Empowering Public and Private Services: The Ghana Card Experience

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Mandate of the National Identification Authority

1 Register all Ghanaians living in Ghana and abroad and eligible foreign nationals permanently resident in Ghana onto the National Identity Register

2 Issue Ghanaians and eligible foreigners with National Identity Cards commonly known as "Ghana Cards"

3 Ensure the accuracy, integrity, confidentiality and security of data collected

4 Create and maintain the National Identity Register

5 Make data in its custody available to persons or institutions authorized by law to access the data

Overview of the National Identification System (NIS)

Implementation of the NIS is being pursued within a PPP framework.

❖ The PPP Agreement is between the National Identification Authority (NIA) and Identity Management Systems II Limited (IMS II).

❖ The Agreement obtained the approval of the Ministry of Finance, Cabinet and Parliament.

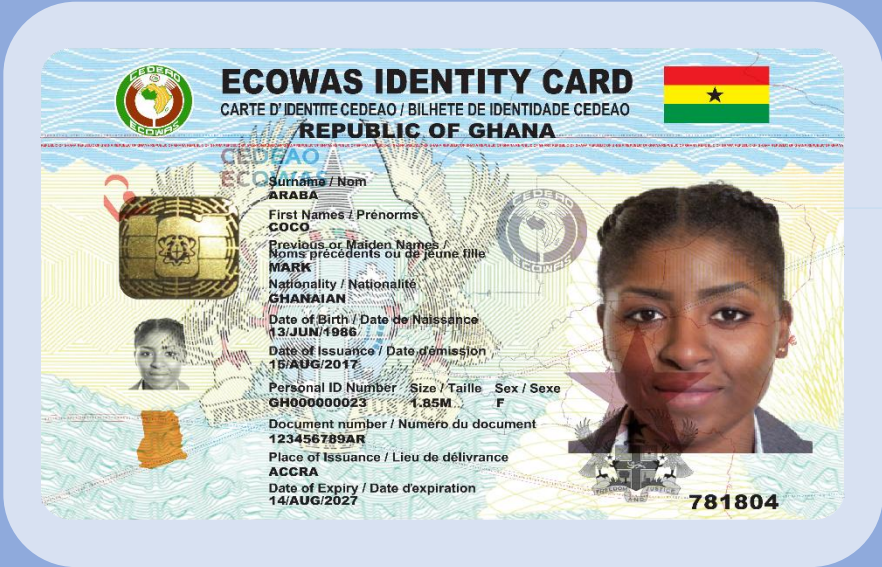❖ The cost of the NIS passed two Value-for-Money Audits conducted by the Public Procurement Authority.

Key components of the NIS:

❖ The Ghana Card – a biometric, chip-embedded, dual-interface smart card issued to Ghanaians aged six years and above and qualified foreigners resident in Ghana.

❖ The National Identity Register (NIR) – the biometric database of all registered persons.

❖ Verification System – a robust platform for the verification of identities of persons transacting business using the Ghana Card.

Minimum Cost Savings to Ghana over the 15-year duration of the PPP Project

Approx. USD1.5 Billion

ECOWAS IDENTITY CARD
CARTE D'IDENTITE CEDEAO / BILHETE DE IDENTIDADE CEDEAO
REPUBLIC OF GHANA

Surname / Nom
ARABA
First Names / Prénorms
COCO
Previous or Maiden Names /
Noms précedents ou de jeune fille
MARK
Nationality / Nationalité
GHANAIAN
Date of Birth / Date de Naissance
13/JUN/1986
Date of Issuance / Date d'emission
16/AUG/2017
Personal ID Number   Size / Taille   Sex / Sexe
GH000000023   1.85M   F
Document number / Numéro du document
123456789AR
Place of Issuance / Lieu de délivrance
ACCRA
Date of Expiry / Date d'expiration
14/AUG/2027
781804

Revenue Generation under the NIS

The estimated Project Revenue for the NIS for 15 years is over USD1.5 billion. This revenue is to be generated from the following activities for which fees have been approved by Parliament:

- ❖ Data Transfer Services to User Agencies
- ❖ Verification Services
- ❖ Registration at Premium Centres
- ❖ Registration of Ghanaians living abroad
- ❖ Update of personal information
- ❖ Replacement of lost, stolen, defaced or damaged cards

Registration Statistics
NIA before 2017 and NIA today

Ghanaians Registered	--->	4,554,528
Cards Printed	--->	2,719,425
Cards Issued	--->	900,000

Ghanaians Registered	--->	17,409,337
Cards Printed	--->	17,266,486
Cards Issued	--->	16,266, 498

REPUBLIC OF GHANA
Identity Card
Surname
KWAME
Forename(s)
MENSAH
Previous or Maiden Name(s)
Sex M
Date of Birth 13/11/1997
Height (m) 1.79
Personal ID Number GHA-123456789-0
Date of Expiry 26/11/2012
1234567
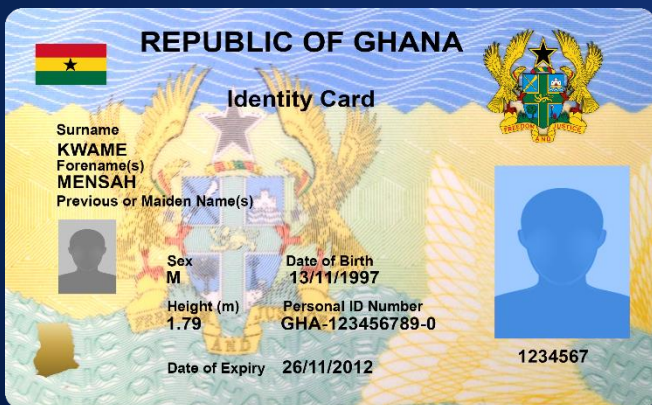
- 2D Barcode card
- 4 Fingerprints
- 2k Storage space
- No Tracking number

ECOWAS IDENTITY CARD
CARTE D'IDENTITE CEDEAO / BILHETE DE IDENTIDADE CEDEAO
REPUBLIC OF GHANA
Surname / Nom
ARABA
Firstname / Prénoms
GYENYAME
Previous Name(s) / Noms Précédents
SMART
Nationality / Nationalité
GHANAIAN
Sex / Sexe F
Date of Birth / Date de Naissance
13/JUN/1986
Personal ID Number
GHA-000000023
Height / Taille(m) 1.85
Document Number / Numéro de document
123456789AR
Place of Issuance / Lieu de délivrance
ACCRA
Date of Issuance / Date d'émission
15/08/2017
Date of Expiry / Date d'expiration
14/08/2027
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- Dual interface smart card
- 10 Fingerprints
- 128k Storage space
- Tracking number

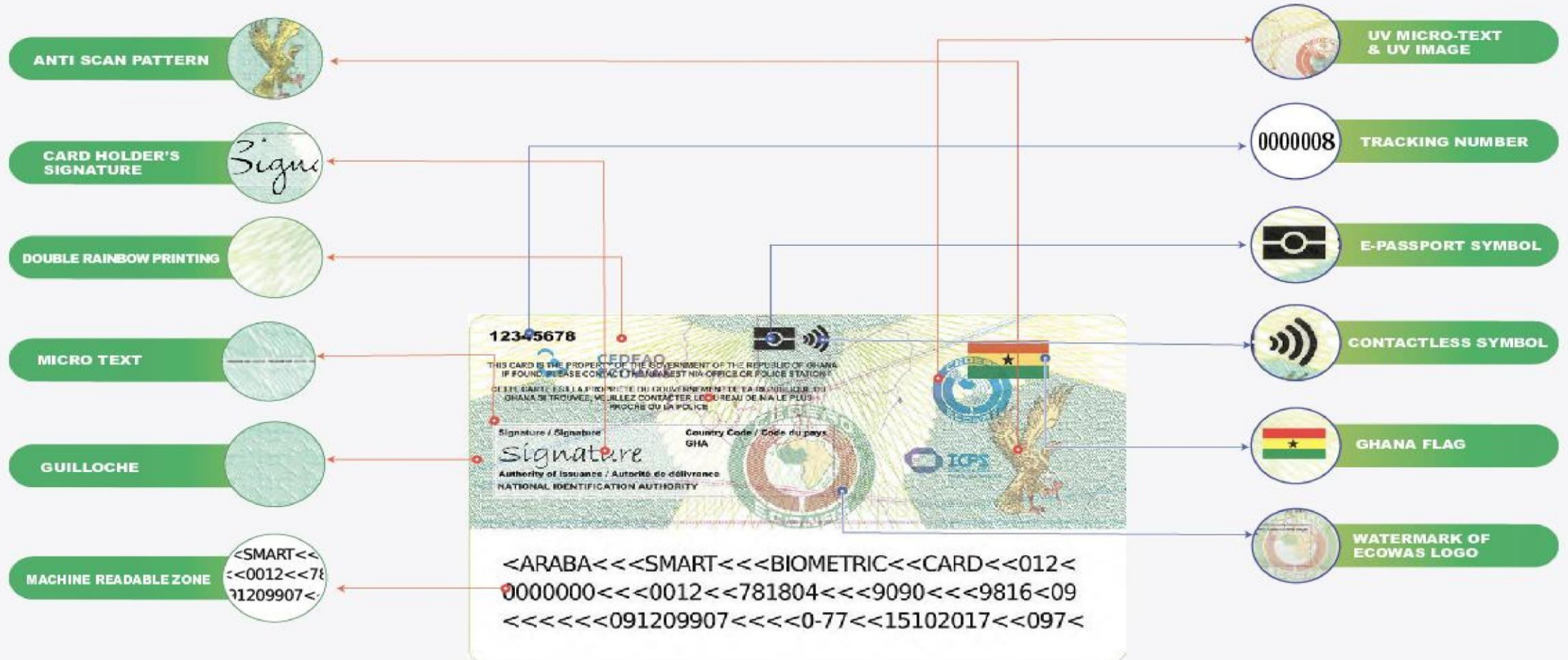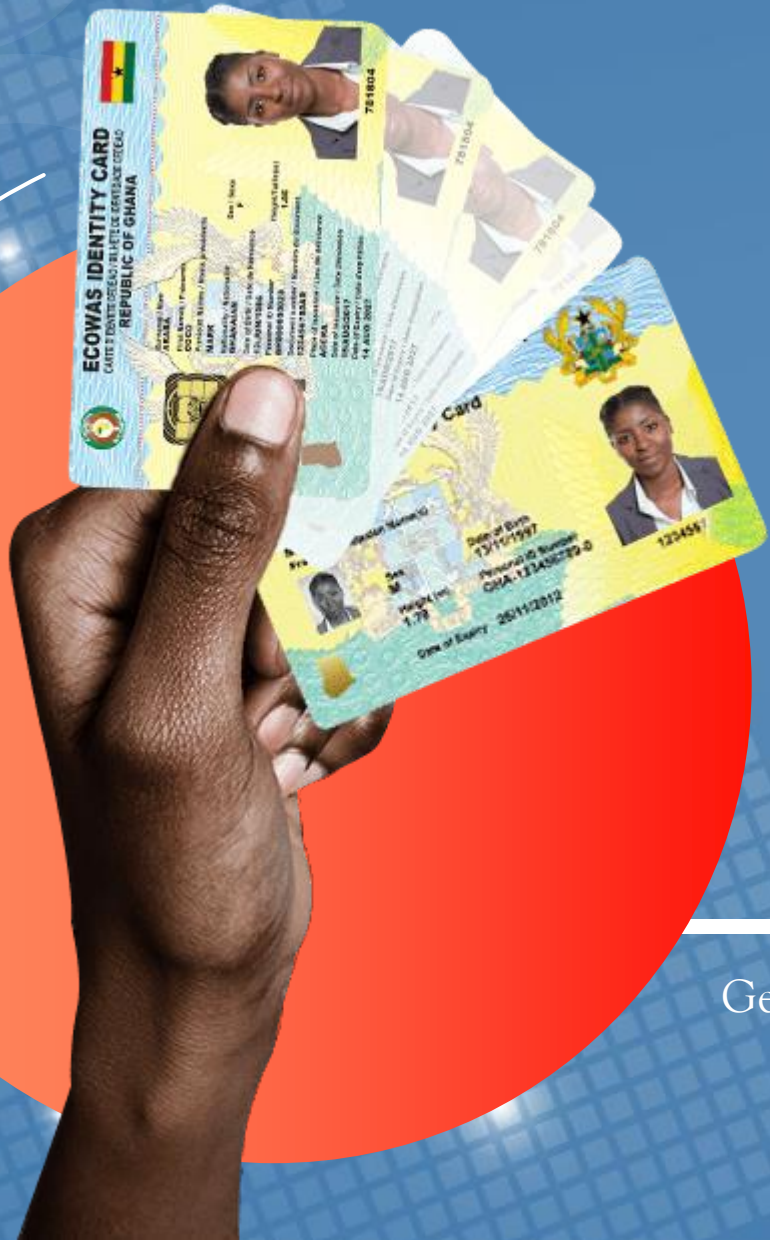# Features of the Ghana Card

Features of the Ghana Card cont'd

Overview of the
Biometric
Verification
Platform

Generation of unique code for compliance and governance

Services and Revenue Categories

Three (3) types of verification services are provided to achieve these objectives:
   a. Applets
   b. Dataset Exchange
   c. Biometric Verification

Applets

» Applets present a major cost-saving feature for all institutions that are required by law to provide services to Ghanaians. User agencies may use the dedicated space on the smartcards issued to applicants.

» All institutions that provide universal services are encouraged to use the applet functionality on the Ghana Card to deliver universal access to all citizens at little cost.

Datasets

» Datasets will be sent to user agencies to produce documents such as Passports, Drivers' Licences etc.

» NIA will charge such institutions a fee for the transfer of the dataset.

Biometric Verification

» This service provides read-only on-line or off-line verification to user agencies.

» Data will be transmitted to user agencies in real-time or through match-on-card services.

Verification using the Ghana Card
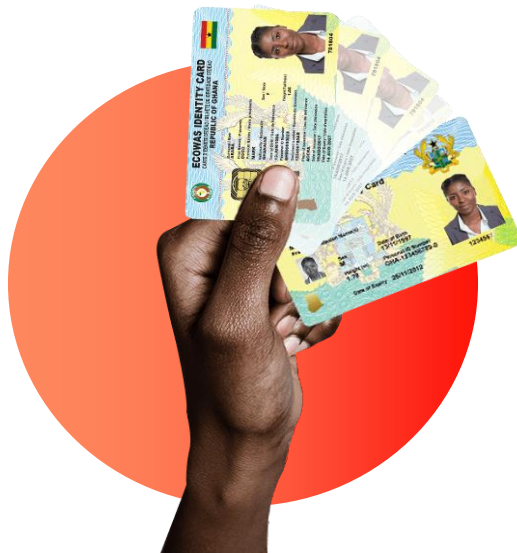
17.4 million Ghanaians
have their data and biometrics stored on the National Identification System

Over 120 million verification
requests have been processed in real time, without a single hitch or failure

A single, trusted, accurate and verifiable database

With the use of the ICAO PKID (directory) all international border management authorities can perform an authentication of a travel document and in, turn rely on the data stored on the chip because of the very high level of security
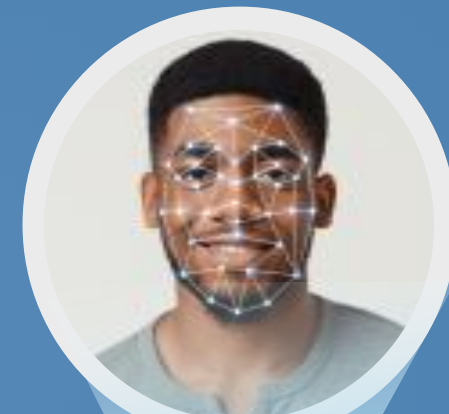
Online and Offline Verification Platforms

Iris

Yet to be activated

Fingerprint

Comparison of fingerprint captured during registration to what is stored on the Ghana Card or in database for confirmation of unique National ID number

Face

Comparison of portrait taken during registration to live portrait for confirmation of unique National ID number

Devices for Online/Offline Verification

GPS location enabled

Biometric login

Upload Apps through mobile device management system

Automatic software updates

Securitized Android 11 OS pre-installed

*Upgrade for card not present online functionality

Offline/online facial and fingerprint verifications

Time and Attendance functionality

Uploaded with PKI to guarantee security of transactions

Store results on device when there is no connectivity

Device can be erased and turned off if lost or stolen

Next Projects and Activities

❖ Registration of Ghanaians below the age of 15 years

❖ Registration of Ghanaians abroad

❖ Continuation of Refugee registration

❖ Registration of persons with mental disabilities

❖ Registration of Ghanaians in places of detention

❖ Continuation of User Agency onboarding activities

Emerging Compliance Risks

1. Non-biometric verification of customers for transactions requiring the use of a Ghana Card

2. User Agencies using other forms of IDs other than Ghana Card for identity verification

3. Focusing on 1st time verification of identities of customers rather than repeated biometric verifications for every single transaction

4. Inadequate education and sensitization on risk of non-use of biometric verification systems

Conclusion
Empowering Public and Private Services: The Ghana Card Experience

Through the enforcement of the regulations governing the mandatory use of the Ghana Card, it is envisaged that both public and private sector would contribute immensely to the digitalization agenda and their services would be characterized by greater levels of integrity and trust as service providers increasingly rely on:

- ❖ the National Identification System as a single source of truth
- ❖ the Verification System to enhance the speed of transactions

Broader societal acceptance and use of the Ghana Card should:

- ❖ foster greater economic, social and political inclusion
- ❖ contribute to the attainment of a stable political society
- ❖ generate revenue for the nation far in excess of the projection underpinning the PPP revenue model