

# Building Trusted Digital Public Infrastructure in Ghana

By

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15<sup>th</sup> May 2026



**NIA** NATIONAL  
IDENTIFICATION  
AUTHORITY

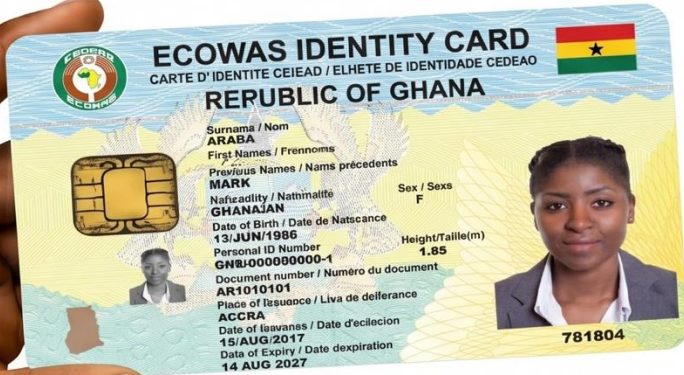


# Ghana's DPI Journey: From Identity to Trusted Services

The Ghana Card is the foundation for inclusive and trusted digital service delivery.



**NIA** NATIONAL IDENTIFICATION AUTHORITY



**One person. One identity. Many opportunities.**



**18.5M** out of **19.5M**  
Ghana Cards issued



**19.5M+**  
Unique identities on the National Identity Register



**100M+**  
Identity verifications & authentication transactions (as at May 2026)



**355+**  
Institutions onboarded across public and private sectors

# Legal & Governance Framework

Building trust through law, policy and strong governance



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## Act 750 (2008)

### The National Identity Register Act

Establishes the National Identity Register and the National Identification Authority as the custodian of the Register.



## L.I. 2111 (2012) – Regulation 7

### Mandatory Use of Ghana Card for Specified Transactions

Requires the use of the Ghana Card for identity verification in specified transactions and services:

- Opening of bank accounts
- Mobile network subscription (SIM registration)
- Tax registration and filing
- Passport application
- Pension Services
- National Health Insurance Scheme
- Driver's licence application
- Any other service as may be prescribed

## Key Enablers



**Data Protection Act, 2018 (Act 843)**



**e-Transactions Act (Act 772)**  
Electronic evidence & digital signatures



**Standards & Interoperability**  
For secure and seamless data exchange



**Citizen Consent & Accountability**  
At the centre of all identity interactions



Mandatory use under Regulation 7 has evolved from physical credential presentation to digitally enabled verification and authentication through the National Identity Register.



### 1. REQUEST & ENGAGEMENT

Institution submits request and NIA engages executives to align on mandate and value.



### 2. DUE DILIGENCE & APPROVAL

Business, legal and security review. Use case approval by NIA.



### 3. LEGAL & POLICY AGREEMENTS

Data sharing agreement, terms of use and compliance requirements.



### 4. TECHNICAL INTEGRATION

API access, integration support, and security certification.



### 5. TESTING & CERTIFICATION

User acceptance testing and certification of integration.



### 6. GO-LIVE & SUPPORT

Production rollout with monitoring, capacity building and continuous support.

## Partners Connected to the National Identity Register

#### FINANCIAL SECTOR



...and more

#### TELECOMMUNICATIONS



...and more

#### PUBLIC SECTOR



...and more

#### SOCIAL PROTECTION & PENSIONS



...and more

#### OTHER SERVICES



Insurance Companies

...and more

# Impact, Results & Lessons Learned

Identity that works for people, institutions and the economy



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## KEY RESULTS (AS AT MAY 2026)

 **19M+**  
Unique identities on the  
National Identity Register

 **355+**  
Institutions onboarded  
across sectors


 **100M+**  
Identity verification &  
authentication transactions  
in real time

 **90%**  
Reduction in customer  
onboarding time across  
institutions

 Significant reduction  
in identity fraud and  
duplicate records


## CITIZEN JOURNEY – OPENING A BANK ACCOUNT

### BEFORE GHANA CARD

 Multiple documents  
and references

 Manual verification

 Multiple visits

 Days / weeks to open  
an account

Frustrating and exclusionary

### AFTER GHANA CARD

Present Ghana Card

Real-time verification  
with NIR

Account opened  
in minutes

Access to financial  
services faster

Simple, secure and inclusive



“ With my Ghana Card, I opened my bank account  
in less than 10 minutes. I can now receive  
payments and grow my small business. – Ama, Trader

## LESSONS LEARNED



**Mandate helps, but change management is critical**  
Institutional buy-in and process redesign are key.



**Enablement drives adoption**  
Technical support, clear standards  
and hands-on engagement make  
the difference.



**Start with high-impact use cases**  
Early wins build confidence  
and create momentum.

# Identity Verification System Platform



Trusted digital infrastructure with wide ecosystem integration



Real-time verification & authentication services



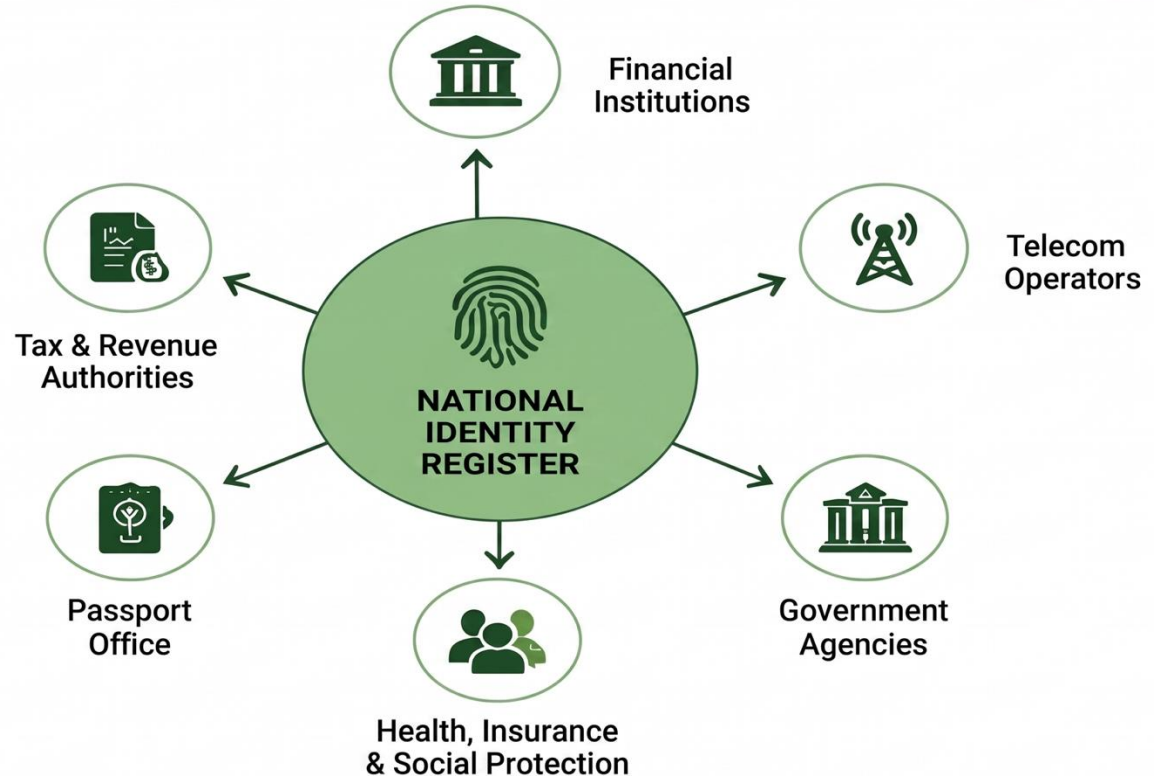
Secure APIs and strong data protection



Integrated with national and private sector systems



High availability and scalability for national use



**One identity. Many services. Better outcomes for all.**

# Thank You

One identity.  
Many opportunities.  
Stronger Ghana.



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