are met	50%	Structural financing gap

Source: African Development Bank (AfDB)

GOVERNANCE: SOVEREIGNTY, STANDARDS, AND SAFEGUARDS





TRUST SCALES OR FRAGMENTS BASED ON POLICY & GOVERNANCE

Governance Enables Digital Trust

There are Continental & Regional Efforts

However, Governance Challenges Loom

In Order to Drive Success, Governance Must Evolve

STANDARDS PROTECT SOVEREIGNTY AND PREVENT LOCK-IN

Proprietary systems have Serious Risks

Standards have Benefits

Aligned Standards are Strategically
Important

Standards are Emerging but not Coherent





DATA PROTECTION AUTHORITIES (DPA) ANCHOR REGIONAL TRUST

DPA's Ensure Data Security

DPA's can Enable Mutual Recognition

Regional Cooperation can be
Strengthened

Policymakers, Are You Engaged
Already?

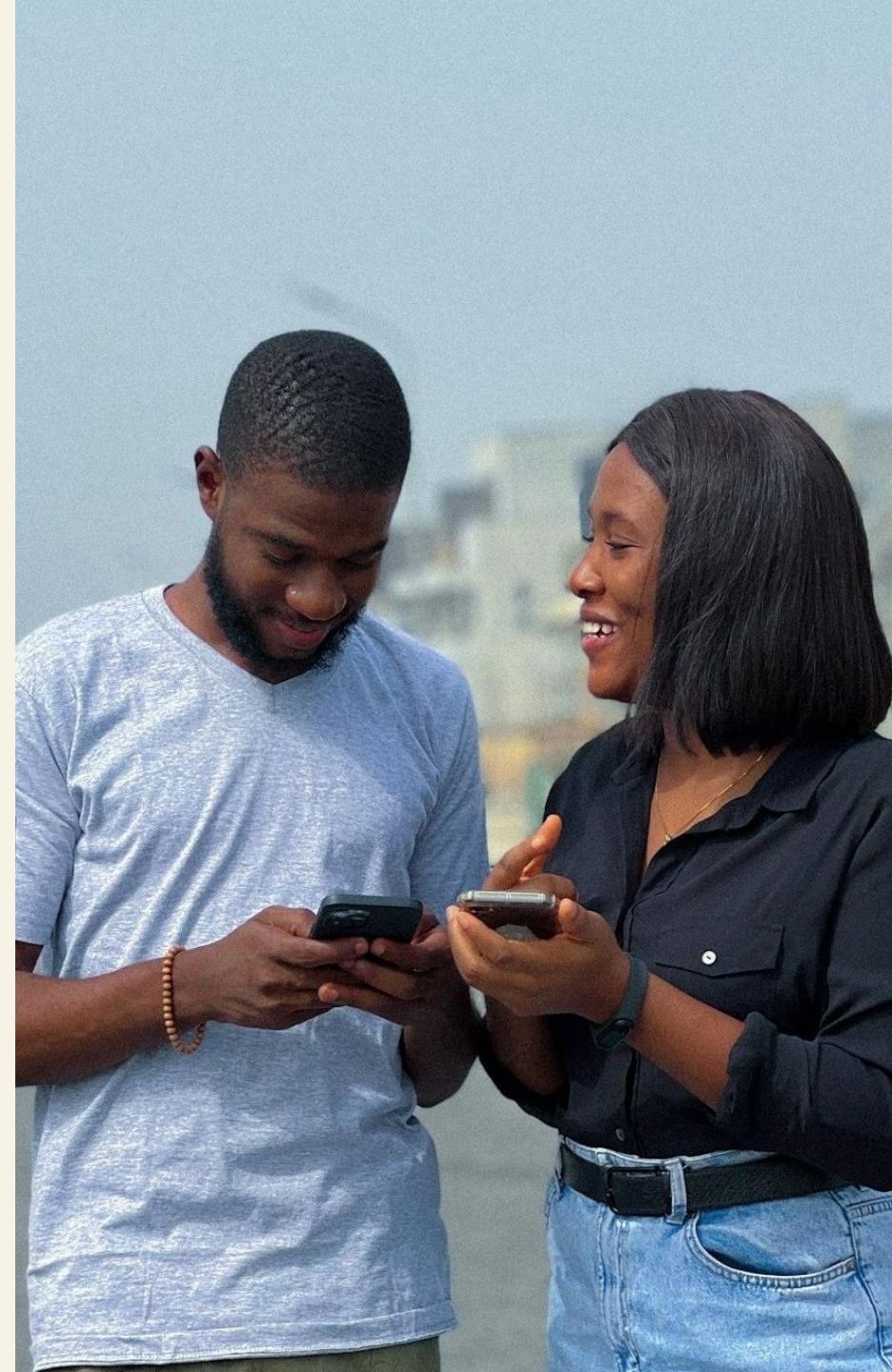
MUTUAL RECOGNITION - THE MISSING STEP TO INTEROPERABILITY

Precedes Interoperability

The Foundation for Cross-Border Identity

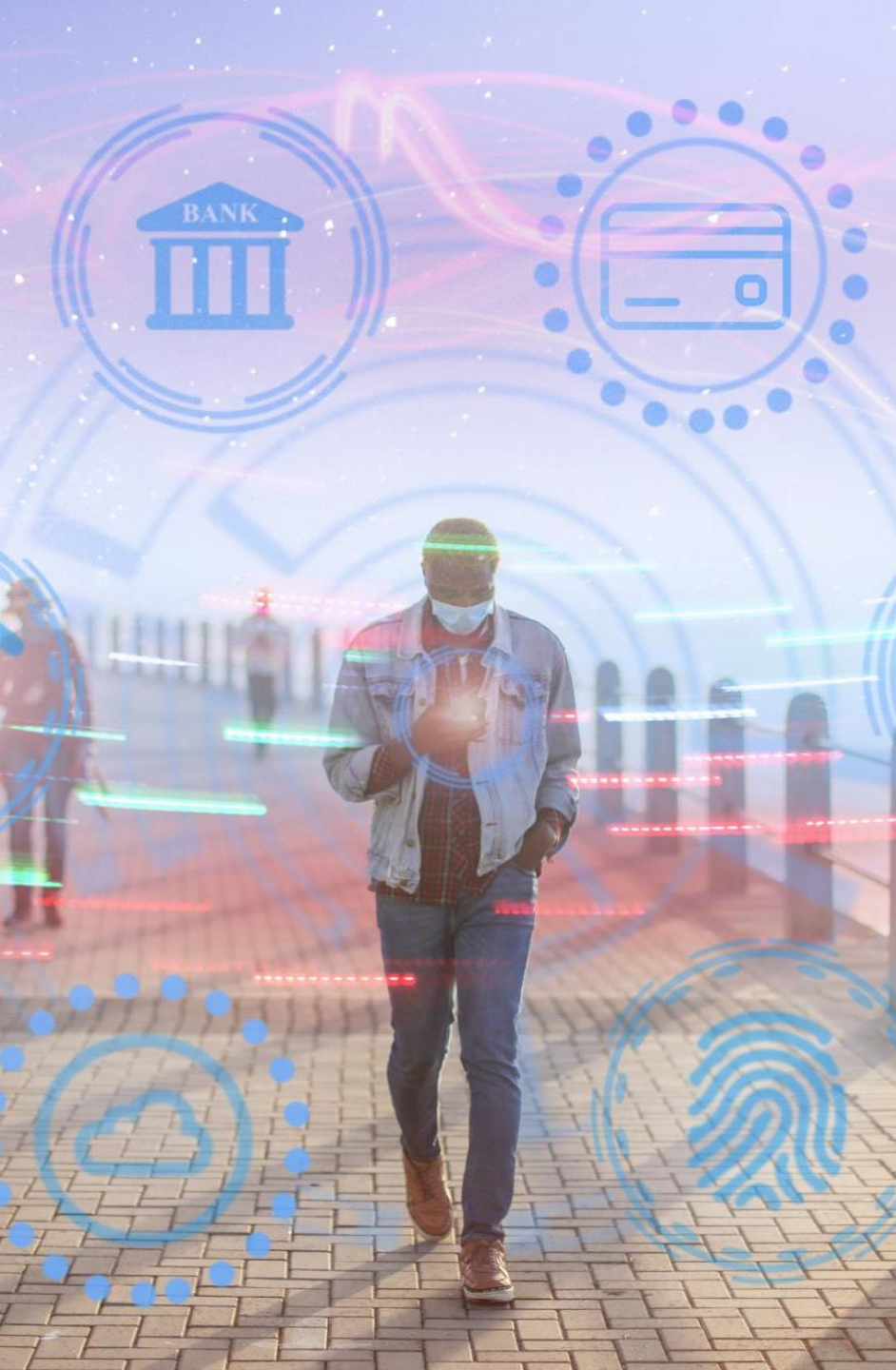
Supports Incremental Scaling

Focuses on Recognition Over Replication



TRUST RAILS: BUILDING
CROSS-BORDER ASSURANCE
IN PRACTICE





PEOPLE MOVE ACROSS BORDERS - IDENTITY MUST MOVE WITH THEM

There are Many Mobility Drivers in
Africa

Static vs Interoperable Identity

Benefits of Portable Identity

Support for Host Countries

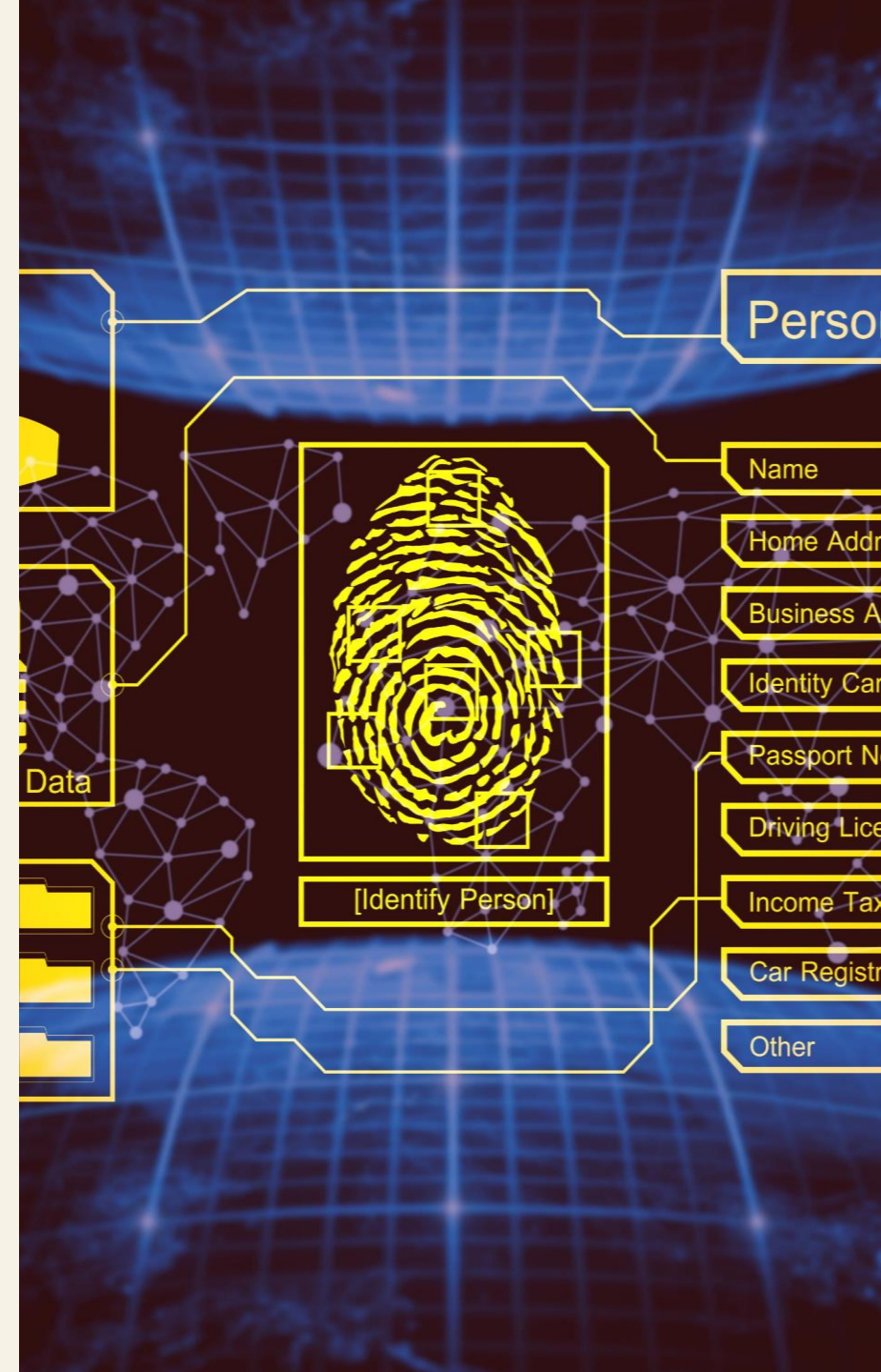
FEDERATED E-KYC: THE FINANCIAL TRUST RAIL

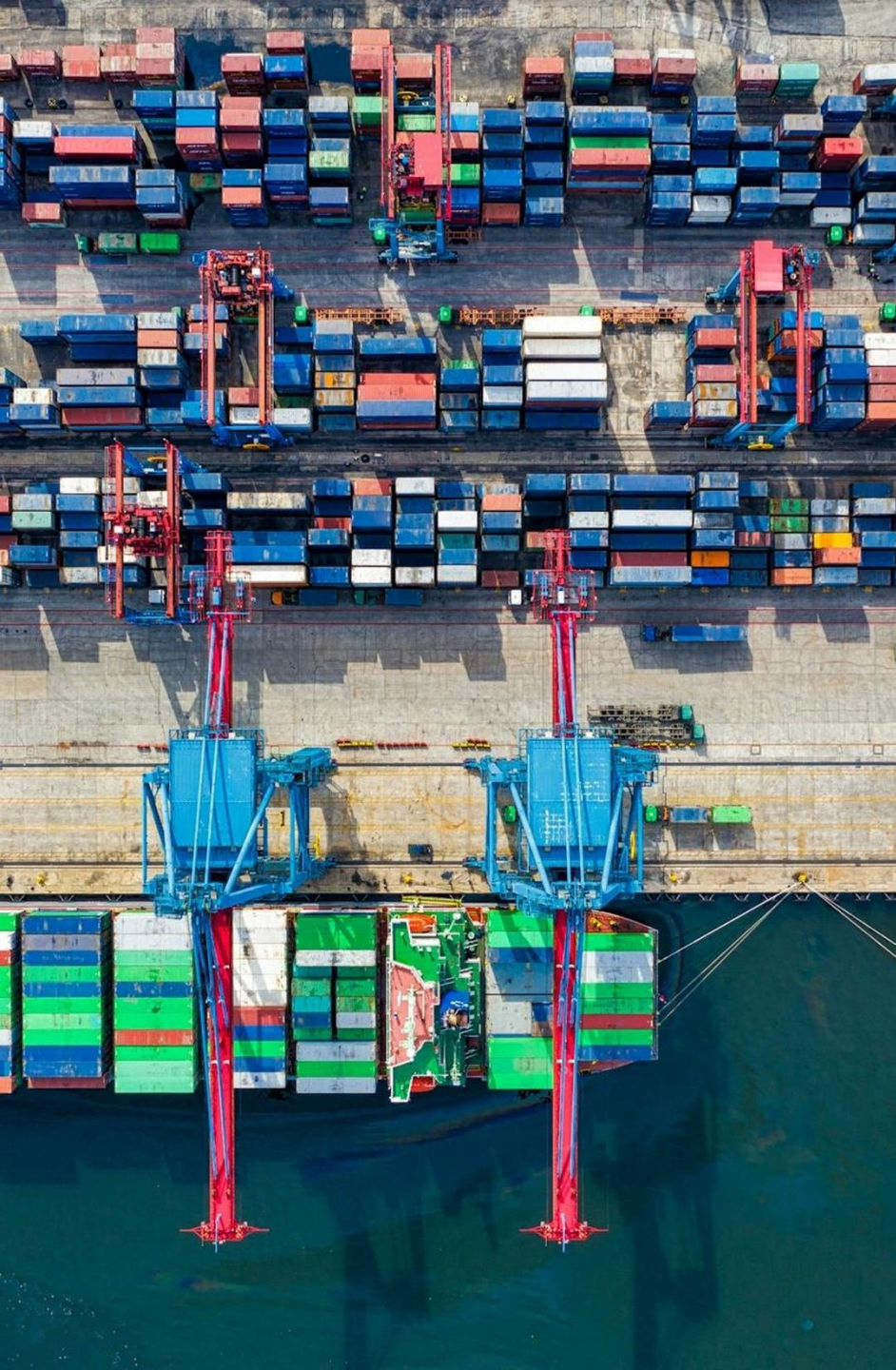
Traditional Identity has Limitations

eKYC - The Basis of a Financial Trust Rail

Regional Efforts show Benefits

The Result is a Positive Impact on Digital Markets





BUSINESS IDENTITY: THE TRADE TRUST RAIL

MSMEs remain the "missing middle".

MSME Identity is central to Economic Transformation

Standardized Business Identity Leads the Way

Regional Trade Goals can Align around a Common Trust Rail

CALL TO ACTION: FROM VISION TO IMPLEMENTATION



A UNIFIED AFRICAN DIGITAL MARKET IS THE GOAL

There is a Vision

Success Depends on Building the Ecosystem

Interoperability must be by Design





2026 AND BEYOND: MEASURING SUCCESS BY SERVICES DELIVERED

Outcomes Lead the Focus

Trust Must be Built

Success should be measured in how people's lives are improved

WE HAVE A CHOICE, BUT COLLECTIVE ACTION IS REQUIRED

There is a Choice

Government Can Synchronizes the Action

Cross-border Regulatory Cooperation Can
Drive the Process

Time Is of the Essence

*Together We Can Build the Interoperable
Trust that Turns African Digital Potential
From a Dream to Reality.*



THANK YOU!

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