

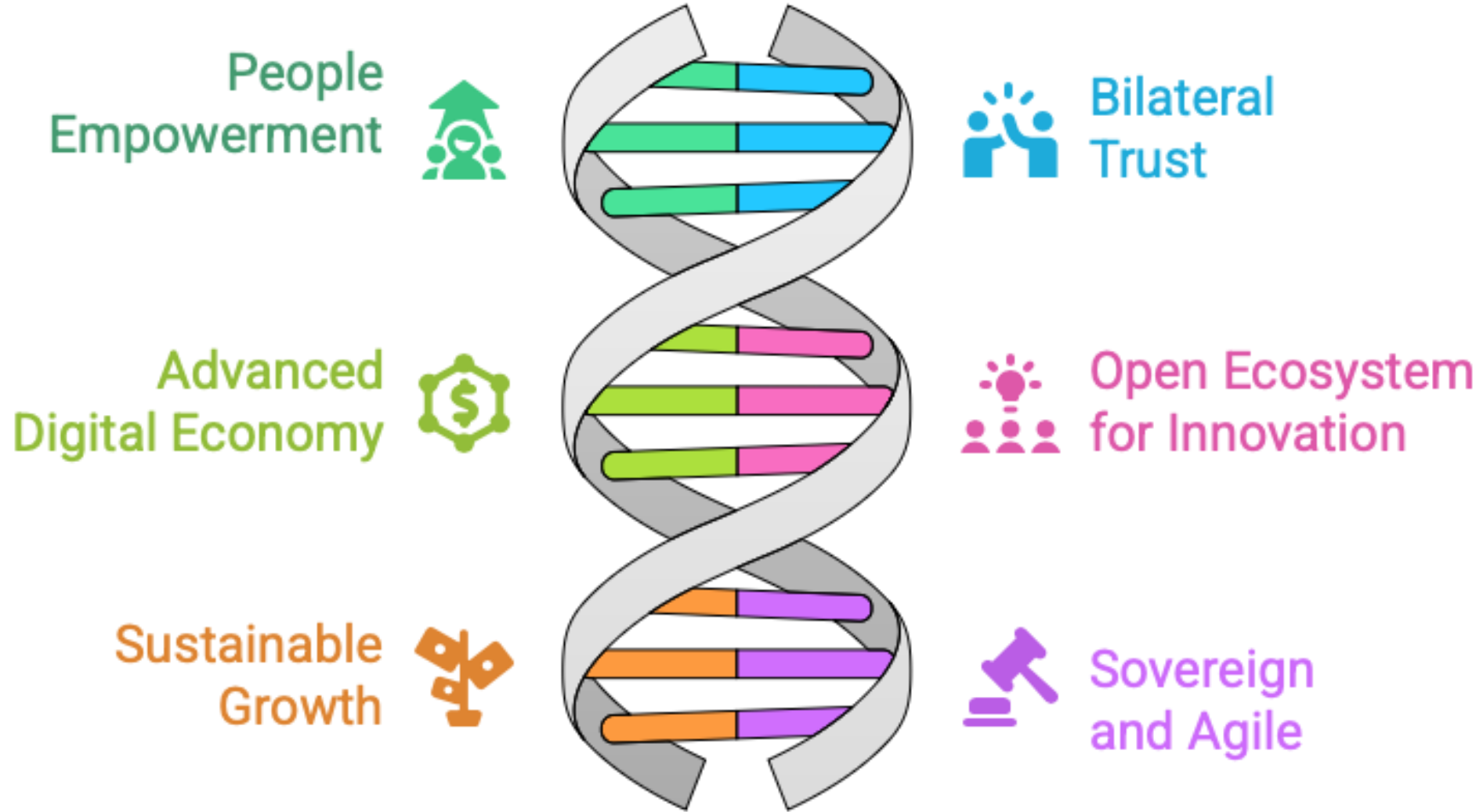
Enabling Digital Transformation in Africa with Inclusive Digital IDs and Integrated Payments

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THE DNA OF A LEADING DIGITAL NATION



ECOSYSTEM SYSTEM APPROACH.

STRATEGIC CONSIDERATIONS



ROLL OUT STRATEGY



PRAGMATIC APPROACH


1



Build a cross-sectoral Digital Public Infrastructure.

**Cross-Sectoral
DPI**


2



Leverage Digital ID at its core for functionality.

**Digital ID
Leverage**

3



Choose a decentralized approach that is pragmatic.

**Decentralized
Approach**

WHAT IS THE DECENTRALIZED DPI?

Wallet-Based Identity (Edge or Cloud)



Credentials issued by **trusted authorities** are managed by the user in a **digital wallet** — not on centralized servers.

Decentralized Credential Issuance & Verification



Trust is established via **cryptographic** and **biometric verification**. Verification happens locally and not on centralized servers

User-Centric, Self-Sovereign Model



Users **selectively disclose** attributes. This supports **minimization, consent, and control**.

Standards-Based Architecture

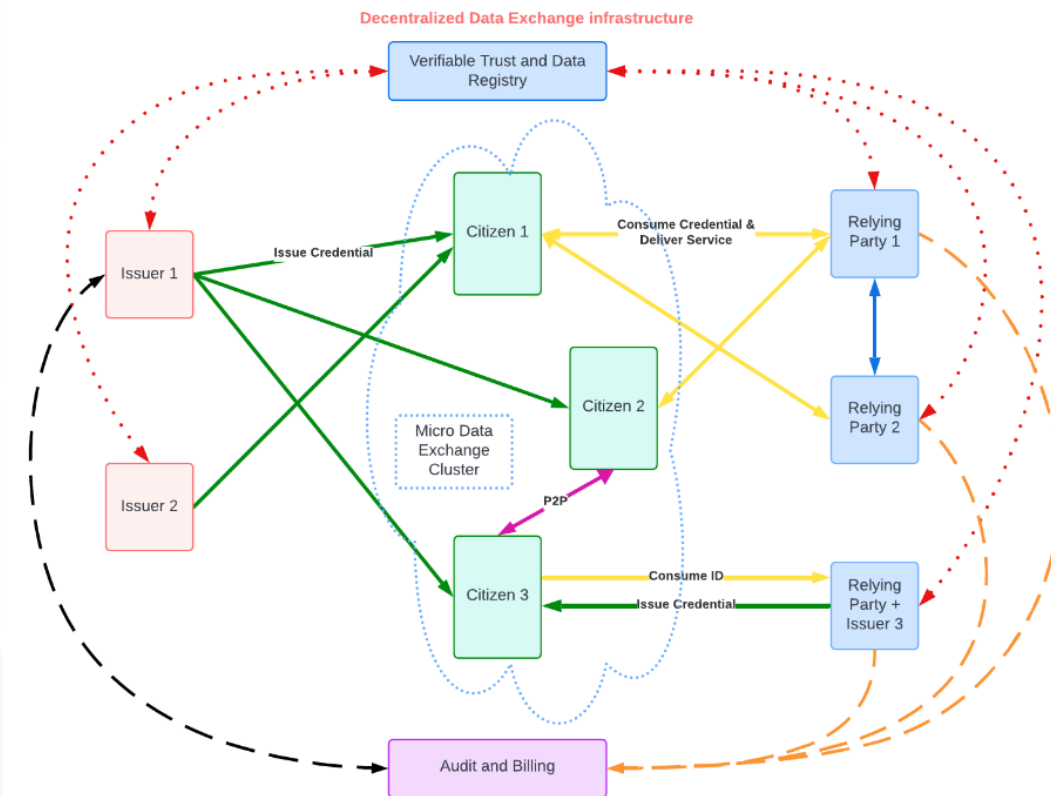


Built on international standards to ensure **interoperability, security, and extensibility**.

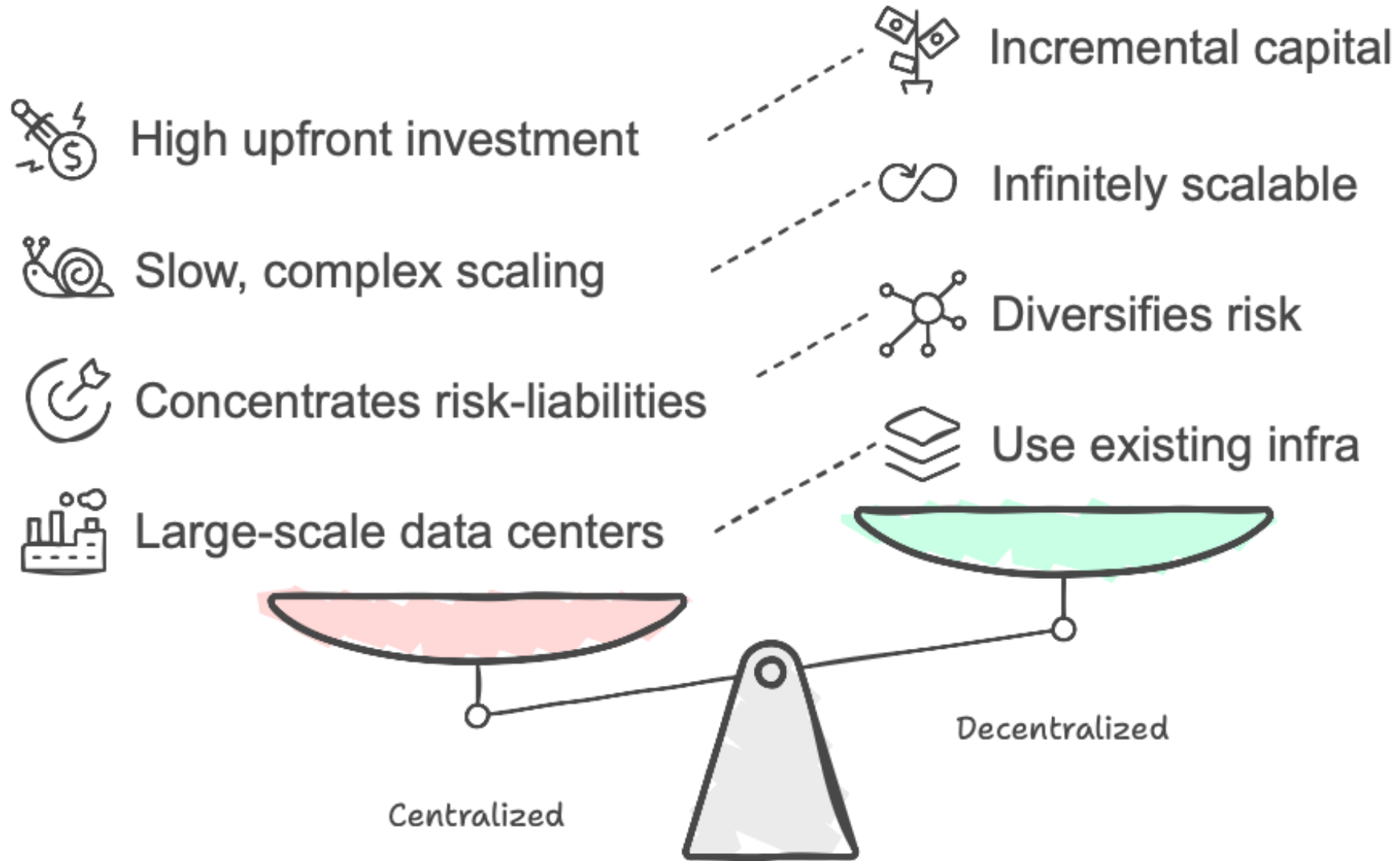
Decentralized Data Exchange



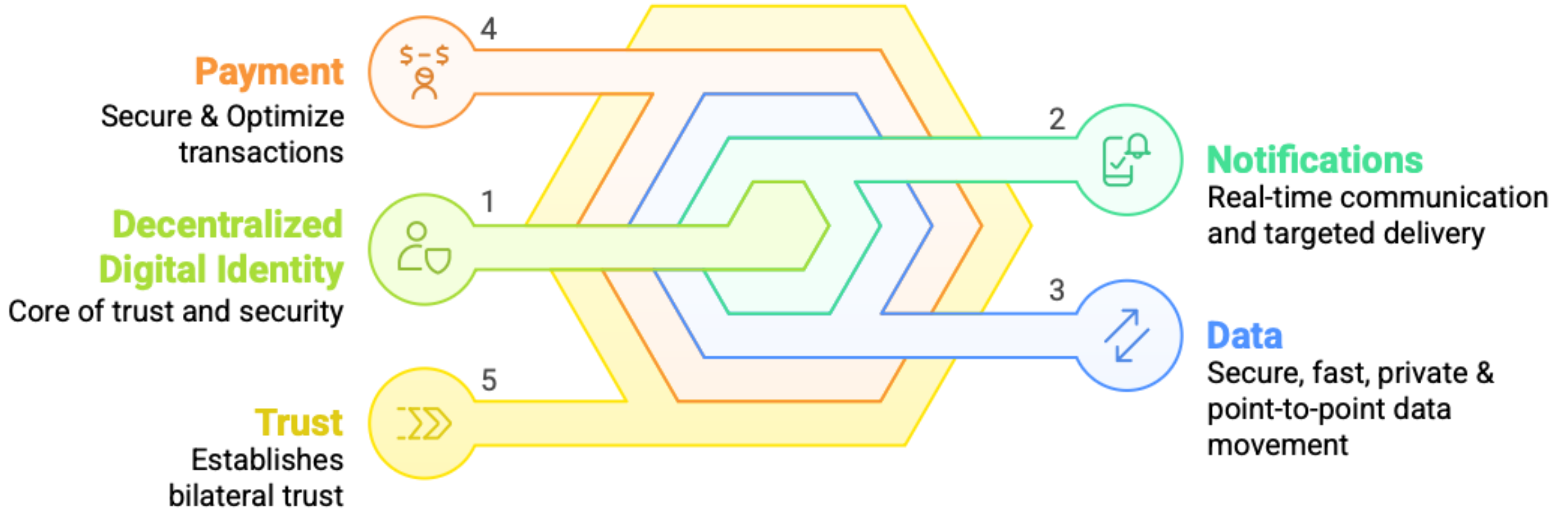
Wallets enable direct, trusted communication — for **encrypted exchange** (identity, consent, payments) without reliance on centralized data brokers.



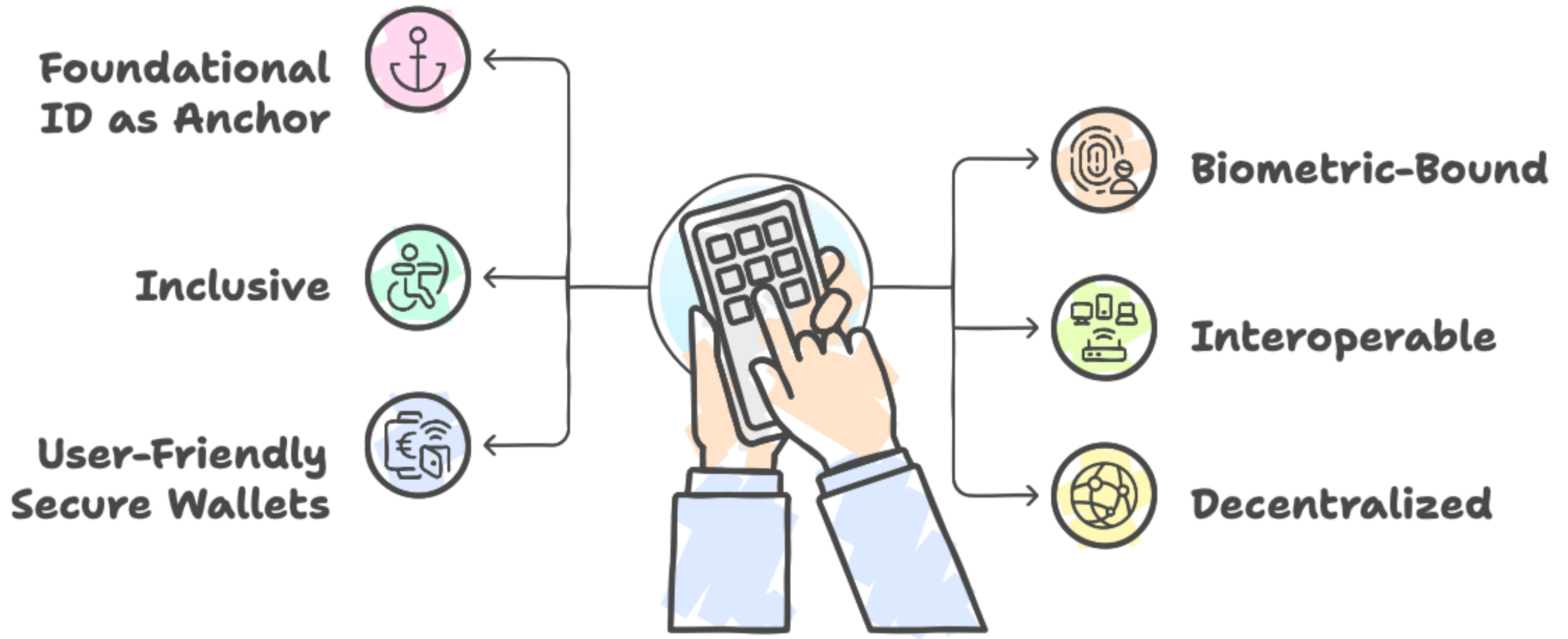
WHY IS DECENTRALIZED BETTER?



FOUNDATIONAL RAILS



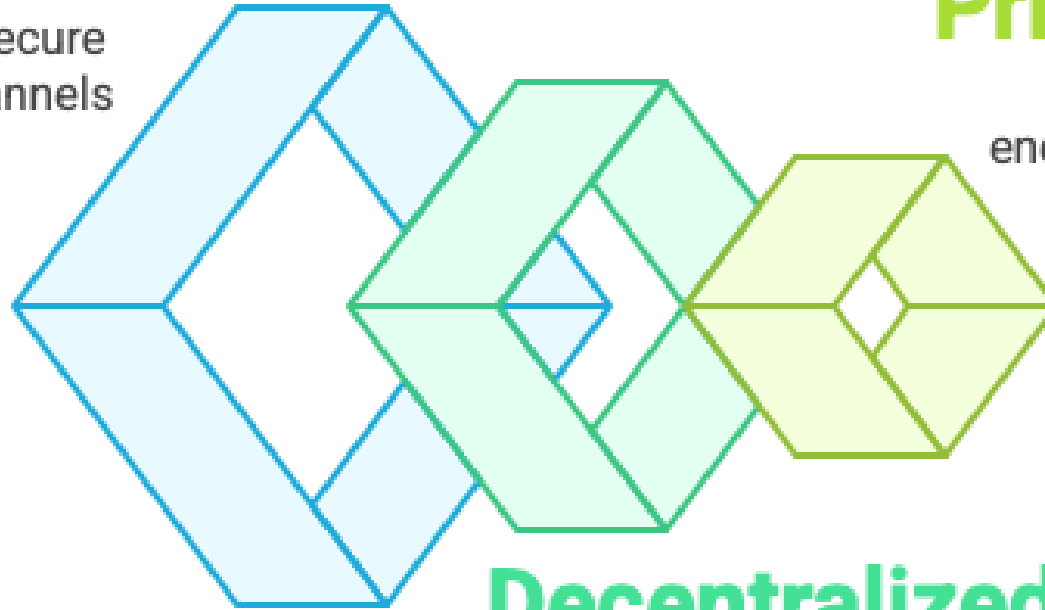
FIRST: DECENTRALIZED DIGITAL ID RAILS



SECOND: NOTIFICATION AND DATA RAILS

Secure Channels

Digital ID creates secure communication channels



Privacy Protection

Ensures transactions are encrypted and citizen-controlled

Decentralized Exchange

Enables peer-to-peer data exchange without intermediaries

THIRD: INTEGRATE PAYMENT RAILS

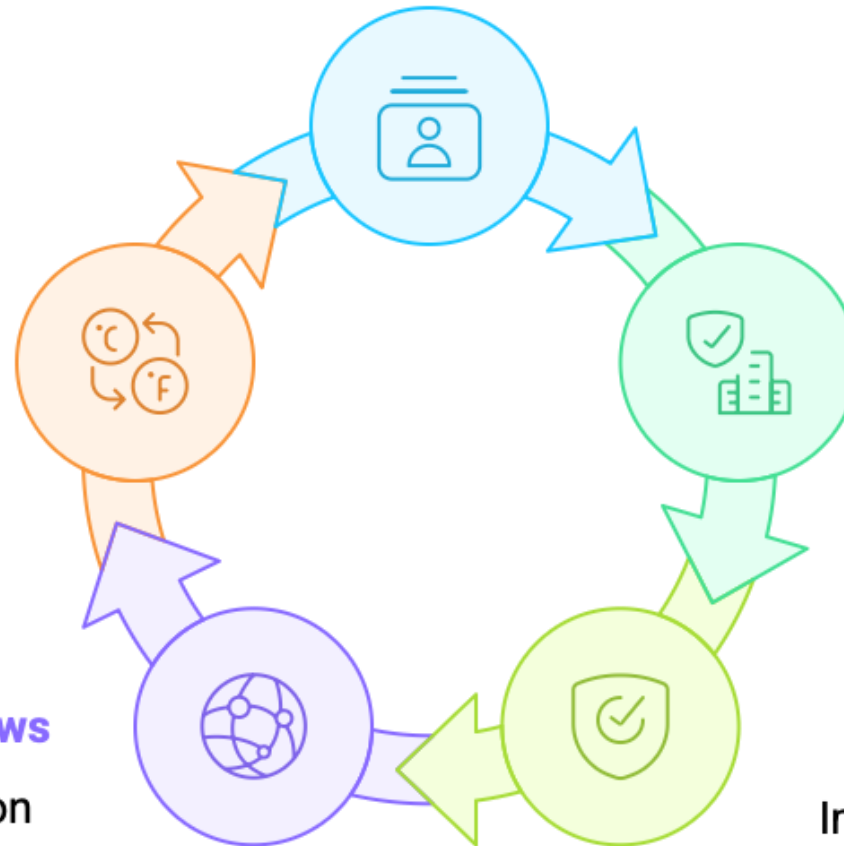
Integrated Identity

Leverage the decentralized digital ID rails

Expand Inclusion
Leverage the DPI rails to expand reach and services.

Facilitate Transaction Flows

Support various transaction types online and offline.



Enable Financial Access

Access to banking and credit (eKYC).

Integrate Payment Rails

Implement fraud-resistant transaction systems and delivery.

AI READY BY DESIGN



Pro-Governance Analytics

AI tools for analyzing citizen needs and delivering personalized services securely

AI Agents Within Wallets

Smart agents assisting digitally illiterate citizens with secure actions

Meaningful Delivery of AI

Trusted infrastructure for delivering AI capabilities directly to citizens

WHEN IT COMES TOGETHER



NOT JUST A THEORY

- This is not just a vision— it is already being thoughtfully implemented by pioneering countries, demonstrating its practicality, impact, and readiness for wider adoption
- While the EU is working on several large-scale pilots, Ethiopia and Honduras will be going live soon
- I encourage you to attend the panel discussion on Day 3 where we will be discussing in detail about building financial stack

Honduras



Ethiopia



Are you ready?
Thank You!

