

A close-up photograph of a person's hands holding a smartphone. The person's fingers are touching the screen, and the background is a soft, out-of-focus bokeh of colorful lights in shades of blue, yellow, and orange. The overall mood is modern and digital.

Enabling Financial Inclusion by Leveraging Digital ID

Yared Woldesenbet

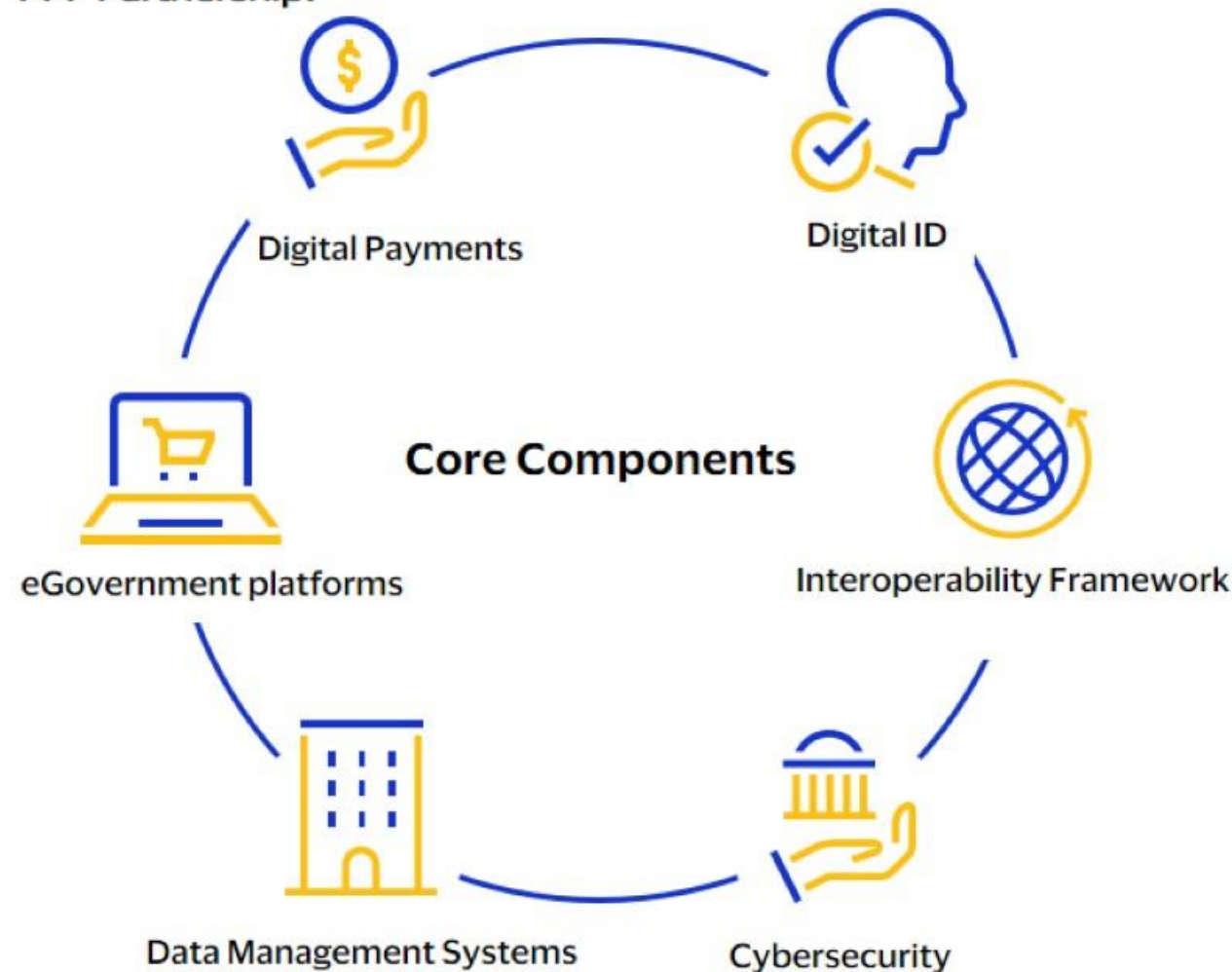
Visa, Eastern Africa Cluster Head and Country Manager- Ethiopia

Digital ID alone cannot drive transformation. Success requires **Interconnected Systems** (Identity, Payment, Data Management, and Service) working together seamlessly.

Leveraging PPP for Digital Government Ecosystem

- Digital Payments:** development and implementation of secure and efficient payment systems,
- Digital ID:** creating robust and secure digital ID solutions that are widely accepted and trusted.
- Interoperability Framework:** creation of standards and protocols for seamless integration and interoperability.
- Cybersecurity:** expertise can be leveraged to enhance cybersecurity measures
- Data Management Systems:** development of advanced data management systems
- eGovernment platforms:** designing and implementing user-friendly eGovernment platforms that provide a seamless experience for citizens.

A successful digital government ecosystem is built on **Robust Infrastructure, Secure Digital ID, Inclusive Regulation, and Strong PPP Partnership.**



Impact of Digital Identity on Access to Services

4.5M

Users enrolled in Singpass ¹

350

Digital Services¹

97%

Singapore's eligible Residents have Singpass account ¹

100%

Singapore's adult population has access to a bank account ¹

Sources:

1. [Singpass \(tech.gov.sg\)](https://tech.gov.sg)

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Impact of Digital Identity on Access to Services

18.5M

Users of Diia
Application¹

50

Public Services
delivered²

55

Financial Service
Entities Integrated¹

\$5.6M

Collected in
donations from 178k
Ukrainians¹

Sources:

1. ukraine.ua/invest-trade/digitalization

2. diia.gov.ua

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Moving money globally

200+
countries and territories



~14,500
financial institutions²



4.7B
payment credentials
worldwide¹



\$15.9T
total volume³



310.4B
total transactions³



Our purpose is to uplift everyone,
everywhere by being the best
way to pay and be paid.

150M+
merchant locations⁴



Delivering value



Provides **merchants** with assured payments and larger customer reach



Provides **acquirers** with low cost and low risk acceptance tools



Helps **issuers** continue to provide innovative and secure solutions for their customers



Gives **consumers** secure and convenient ways to pay and be paid



Provides **fintechs, neobanks, digital wallets and enablers** with scalable payment infrastructure



Works with **governments** to help get benefits to people faster and with less disruption

Integration between
Digital ID and
Digital Payment as
an Enabler in the
Digital Government
Ecosystem



Financial Inclusion



Streamline Service Delivery



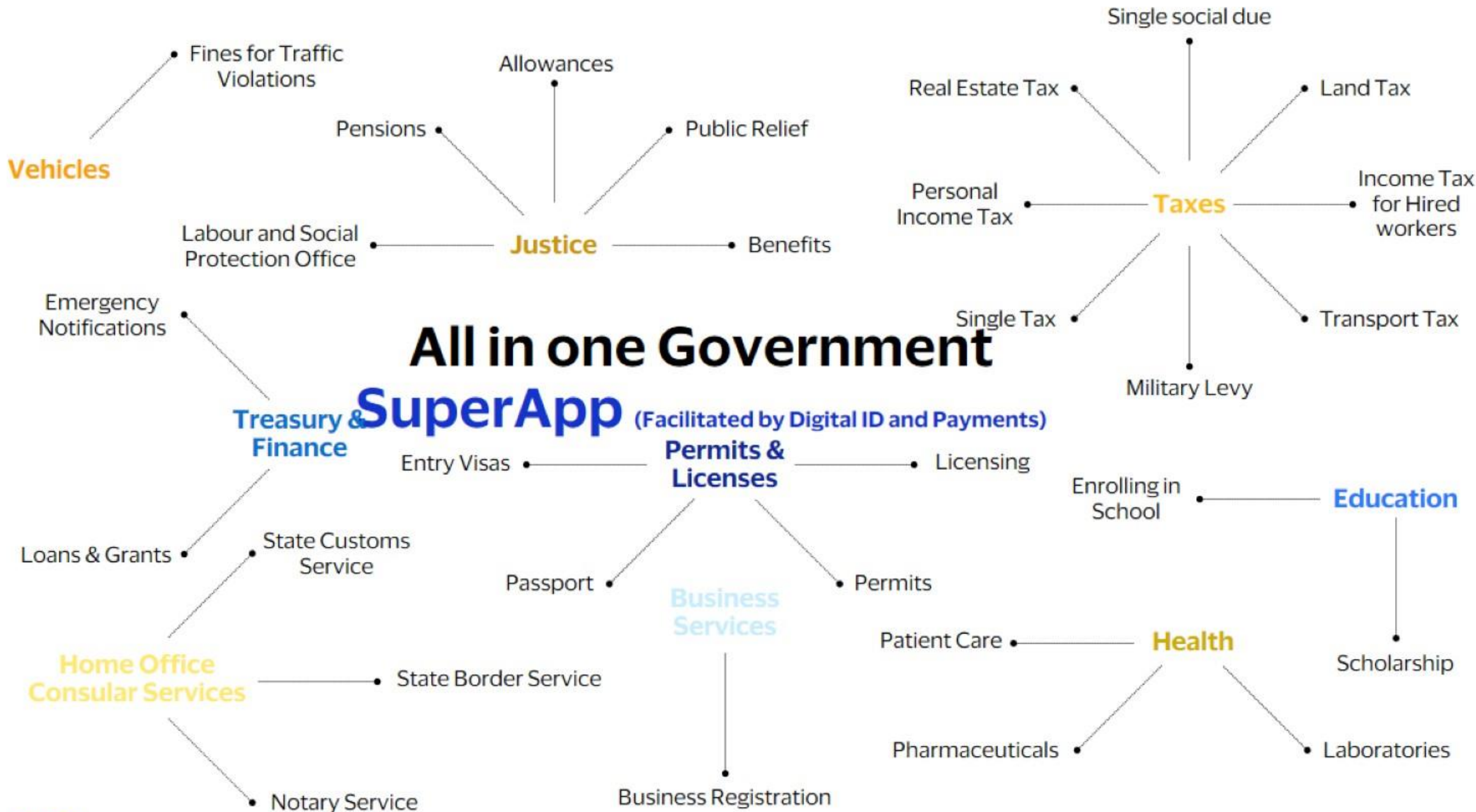
Transparency and Accountability



Revenue Collection Efficiency



Empowering Public Private Partnerships



eGovernment platforms: a single point of entry for all

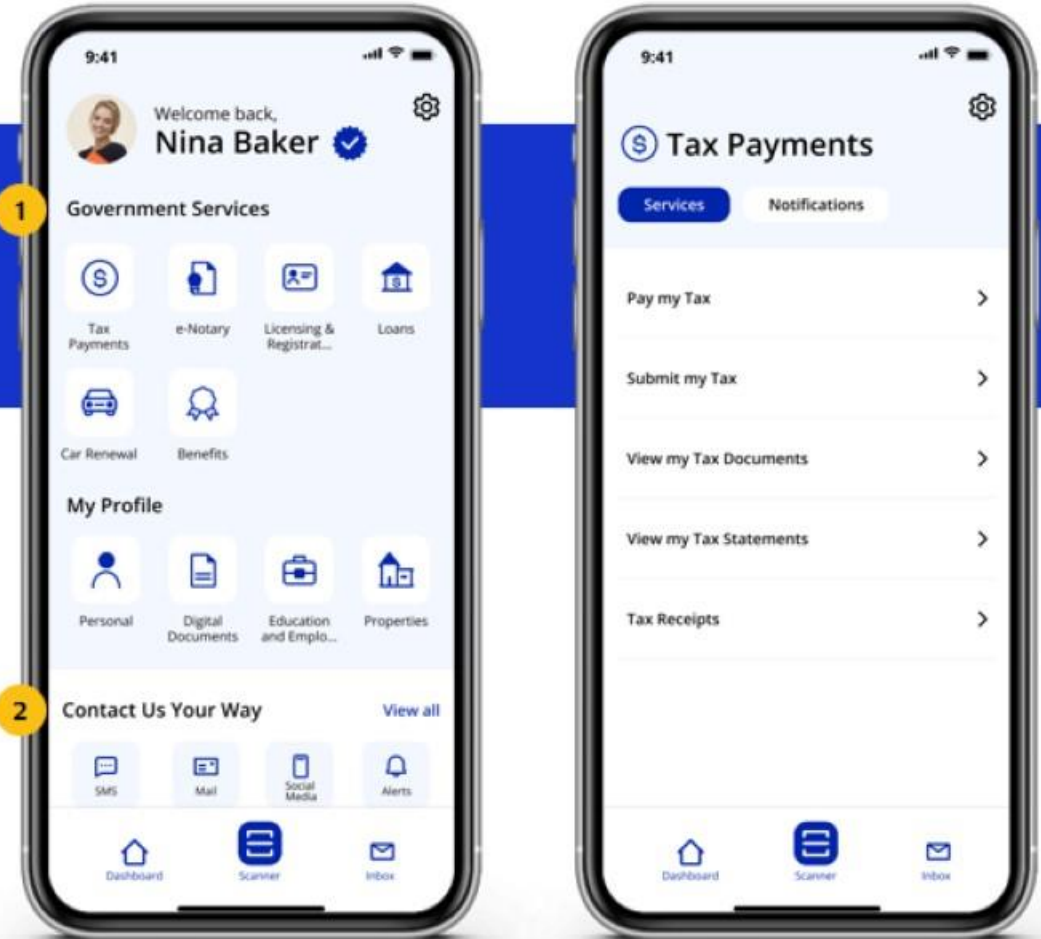
eGovernment platforms are varied in their approach, but customer experience, lifecycle-based 'jobs-to-be-done' are central to their execution

1 Services

- e-KYC
- Digital public services
- Digital documents
- Government disbursements
- Administrative fines
- Licensing & registration fees
- Transport services
- Business support
- E-notary
- Tax payments
- Development of digital skills

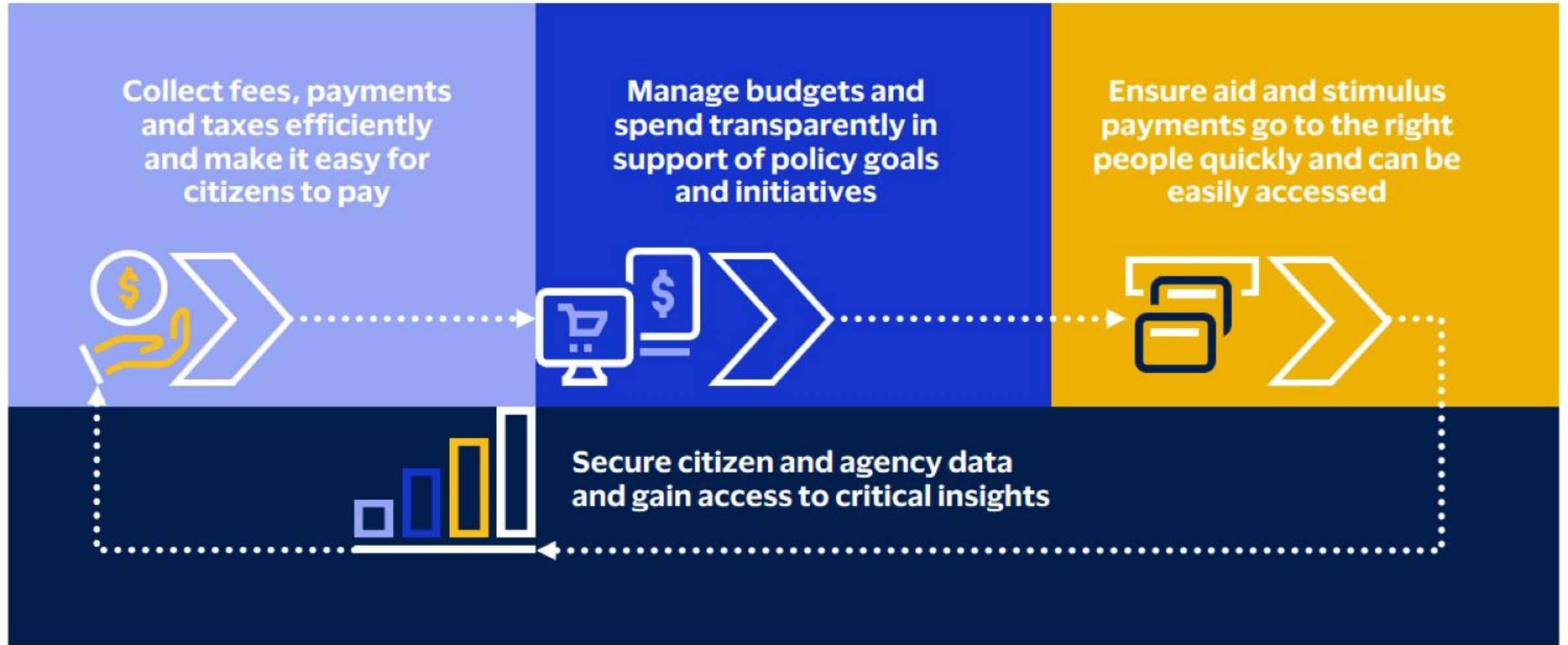
2 Inclusive by design recognizing citizen preferences

- SMS
- Social media
- Alerts
- Email
- Phone



Note: Visa is typically only involved in delivery of services involving payments

Public sector needs and goals



Use cases



Applying for a new bank account or connecting to an existing one.



Open account and receive Payment Credential

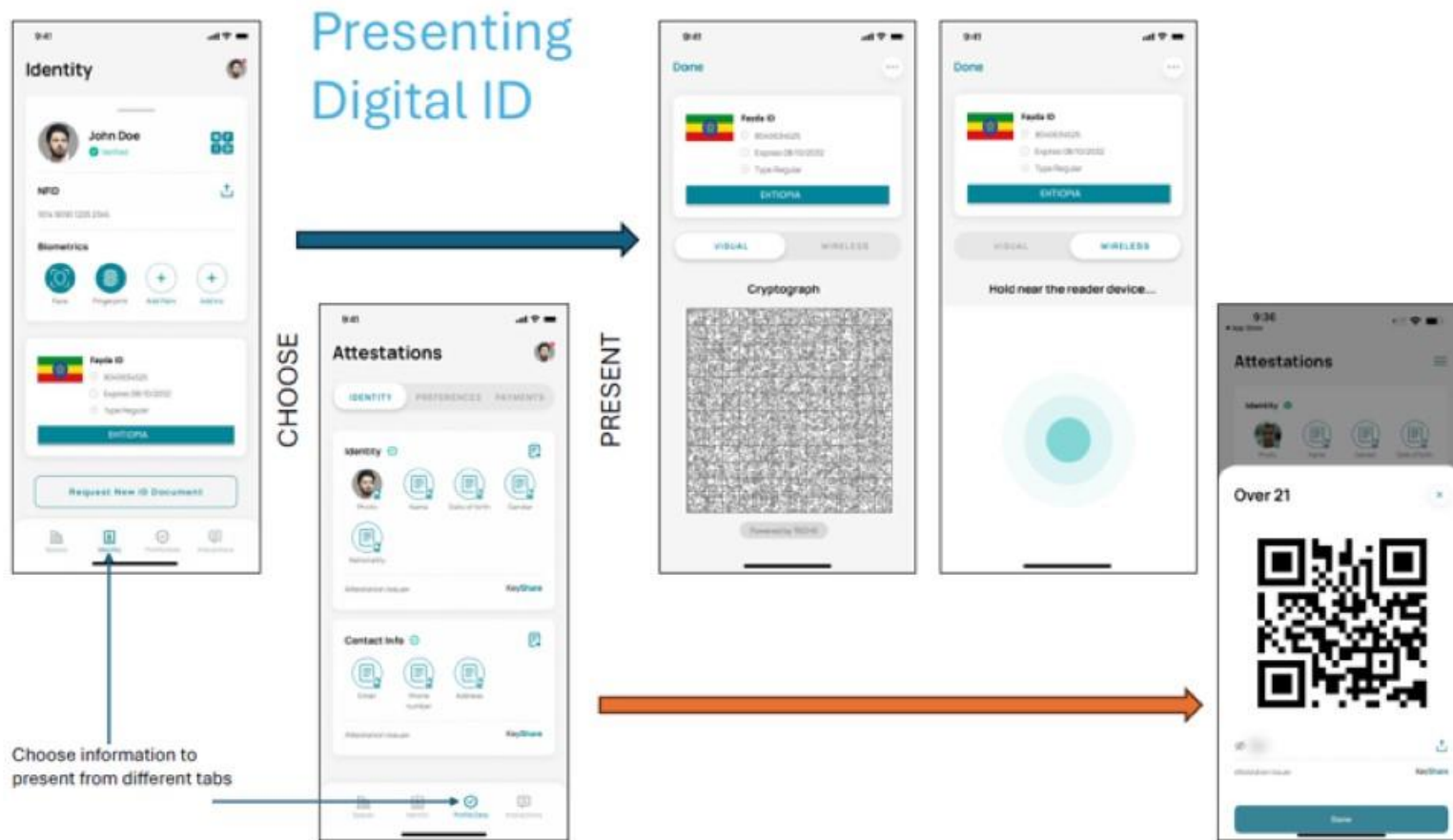


Pay and Receive Money Using GovWallet

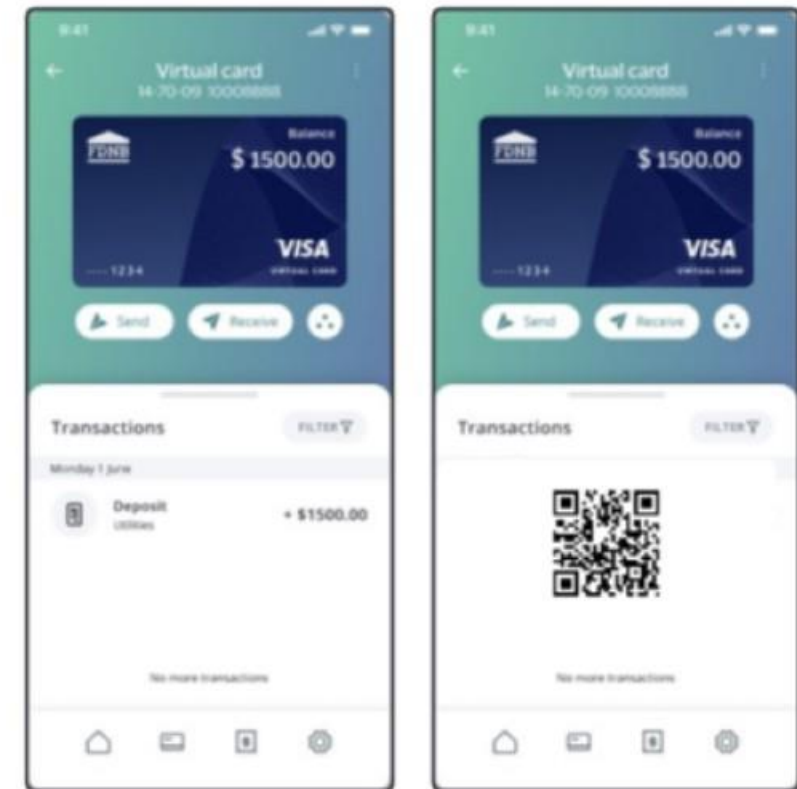


Delivery of Government Services directly to Citizen

FaydaPass: NIDP, VISA, Tech5 and CBO



Payment Credential



How Visa can help to accelerate Digital Government Ecosystem

Our objective is to:

Work closely with Governments in Africa to address needs and help deliver digital transformation on their terms.

Building Blocks: *How we get there*

Building Partnership

Establishing connection

Assessing Needs

Understanding technology and investment needs

Drive Innovation

Leveraging partnership to drive innovation

Capacity Building

Knowledge transfer and implementing best practices

Thank
you
