



SEAMFIX





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ID4AFRICA - Mobile Enrolment of  
Identity: Technology, Solutions,  
Experiences, and Case Studies

# Mobile Enrolment of Identity



## What is the purpose of enrolment of identities?

From both the business and government perspective, there is clearly a need to identify people.

- From the government perspective, the ability to know and understand the behaviours and personalities of its citizens enables it to provide services in accordance. These are various needs in a society and for a society to be effectively administered, there is a need to know who they're administering and beneficiaries from what the society offers e.g. free health care, education etc.





- It is the same in the business world. If you are providing services to a section of the society, you need to apparently identify them so that if anything goes wrong, it can be quickly corrected. Also, in attempting to increase value proposition or aiming to offer new services, insight into identities provides a better chance at success. That's why across a lot of industries, KYC is employed; the concept of knowing your customer.
- There's this buzzword now, "financial inclusion". It is a World Bank goal. That by 2020, about 73% of the world's financially excluded must become financially included. The World Bank hopes, through the Universal Financial Access goal, that by 2020, adults, who currently aren't part of the formal financial system, have access to a transaction account to store money, send and receive payments as the basic building block to manage their financial lives.



And so, everyone is taking it seriously. For example, the Bill and Melinda Gates Foundation and Interswitch here in Nigeria, all they talk about is Financial Inclusion, because that is empowering – the ability to transact.

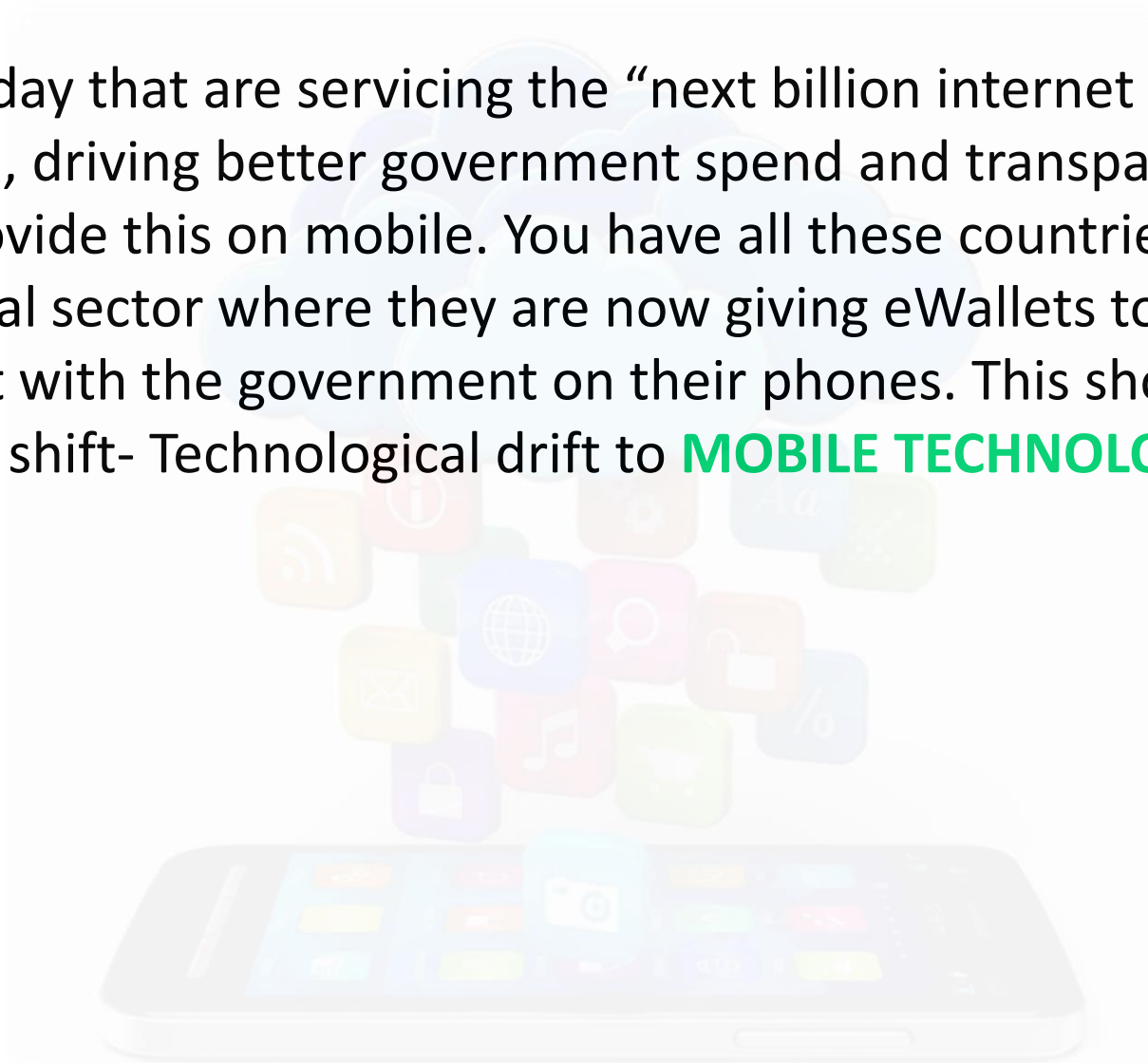
The fundamental thing that binds all of us together is the ability to transact and exchange value. But if you think about it, financial inclusion is incomplete on its own. So, there's a fundamental need to understand the society, whether as a business or an individual.



In Nigeria today, there are more case scenarios for mobile enrolment of identities including student identification, Health insurance cards, SIM registration, document confirmations but to mention a few. Hence the need to critically appraise this field and churn out indigenous innovative solutions to our needs

# Enrolment of Identity – Mobile Technology

Most firms today that are servicing the “next billion internet users” and driving financial inclusion, driving better government spend and transparency, are doing so by their ability to provide this on mobile. You have all these countries who have programs in the agricultural sector where they are now giving eWallets to the farmers so that they can transact with the government on their phones. This shows that there’s a big shift- Technological drift to **MOBILE TECHNOLOGY**





# Enrolment of Identity – Mobile Technology

So, the main idea is that, if a lot of people are transacting on the mobile, this is then the focus of where the world is going, and we need to identify this world.

Then, it means that more and more. You need to identify ways to build in the ability to identify them into their daily lives by using the tools they use already for their daily operations. That makes all the sense in the world why they should be considering data enrolment strategy of identities. Enrolment is the first step to managing the administration of that identity.

If we are to think along that line to go further, we realize that the ability for us to capture various types of information to identify them using devices they already have in their hands will move us faster towards the goal. Hence the Technological tilt to **MOBILE TECHNOLOGY**



# Enrolment of Identity: Mobile Solutions

When we talk about 2 factor Authentication, it is basically trying to combine two or more of;

- who you are?”,
- what you have?”, and
- What you know?”

# Enrolment of Identity: Mobile Solutions

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These are the 3 modes of identification. In contemporary terms,

- What you know refers to passwords and pins
- What you have refers to things like your token
- Who you are refers to your biometrics.

# Enrolment of Identity: Mobile Solutions

The more people move towards 2-factor authentication and more towards its “who you are” aspect, the safer and secure our world would be. The ability to enrol this information also becomes easier. And those that are tasked with managing this information must also be on top of their game to ensure that they are not easy to lose. That is a responsibility, first and foremost, of the government. Because if there’s one person that should manage the identities of citizens, it is the government. This information is not meant to be captured and just kept. It becomes more useful when every data service that people use and interact with are able to authenticate against this.



# Enrolment of Identity: Mobile Solutions

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While it is important for the government to collate this data and look for more and more innovative ways to make enrolment of people's information into the net system easier, it can't stop them. They need to open up so that everyday life can be easier from this data captured.

Now, if we think about it further, if we look at our identity schemes like National ID, BVN, etc.

They become easier and faster and more widespread the more we can unlock new and mobile ways of people providing information. The bottom line, however, is that there are easy ways by which third parties can make use of this data. For example, banks have strategies that are tailored to mobile. It is then important that if we are giving them value in form of identities, we do so via the same channel.

# Enrolment of Identity: Mobile Solutions



Technologies for Mobile enrolment of identities already exist in Nigeria but there is need for a lot of publicity and knowledge sharing to stakeholders in governments and businesses, like what's happening in ID4Africa, but localising same. There is a need to integrate the capture processes and technologies while outlining the significance of the data output to development, critical decision-making and knowledge economy.

# Enrolment of Identity: Mobile Solutions

Discerning governments and businesses, In spite of restraining factors, are already searching for solutions with key features and benefits encompassing but not limited to the following:

- 👤 offline capture
- 👤 geolocation attributes
- 👤 ultra-functional devices
- 👤 capture software with multi-agent capability
- 👤 face learning and face clock in,
- 👤 Fingerprint quality considerations in field
- 👤 Flexible device usage (android and windows support),
- 👤 dynamic forms for easy update in the field,
- 👤 Background check for quality
- 👤 easy design of capture fields and publishing
- 👤 identification of agents or staff
- 👤 agent fingerprint login and stamping features



# Enrolment of Identity: Mobile Solutions

For some agencies and organisations, ID solution priorities must allow ease of agent management, payment of agents (e.g. Incentives based on volume of capture they do), and measure productivity while tackling other constraints from mobile ID capture within our clime.

These issues and more are constantly on our dashboard and catered for by our KYC stack and ID management solutions – **BioRegistra, Verified.ng, BioSmart and iClocker**

- ✓ ***BioRegistra - Data capture and analytical tool for individuals and enterprise***
- ✓ ***Verified.ng, - Identity Verification platform***
- ✓ ***BioSmart – KYC and agent management platform for Telcos***
- ✓ ***iClocker – Time and Attendance Solution***

See our Identity Management solutions that will be  
exhibited at **ID4Africa2018**



**BioSmart**



**BioRegistra**



**Verified**



**SelfieClock**



# Mobile Enrolment of Identity: Experiences

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*Is there a limitation to the BVN enrolment in sync with INEC, since not everyone has a Bank account?*

The issue is that we have different bodies that have different identification needs and they are working in silos. So, their needs are based on certain persons of the society and not all members of the society. Because of that, there are often different agendas.

To be able to make identities more central, the government can make the National ID more central and less limiting in ownership, where it is for every citizen with no age limits. However, harmonizing all the data in one central bucket from different silos would help, although steps are being made to achieve this.



# Mobile Enrolment of Identity: Case study

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## Case 1: SIM Registration

One of the clients we support previously had a system they were using for SIM registration, but In theory, they did not take cognisance of the fact that power is unstable. As a result, devices that optimally conserved power and could easily be moved around, were needed. At the same time, they needed to cater for person in locations without internet access that required registration.

This informed our mobile approach to enrolment in that sphere. We were able to provide them mobile systems for capturing these data and tell them how this data is consolidated centrally, regardless of the availability of internet or not. With that, we were able to provide enrolment for over 60 million Nigerians.

# Mobile Enrolment of Identity: Case study

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This is an approach we took to providing mobile systems that met the objective and took into cognisance the uniqueness of the terrain. While the business objective of the telco is met, the objective of National Identity is also met.

Now, it's easy to think that when it comes to enrolment of identity, it's only national. But it's not. This is where KYC comes in. KYC helps to ask the questions that National identity enrolment would not ask. It lets you capture information that can be referenced tomorrow.

It also concerns things that don't matter to your objective. For example, a state government that uses our BioRegistra solution. They want to get information like the person's first date of employment, pay grade level, state of origin and proof. BioRegistra helps in the capture of all that. We have had states that find it useful for capturing and managing information. Then using **Verified.ng** to confirm the authenticity of that information across the various bodies that provide them.

# Mobile Enrolment of Identity: Case study

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## Case 2: Finance

We also have a Case Study of a financial firm that needed to quickly authenticate people's identities for KYC, CBN regulations, and other reasons. They integrated to **Verified.ng** . so that they were able to, through our platform, verify that a person is who they say they are. Ultimately, Verified and BioRegistra work hand-in-hand to provide a suite of Know Your Customer applications to businesses. To capture the information first-hand, including the identifiers of their National records, and then also going to authenticate those records.



# Conclusion

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Our objective here is to show the world that we, SEAMFIX, are a KYC organization passionate about identities, plus government/organisational development from data. We are committed to sharing our solutions and support with nations and agencies across the African continent and beyond, for development via identity management. Let's collaborate on this global cause!



THANK YOU FOR LISTENING  
WE'LL BE TAKING QUESTIONS NOW



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