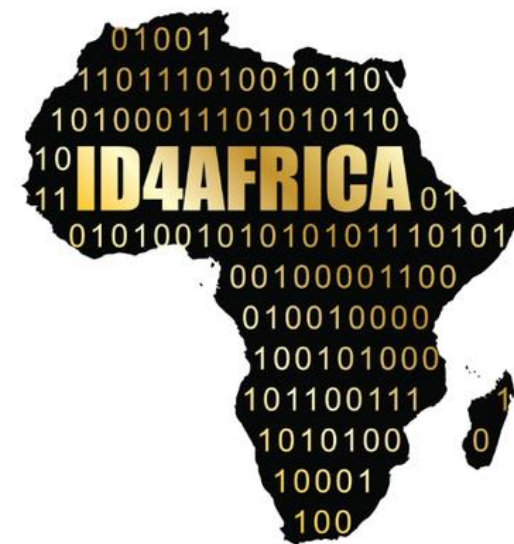# Building the Virtual & Mobile Identity Verification Ecosystem in Nigeria

by

Engr. **Aliyu A. Aziz**
Director General / CEO, NIMC
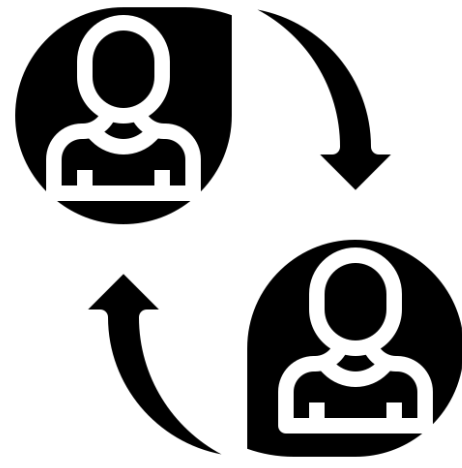
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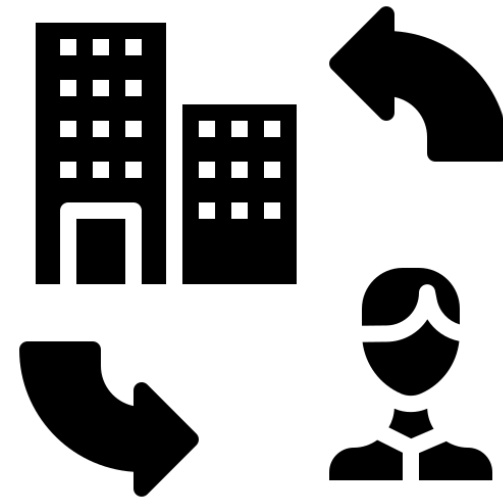**ID4Africa Conference 2023**
Nairobi, Kenya

Tuesday May 23rd 2023

Verification use cases

Peer-to-peer (personal-based) verification

E.g. A person who wishes to verify another person - Driver or

House Help against the National ID Database (NIDB).

Enterprise-based verification

E.g. A Bank, Telcom Company or Government agency wishing to verify a customer.
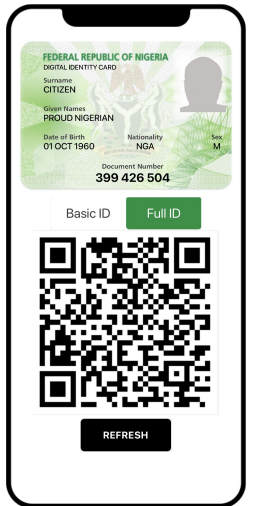
It could be API-based or an on-site verification.

The National Identity Database (NIDB)

Available Verification Platforms

1. NIMC MobileID App

Has support for Apple Watch and Android Smart Watches i.e. No need to open your Smartphone to present your Digital ID for verification.

2. Improved NIN Slip

A pocket-friendly physical ID token used in place of a physical ID card.

3. APIs

Includes an Enterprise portal for Enterprises to manage verification activites such as Agent onboarding, credit purchase,

Notifications, etc.

4. Smart Payment Card Layered with Identity

A recent collaboration with Central Bank of Nigeria and Nigeria Inter-Bank Settlement System (NIBBS) approved on 17th May 2023

5. Enterprise Mobile App

An Enterprise Mobile App for enterprises who rely on on-site verification and do not have a custom in-house solution. It's a resource for Agent-based businesses.

NvS

tokenization services
Secure Identity Verifications... at your service
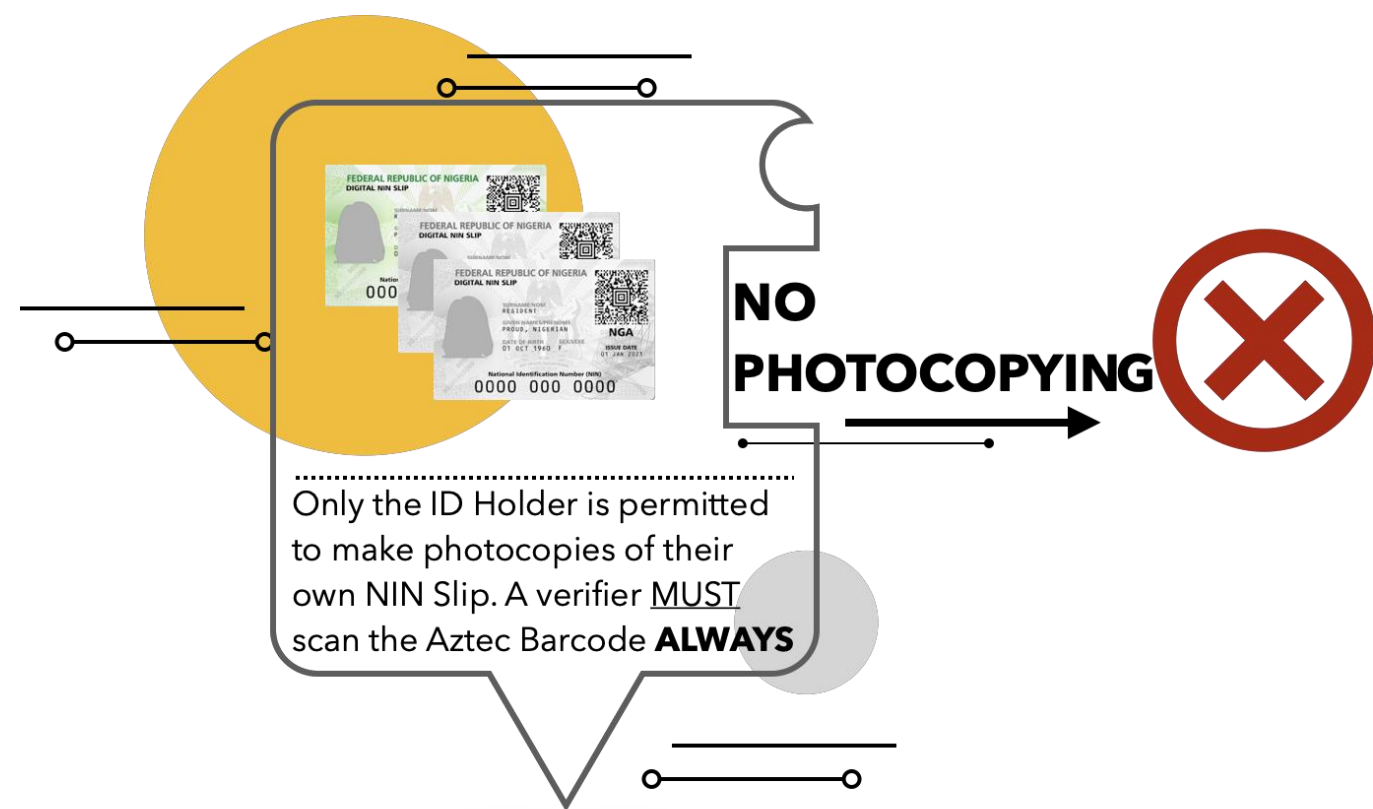
API

ENTERPRISE

1. NIMC MobileID App

- The NIMC MobileID App provides ID Holders with their Identity on a Smartphone.

- It gives the ID Holder the power to control what information to disclose for verification.

- It has support for Apple Watch and Android WalletPasses i.e. No need to open your Smartphone to present your Digital ID for verification. Your Smartwatch will do.

- (There's more in tomorrow's presentation)

- (Talking point: Explain why it was developed especially due to the need for fast and lowcost provisioning times and the current challenge with issuing physical cards and why physical cards aren't sustainable especially with the availability of MobileID and an exponential increase in Smartphone penetration in Afrcia. Perhaps, Include a case for MobileID against physical cards if needed)
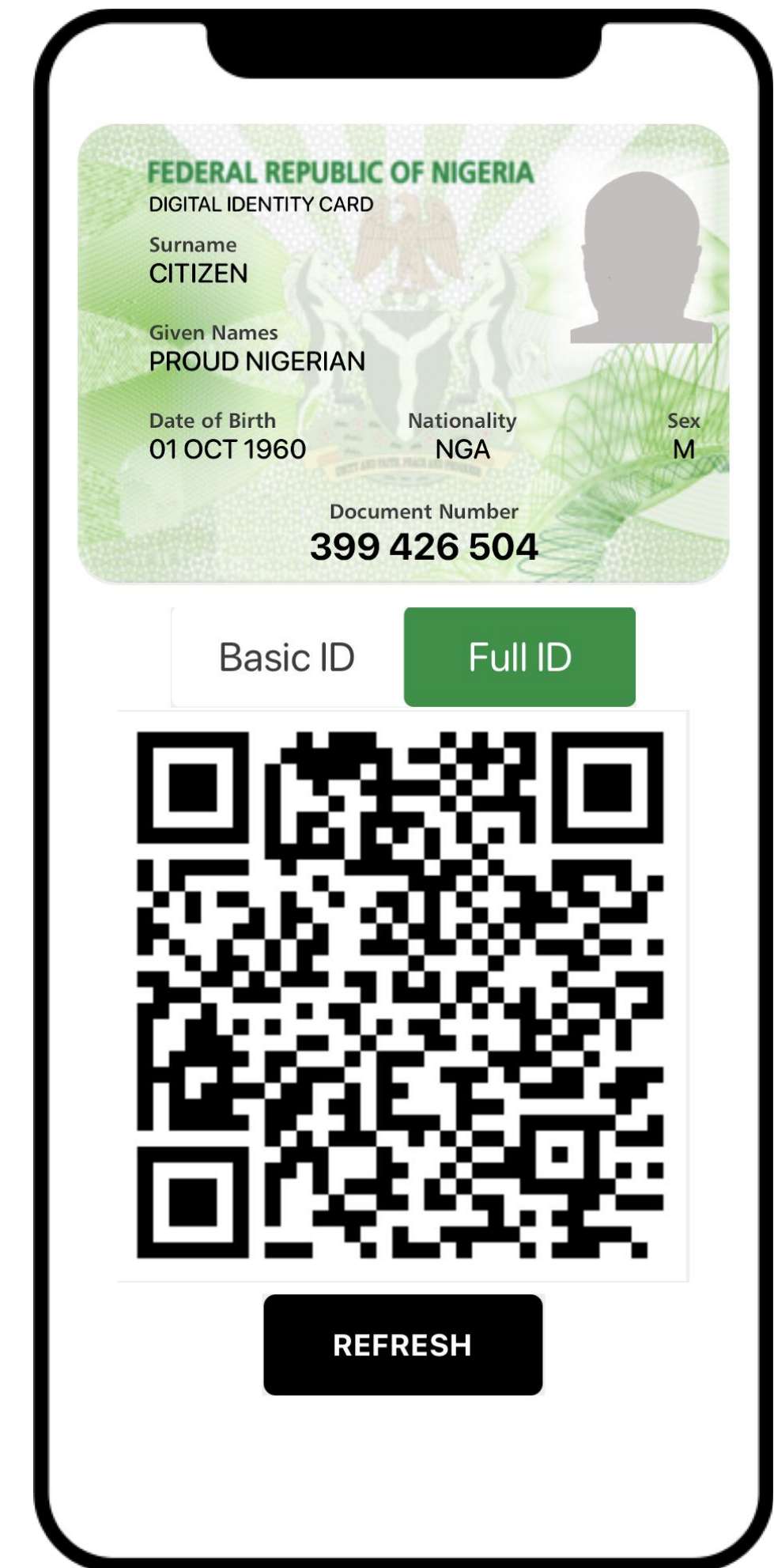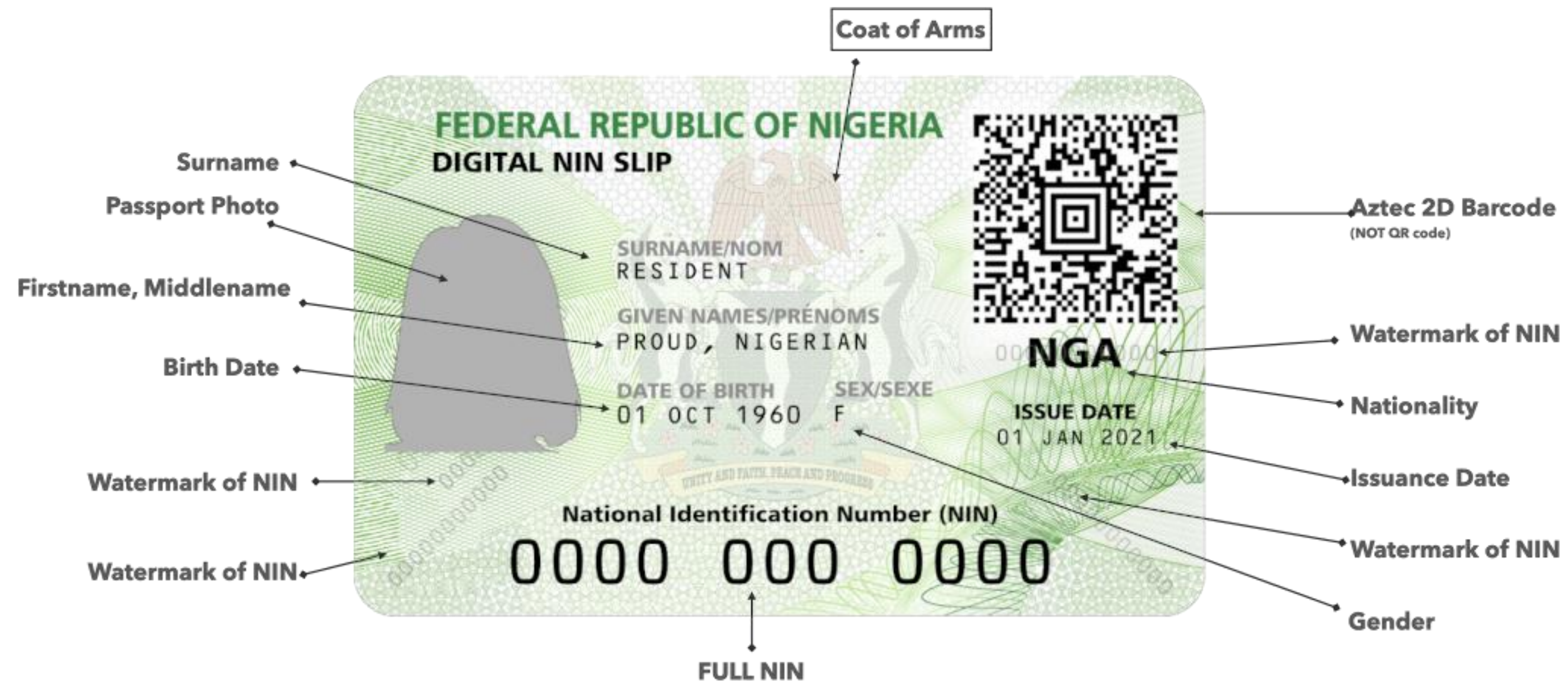
2. The Improved NIN Slip Features

- Intelligent and Pocket-friendly size

- Available secure self-service portal

- No need to visit a NIMC office for printing

- It DOES NOT expire, EVER

- Verified against the National Identity Database (NIDB)

- Any verification made is recorded and is available on ID Holder's MobileID app and self service portal

FEDERAL REPUBLIC OF NIGERIA
DIGITAL NIN SLIP

SURNAME/NOM
RESIDENT
GIVEN NAMES/PRENOMS
PROUD, NIGERIAN
DATE OF BIRTH   SEX/SEXE
01 OCT 1960   F
NGA
ISSUE DATE
01 JAN 2021

National Identification Number (NIN)
0000 000 0000

IMPROVED NIN SLIP

You can now self-print the NIN Slip and LAMINATE (NOT put on a card) as your means of identification.

NO PHOTOCOPYING ✗

Only the ID Holder is permitted to make photocopies of their own NIN Slip. A verifier MUST scan the Aztec Barcode **ALWAYS**

The Improved NIN Slip Components (Front)


- Issue Date is relevant to the Pensions Industry
- The aztec code doesn't contain any personal information

The Improved NIN Slip

- The Improved NIN Slip is a valid means of Identification in Nigeria

- It DOES NOT confer citizenship nor does its issuance assume any form of immigration or residency status

- For Data Privacy concerns, the Improved NIN Slip may be printed as many times as required ONLY by the owner of the NIN and Identity

- Government does not permit any person (other than the ID holder) to make a photocopy or scan an Improved NIN Slip (with or without their consent). To make a copy for record purposes, a verification Sheet is readily available from the Verifiers portal to be downloaded or printed for record purposes.

- Each time the Improved NIN Slip is presented, without exception, it MUST be verified

- The Improved NIN Slip may only be verified using an approved Verification Resource, including the NIMC Mobile ID app (iincluding the API).

3. Tokenization-based APIs
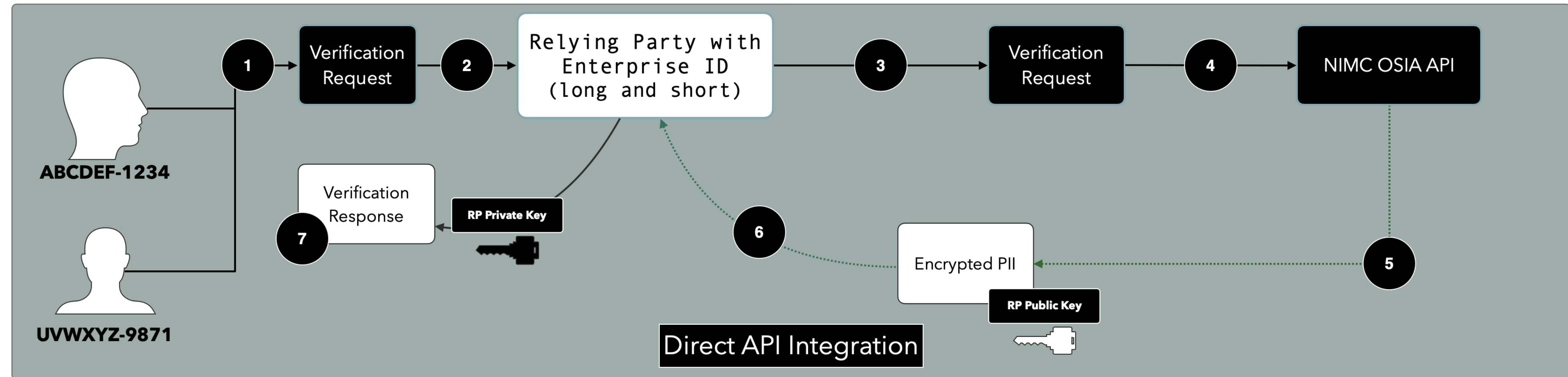
NIMC provides REST APIs for Enterprises who wish to integrate NIN verifcation to their inhouse systems.

All parties including the natural persons making API requests must be known to the NIMC.

NIMC also provides an Enterprise Management System for Enterprises to manage verification activites such as Agent onboarding, credit purchases, notifications, etc.

# 4. The New Payment Card layered with Identity

5. NIMC Enterprise Mobile App

- The NIMC Enterprise Mobile App allows Businesses to verify the identity of their customers.

- It gives Enterprises especially Small and Medium Enterprises (SMEs) who do not have the resources to own and operate a CRM that can be integrated to NIMC APIs resource to carry out verification.

- It is the typical verification resource for Mobile Money operators, Super Agent Businesses and other service points where a smartphone verification device may be more suitable than a computer e.g., identity verification at the point of boarding a local flight after check-in.

- It can also be adopted by FinTechs or Telcos who rely on a wide network of Agents, and even Banks for quick verification of customers at a banking hall.

- It incorporates Privacy by Design and empowers the ID Holder by allowing Enterprises to onboard Administrators and Agents within their Enterprise thereby making the verifying Enterprise known to the ID Holder (including the person/Agent who carried out the verification).
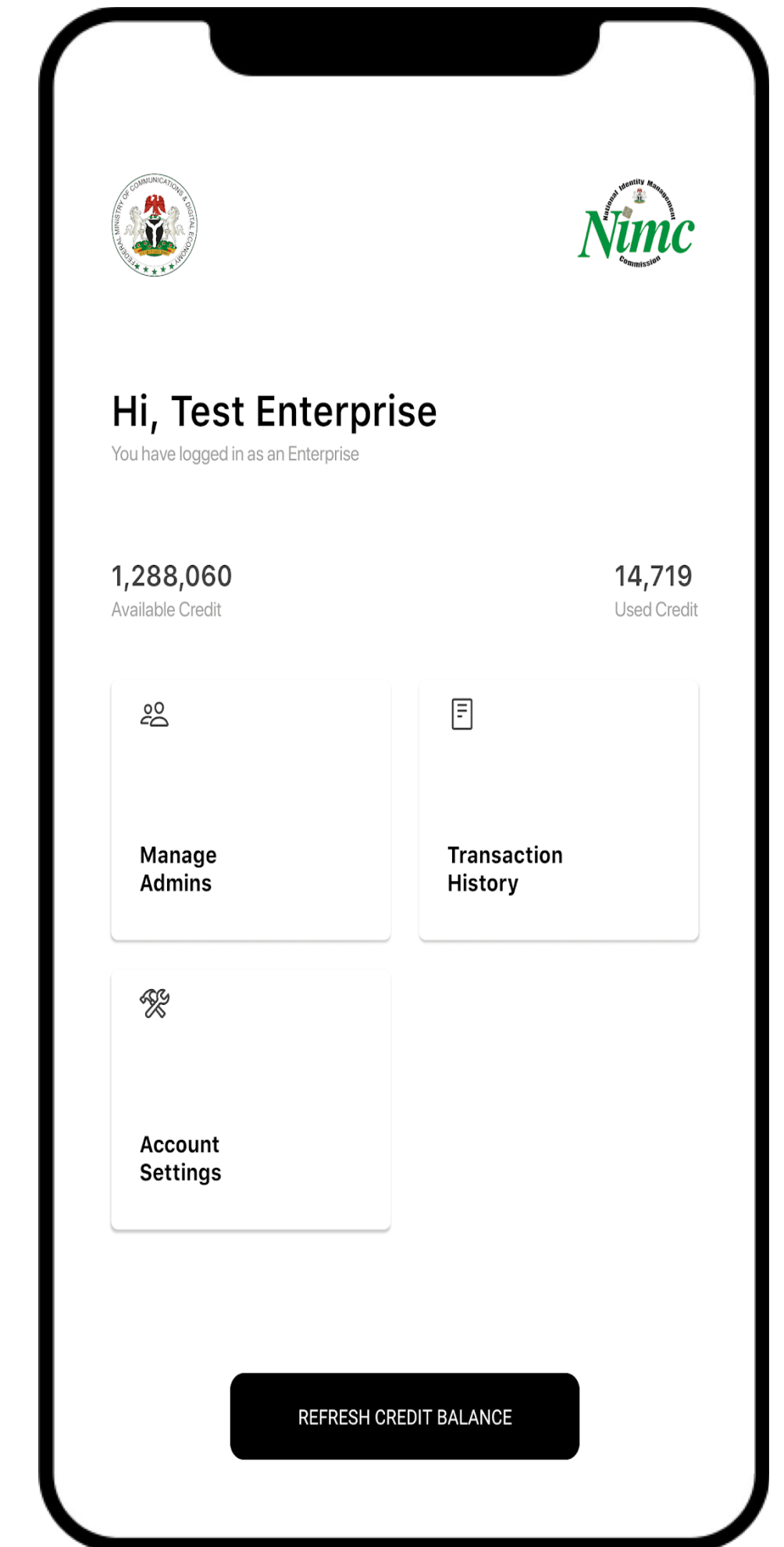
Consent and Data Privacy in Action
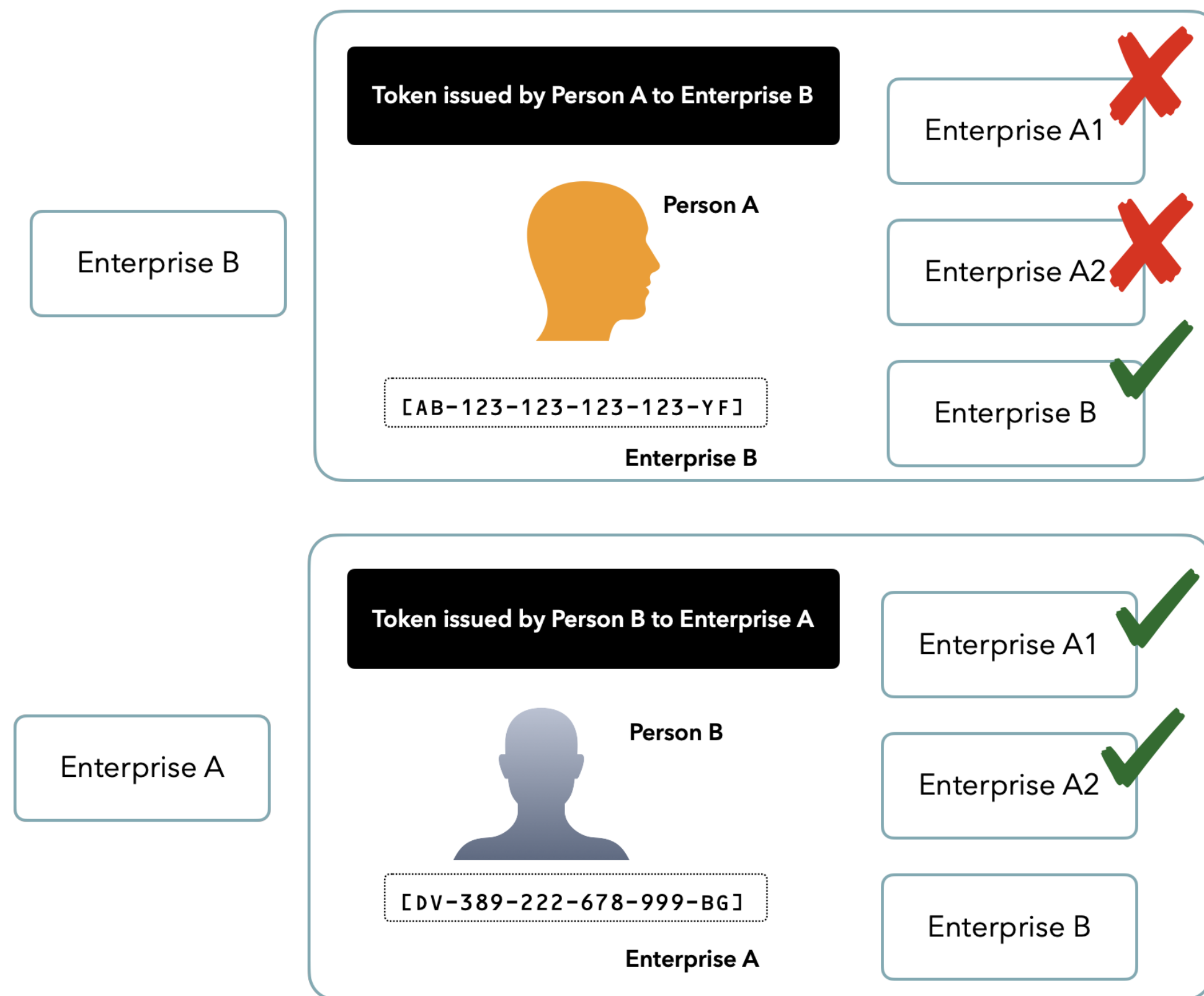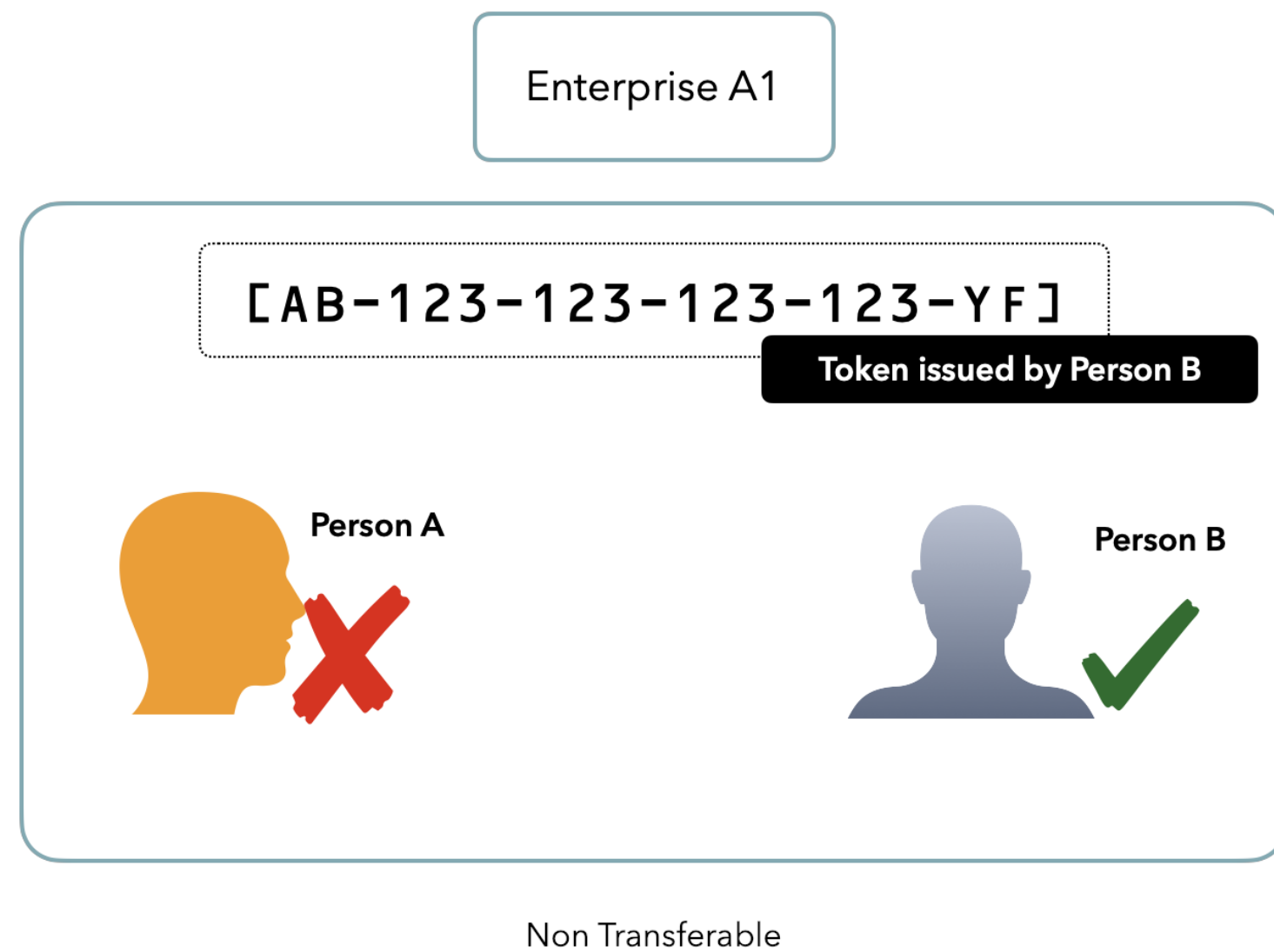
- Tokenization, Consent and Encryption.

- Power in the hands of the ID Holder: Statistics including verifications, scan alerts and credit status

- Proof of Verification (Verification Sheet).

- Tokenization is the real Game changer

Data Privacy in Action: Proof of verification

- The Verification Sheet

Time Stamp	Transaction ID	Verification Type	Verification Status	Verification Agent ID
2020-05-01 09:31:27	617dba3c-2524-450e-88ba-52ed41252c59	NIN	OK	YDDMLF-1605

Please refrain from photocopying or reproducing the National Identification Number Slip
All verifications may only be done with the ID Holder's explicit consent

Sectors Utilizing NIMC verification Platforms and APIs
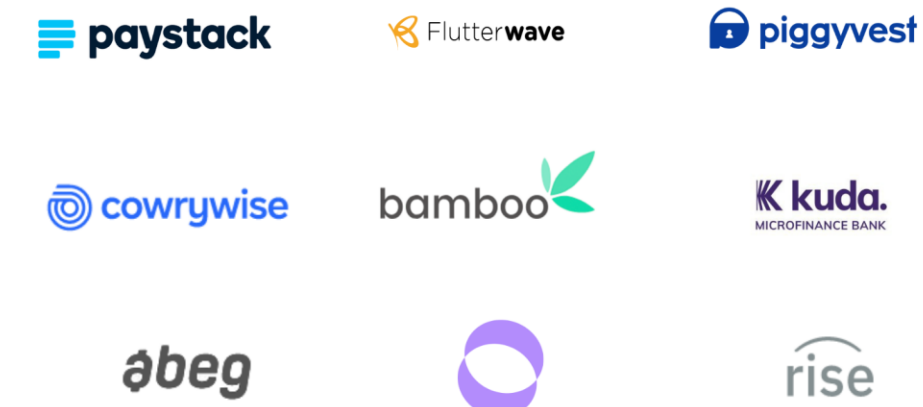
Over 330m verifications and authentications done so far with over 800,000 Daily !
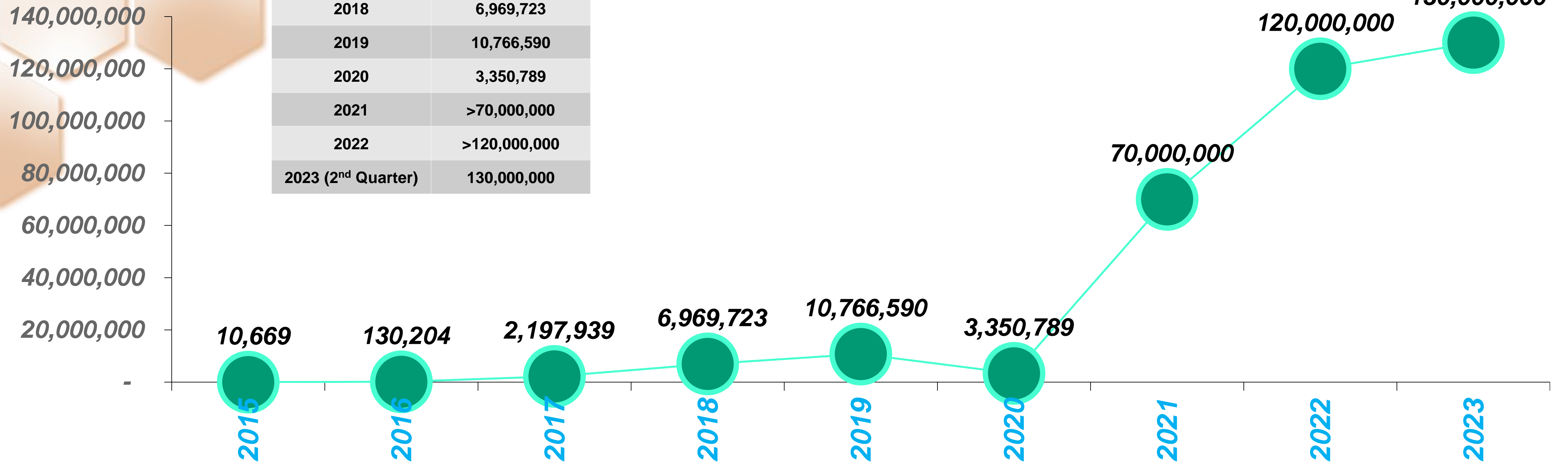
Verifications Transactions

Including Modifications

Year	Total Verifications
2015	10,669
2016	130,244
2017	2,197,939
2018	6,969,723
2019	10,766,590
2020	3,350,789
2021	>70,000,000
2022	>120,000,000
2023 (2nd Quarter)	130,000,000

## Policies on the Utilization of NIN driving Verifications

- Gazetted Mandatory Use of NIN Policy
- Revised National Policy for SIM Card Registration
- Passport Application and Renewal
- Pension Contribution and Access
- Joint Admission and Matriculation Board University Entrance Examination Registration and Sitting (both online and on-site verification)
- Identification of Senior Citizens (over 60 years) in Nigeria

Challenges in Implementation

- Control at on-site service points to manage alleged SIM linkage and Personal Information reuse without the knowledge or consent of the ID holder.
- Both ID Holders and verifiers need better orientation on the use of these Identity Tokens.
- General orientation on the use of Tokenization, Consent management and the non-disclosure of the NIN itself.
- General orientation on the general use of the MobileID app.
- Note: NIMC has partnered with the National Orientation Agency (NOA) for a more effective orientation and sensitistion of ID Holders and Enterprises.

Going Forward

- **Enhanced Biometrics in MobileID**. Facial coming to Pensions soon – Kaduna State use case.

- **Higher Level of Assurance** using integrity index.

- **W3C Decentralised ID Framework** implementation to ensure functional entities can have a non-relational token to identify an individual without being able to directly cull all the information about a person from various other functional entities, without the knowledge of the ID holder.
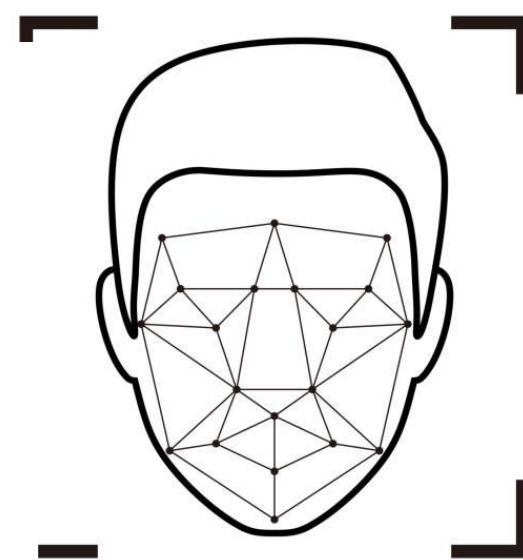
*346#

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THANK YOU
FOR YOUR ATTENTION

https://qrco.de/NIMCID