



#### **PRESENTATION**

#### **ON THE**

# The NIMC MOBILE APP: Changing the game of Digital Identity Management

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# Your

Personal

Identity





https://qrco.de/NIMCID





In the palm of your hand

## Overview of the NIMC Mobile App

- The NIMC MobileID App officially launched in December 2021
- It provides ID Holders with their Identity on a Smartphone
- It can be downloaded from the Google play store or the iOS app store
- It requires a mobile number tied to the NIN (Trusted number) for onboarding and Two-Factor Authentication
- It allows ID Holders to issue tokenized NINs (referred to as vNIN) to Enterprises for authentication without disclosing their NIN
- It gives the ID Holder the power to control what information to disclose for verification
- Any verification made is recorded and is available on ID Holder's MobileID records
- It has a module for linking mobile numbers with NIN (up to 7)
- It is not just a MobileID on a smartphone but an ecosystem for other government issued tokens to plug in

# Business case for the Mobile App

- Leverage Mobile Technology to deliver ID services with ease
- Provisioning of Personal Identity at low-cost
- Democratization of identity (ownership, power & consent)
- Identity on-the-go (anytime, anywhere)
- Instant Authentication and Verification as-a-service (less than 2 seconds)
- Accessibility and elimination of middlemen and sub-Agents
- Platform for ensuring Privacy and User consent
- Innovation for ID efficiency and a more intuitive user experience
- Value added services (Intelligent NIN Slip, Tokenization, etc.)

# What you need to obtain the Mobile ID Digital credentials

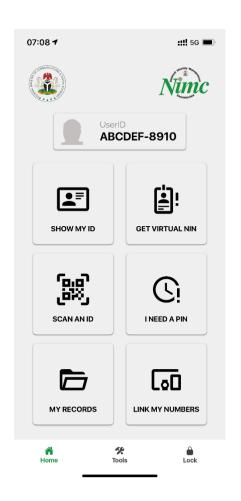
 A Smartphone (running Android 4.x or iOS 12.x or better)

Wi-Fi or Data (for onboarding only)

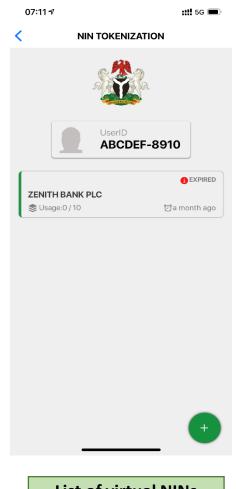
An active NIN

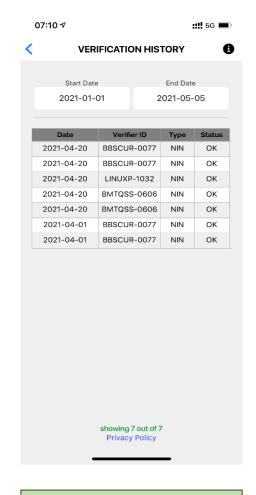


# Features & Functions of the NIMC Mobile App









The Dashboard

The Digital ID

List of virtual NINs issued

**Verification History** 

### **Tokenization Module**



#### **Characteristics**

Unique – 12 digits, sandwiched between 4 alphabets excluding letters 0 and 1, 2 on each end

**Totally opaque** – No correlation to NIN. Seed generated from a TRNG on an HSM

**Encrypted Token** – Delivered in an encrypted JSON web token

My UIN – NIN Holder is exclusive user(by smartphone app or feature phone USSD)

**Enterprise Specific** – cannot be verified by another merchant regardless whether it is valid or not

**Extensive Range** – Over 16 billion possible combinations

**Time Bound** – Expires 72 hours after issuance (adjustable)

User Specific claims – Claims include Enterprise ID and device ID where token is issued

Non -Transferable - This means that only the ID Holder (called the Issuer) may use the token, and the Relying Party (verifier) to whom it is issued to.

Once Only Verification - The tokenized NIN generated may be verified ONCE ONLY within the lifecycle of the token

## Consent Management - a Key Feature of the App

- User Consent constitutes full disclosure of what information needs to be processed by the Relying Party. This includes:
  - Who is requesting the information
  - Who is actually carrying out the request for information
  - How the information is being transmitted
  - How the information will be stored
- Consent for the ID holder is giving permission for their personal information to be stored and processed by NIMC for the purpose of managing their identity data for access to services.
- ID holder decides basic or full ID exposure to 3rd party
- Accountability and transparency of the app includes
  - Ability for ID holder to see access of ID by a 3rd party through the statistics option
  - Time stamp log of all verifications performed (success/failure)
  - o ability to see the USER ID that performed the check
  - o complete audit trail and notification sent to ID holder
- The User consent may be withdrawn by the ID holder.
- ID Holder can view verification transactions history on the app

# Tokenization Awareness/Utilization Campaign

- One-on-one ID Stakeholder sensitization via official correspondences,
   workshops and sharing of link of the processes involved.
- General Public awareness via NIMC ERCS, website, social media, online jingles/videos, leaflets, TV & Newspaper Adverts
- □ Word of mouth enlightenment through family members, friends sensitization
- Sectoral Implementation adopted for proper education and sensitization

# Status of the NIMC MobileID App Utilization

- As at April 27<sup>th</sup>, 2023:
- 17,428,562 downloads of the App
- 78,465,422 Digital Profiles created on the App
- 5,651,646 Improved NIN slips downloaded and printed
  - First print 5,055,147
  - Second print 596,499
- 67,717,205 verifications on the app
  - Enterprise verifications 67,180,743
  - Peer-to-peer verifications 536,462
- Latest App version is 4.4.0 with newer interfaces, icons, smoother operations and statistics with support for Apple watch and Android Wear you can now prove your Identity without taking out your phone.
- <u>ISO/IEC 7064, MOD 1271 36</u> is employed as a check digit algorithm for the issuance of the virtual NIN. This means that the virtual NIN may be validated BEFORE it is submitted for verification via API or stored as a part of a payload.

# Planned New Versions and Updates

- **Biometric authentication in-app** This will include facial recognition, liveness checks for enhanced biometric authentication and Public Key Cryptography
- **Decentralized ID Implementation** implementation of the W3C Decentralized ID framework to ensure that 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,
- Enhanced NIN Slip options inclusion of MRZ, ICAO conformance and international acceptance as a trusted document
- **PKI Considerations** including digital certificates using the secure element of many devices and document signing (subject to the unification of PKI and elimination of fragmentation amongst government departments)

### Conclusion

- The NIMC Mobile App provides secure alternative for identity assertion( presentation, tokenization and verification).
- It gives ID holders the right to issue virtual NINs to merchants via the tokenization module.
- ID holders can decide what data to be displayed.
- ID holders can view statistics on the usage of their Identity.

# Final Thoughts

- The MobileID is seen as the future for digital identification in Nigeria.
- Feedback from users have been very encouraging and spurred new features.
- Awareness and Sensitization is still a huge challenge.
- Praises have been received for the innovation and ease of use.



Thank you for Listening ......

www.nimc.gov.ng

NATIONAL IDENTITY MANAGEMENT COMMISSION



