

Nigeria launches national identity card scheme

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Nigeria's President Goodluck Jonathan on Thursday launched a national electronic identity card scheme, which backers said would boost access to financial and government services in Africa's most populous nation.

The head of state was issued with his own card, which features a credit card-style chip with personal as well as biometric data and doubles up as a prepaid charge and <u>debit card</u>.

A number of Nigerian government agencies, from the police to the Independent National Electoral Commission, have embarked on their own separate ID card schemes.

But Jonathan said the plan was to eventually include details such as driving licence, health insurance, tax and pension information on the single card.

"The regime of duplication of biometric databases must now have to give way to harmonisation and unification with the e-ID scheme, which shall be the primary database," he told reporters.

Only 32 percent of Nigeria's adult population are thought to have bank accounts, according to a 2012 study.

Nigeria's central bank has been pushing for a move away from cash to electronic payments and has trialled a scheme in the financial capital, Lagos, with the help of private partners.



But the pilot project has not been plain sailing, with retailers and customers often facing frequent power supply and connectivity problems that slowed down transactions.

The cards will be available initially to Nigerians aged 16 and older and all residents in the country for more than two years.

Cardholders will be given a unique national identification number and have to provide fingerprint data, a photo and digital signature to cut the risk of fraud and embezzlement.

The scheme has so far cost about seven billion naira (\$42.5 million, 32 million euros), according to the National Identity Management Commission.

Financial services firm MasterCard, the scheme's payment technology provider, said 13 million cards would be available in the first phase, with more than 100 million to be issued in total.

"Nigeria is ready for this," the firm's head of Sub-Saharan African operations, Daniel Mohin, told AFP.

"Nigeria has been left out of electronic financial payment for decades but now Nigeria is saying we want to take our rightful place in payment. There has not been a project of this magnitude... that's been rolled out at this scale."

Africa's most populous nation has an unenviable reputation for fraud, particularly involving financial transactions.

But Monehin said the card was "secured with the best form of security that is available".



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