

# *The* **Ghana Card** Project

*A Product, A Success, A Future!*

*A Presentation to Parliament  
By*

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# Presentation Outline

- NIA Mandate .....
- Contractual and operational framework.....
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- Strengthening the PPP Contract .....
- NIA before and now .....
- Registration Statistics & Analysis.....
- User Agencies & basis for Fee Structure.....
- Cost Saving & institutions using the NIR.....
- Data Harmonisation & Benefits .....
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- Current technical & Supply Status.....
- Conclusion .....

# THE NIA MANDATE

**1** Register all Ghanaians living in Ghana and abroad and foreign nationals permanently resident in Ghana onto the National Identity Register



**2** Issue citizens and eligible foreigners with National Identity Cards (Ghana Cards)



**3** Create and maintain a National ID database



**4** Ensure the accuracy, integrity, confidentiality and security of data collected



**5** Make data in its custody available to persons or institutions authorized by law to access the data





# Ghana Card Project-

## Contractual and Operational Framework

- The Ghana Card Project is being delivered through a Public Private Partnership (PPP) arrangement between the NIA and Identity Management Systems II Ltd. (IMS II).

Within this framework, NIA/GoG (Public Partner) is responsible for:

- registration of nationals
- Communications and stakeholder engagement
- public education
- Enforcement
- revenue generation

IMS II (Private Partner) is responsible for:

- the designing and building of the technical infrastructure,
- supplying data and biometric capture equipment,
- providing card printing infrastructure for instant and deferred issuance,
- providing smart cards and consumables for the personalisation of cards,
- Providing a global verification infrastructure.
- Providing operational support and maintenance.

# MANDATE IMPLEMENTATION



## Mass Registration

- NIA conducted a one-year Mass Registration Exercise between 29<sup>th</sup> April 2019 and the one-year program having been prolonged beyond 28<sup>th</sup> March 2020 by the lock-down occasioned by the COVID-19 Pandemic.
- NIA conducted a **Mop-Up Mass Registration Exercise** between 10<sup>th</sup> June 2020 and 11<sup>th</sup> September 2020.
- From 3<sup>rd</sup> June 2021, NIA conducted a three-month expedited Card Issuance Blitz to ensure that registered applicants received their cards ahead of the commencement of the SIM card re-registration exercise.

# MANDATE IMPLEMENTATION



## Establishment of Special and Premium Registration Services

- NIA instituted two fee-paying registration services from 1<sup>st</sup> July 2020:
  - (a) Institutional Registration at GHc100.00 per applicant for a minimum of 50 applicants; and
  - (b) Household Registration (GHc150) per applicant for a minimum of seven (7) applicants. This used to be five applicants until July 2022.
- This allows applicants to be registered in the comfort of their offices, homes or other places of choice.
- These services were planned to co-exist with the free, continuous registration services which were provided at each of NIA's 292 offices nationwide.

# MANDATE IMPLEMENTATION



## Premium Registration Services

- In October 2021, NIA established a **Premium Registration** at its Head Office in Accra at a fee of GHc250.00.
- The Premium Centre was to provide an option for prospective applicants willing to acquire their cards in comfort and convenience at a fee.
- NIA established a **Premium Registration Centre at the Head of Cal Bank in Accra** in March 2022.

# MANDATE IMPLEMENTATION



In February 2023, NIA established Premium Registration Centres in:

- Koforidua
  - Kumasi
  - Takoradi
- 
- Enrollment performance at these premium centres is being observed to guide the potential establishment of such centres in Cape Coast, Ho, Tamale and the other Regional Capitals.

# MANDATE IMPLEMENTATION



## Regional & District Offices

- On 3<sup>rd</sup> November 2021, NIA established 16 Regional Offices and 276 Operational District Offices
- Each District Office is coterminous with a constituency, including Sal.
- The offices have adequate registration and printing equipment but skeletal staff.
- The Offices require additional personnel and vehicles to function effectively.

# Registration Statistics

## NIA before 2017 and NIA today

As at February 2017

Ghanaians Registered -----> 4,554,528

Cards Printed -----> 2,719,425

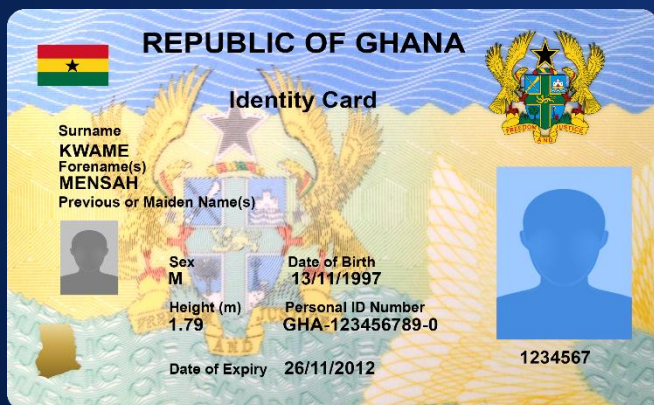
Cards Collected -----> 900,000

At 19/2/2023

Ghanaians Registered -----> 17,375,861

Cards Printed -----> 16,737,734

Cards Collected -----> 16,095,331

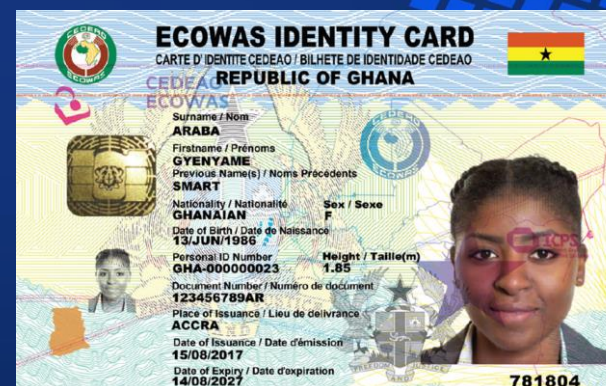


2D Barcode card

4 Fingerprints

2k Storage space

No Tracking number



Dual interface smart card

10 Fingerprints

128k Storage space

Tracking number



NATIONAL  
IDENTIFICATION  
AUTHORITY

ims  
IDENTITY  
MANAGEMENT  
SYSTEMS

# Registration Statistics & Unregistered Population (as at 19/2/2023)

S/N	REGION	ENROLLED	MALE	FEMALE	18+ YEARS	LESSTHAN18	PRINTED	ISSUED	UNISSUED CARDS	READY TO PRINT	ATTEMPTED_M ULTIPLE_REG	UNDER_ REVIEW
1	AHAFO	302,189	145,164	157,025	293,956	8,233	288,900	273,261	15,639	11,731	1,557	1
2	ASHANTI	3,303,325	1,566,292	1,737,033	3,233,422	69,903	3,208,378	3,110,966	97,412	79,728	15,197	22
3	CENTRAL	1,664,216	775,683	888,533	1,623,802	40,414	1,624,411	1,566,825	57,586	32,858	6,941	6
4	BONO	638,664	294,613	344,051	624,083	14,581	608,630	578,773	29,857	26,711	3,321	2
5	BONO EAST	562,400	266,689	295,711	549,216	13,184	533,354	504,450	28,904	25,935	3,108	3
6	EASTERN	1,814,826	869,287	945,539	1,771,694	43,132	1,766,492	1,702,411	64,081	41,069	7,214	51
7	GREATER ACCRA	3,522,464	1,704,776	1,817,688	3,471,305	51,159	3,380,506	3,234,499	146,007	113,231	28,181	546
8	NORTHERN	941,621	441,613	500,008	909,451	32,170	881,656	844,249	37,407	53,460	6,500	5
9	NORTH EAST	302,799	136,961	165,838	291,490	11,309	288,460	277,087	11,373	11,932	2,400	7
10	SAVANNAH	301,006	143,624	157,382	292,640	8,366	290,193	276,035	14,158	8,256	2,556	1
11	OTI	416,393	205,239	211,154	408,618	7,775	412,819	402,819	10,000	2,015	1,558	1
12	UPPER EAST	577,812	256,608	321,204	555,172	22,640	537,217	518,965	18,252	37,280	3,312	3
13	UPPER WEST	376,440	169,109	207,331	363,955	12,485	349,128	335,431	13,697	25,245	2,065	2
14	VOLTA	886,291	402,675	483,616	868,279	18,012	844,014	812,538	31,476	37,778	4,496	3
15	WESTERN	1,248,728	620,473	628,255	1,223,750	24,978	1,216,018	1,167,007	49,011	27,435	5,272	3
16	WESTERN NORTH	516,687	260,260	256,427	504,715	11,972	507,558	490,015	17,543	6,865	2,264	-
TOTAL		17,375,861	8,259,066	9,116,795	16,985,548	390,313	16,737,734	16,095,331	642,403	541,529	95,942	656



# Performance Statistics

- **Current Population of Ghana:** **31m**  
(Per Ghana Statistical Service 2020 Population and Housing Census)
- **Number Ghanaians aged 15 years+ registered onto the National Identity Register (NIR)** **17,375,861**
- **Number of Ghanaians aged 18 years+ in the NIR/database:** **16.9 million**
- **Number of registered Ghanaians aged 18 years+ on the EC's Voter's Register** **17,029,000**
- **Number of Ghanaians aged 15 years+ yet to be registered** **2,565,705**



# Performance Statistics (Cont'd)

As at 19<sup>th</sup> February 2023

Number of Ghanaians aged 15 years+ registered :	<u>17,375,861</u>
Number of Cards printed but not collected:	<u>642,403</u>
Number of cards not yet printed:	<u>541,529</u>

## Printing Capacity

➤ Printing capacity per printer (per day)	100
➤ Number of cards printable per day (500 printers)	50,000
➤ Number of printers required to print 541,529 cards	500
➤ Number of days required to print 541,529 cards	11
➤ Number of Functional Printers available (minimum):	1000



# PLAN FOR EXPEDITED PRINTING

NIA intends to print approximately 542,000 records in the system across the country within 11 days using 500 printers at the NIA Headquarters, using *print farm* concept. The cards will then be distributed to Regional and District Offices for issuance to the registered applicants.

NIA has the technical and operational competence to print and issue the cards; we are ready. deliver and readiness.

## FULFILMENT OF CONDITIONS PRECEDENT (URGENT)

- Ministry of Finance (MoF) will complete the payment of GHc100m to IMS & Cal Bank
  - IMS II & Cal Bank have confirmed receipt of payment of GHc80 million
  - MoF has informed NIA that the remaining GHc20 million will be paid by close of business today
- Cal Bank will release a portion of 3.5 million blanks in bonded warehouse to NIA through IMS II for card printing
- MoF will provide additional funding of GHc173,000 to support the expedited card printing exercise

## PLAN

- NIA will engage 100 Card Verification Officers (CVOs) for this exercise
- Each CVO will be assigned 5 printers to manage



# PLAN FOR EXPEDITED CARD PRINTING

## ASSUMPTIONS

- NIA will deploy appropriate quantity of equipment and number of personnel to ensure effective card printing
- Each printer is expected to print 120 records in a day, between 8:00am and 5:00pm
- Each CVO will print 600 cards in a day
- 100 CVOs will print approximately 60,000 cards in a day
- In 10 days all the records in the system will be printed and labelled and ready to be transported to the designated regions for onward distribution to the districts for issuance
- NIA/IMS II technicians will use four (4) days to service the printers and printer servers for the exercise
- IMS will provide 20 technicians while NIA provides 10 technicians to support the equipment servicing
- Regional Teams will be set up, each led by a Multipersonalisation technician to provide technical support for the exercise.



# BUDGET TO PRINT 550,000 RECORDS

## BUDGET TO PRINT 550,000 RECORDS IN 11 DAYS

S/N	ITEM	DESCRIPTION	NUMBER OF PERSONNEL	FREQUENCY	UNIT COST	TOTAL COST (GHs)	REMARKS
1	Allowance	Allowance for CVOs	100	11	150	165,000	
4	<i>Honorarium</i>	Honorarium for servicing of printers	10	4	150	6,000	IMS II to bear cost
4.1	<i>Extension Cables</i>					8,000	<i>Provisional sum</i>
5	Transportation	Air fare for transporting printed cards				5,000	Provisional sum
6	TOTAL					184,000	

*The Law – Act 707( 2006)  
Act 750 ( 2008)  
LI 2111(2012) Regulations 7 & 9*

*Act 950 (NIR (AMENDMENT) ACT,  
2017  
DATE OF ASSENT: 4TH DECEMBER,  
2017)*

## 17 MANDATORY USES OF THE NATIONAL IDENTITY CARD

- ✓ Application and Issuance of Passports, Driver's License and Insurance Policies
  - ✓ Banking transactions
  - ✓ Purchase, transfer and registration of land
  - ✓ Transactions specified under the NHIS, Pensions, SSNIT and Consumer Credit
  - ✓ Registration of Voters
  - ✓ Payment of taxes
  - ✓ Registration of SIM Cards
  - ✓ Applications for public or government services, facilities, approvals, permissions or benefits, and Any other transaction which the Authority may determine and publish in the Gazette
- NB: Other institutions to be on boarded in the data sharing (integration and harmonization)scheme include:
- Land Commission
  - National Service Secretariat
  - Student Loan Scheme





## Verification Platform

Institutions on-boarded or to which data has been transferred:

1. Bank of Ghana and Other Financial Institutions

- 24 Universal Banks
- 146 Rural and Community Banks
- 16 Savings & loans
- 16 FinTechs
- 5 Finance House
- 3 Microfinance Institutions

2. Social Security and National Insurance Trust (SSNIT)

3. Ghana Revenue Authority

4. National Health Insurance Authority

5. Electoral Commission

6. Ghana Immigration Service

7. Telcos

8. Student Loan Trust

9. National Service Secretariat

10. Passport Office

11. DVLA

# Verification using the Ghana Card



## 17.3 million Ghanaians

have their data and biometrics stored on the NIR or NIA database.

**A single, trusted, accurate and verifiable database.**

With the use of the ICAO PKID (directory) all international border management authorities can perform an authentication of a travel document and in, turn rely on the data stored on the chip. Because of the very high level of security..

**Since verification started over 120 million verification request have been processed in real time, without a single hitch or failure.**

# NIA & EC Integration



**Elimination of cost of periodic voter compilation, card issuance and voter verification**



**Issuance of Secure ID smartcards with 10-year lifecycle**



**Eliminate concerns of voter fraud due to high database Integrity**

- *Non-duplication of voter*
- *Determination of eligibility age and citizenship etc,*



**Enhanced Inclusiveness due to fast, accurate enrolment & verification**

- *Online and offline*
- *Fingerprint, facial (iris to be activated based of need)*
- *Card present or card not present functionality*
- *One-off registration for Ghana card ensures eligibility for voters' ID*





## Credibility of the voter register

- > establishing the eligibility of registrants
- > cleaning the register to remove names of the deceased (ghost names)
- > Purge the register of minors
- > conducting of periodic and continuous voter registration exercises

# Benefits to the EC and the state



1 Eliminate cost of 4 yearly registration.  
(Cost savings to EC over 15 years)

2 Allows better planning and intelligence by addressing gaps in EC's database - captures both foreigners and citizens, digital addresses, phone numbers, captures all ages

3 Database owned and controlled by Ghanaians

4 Regular analysis of database and even automation of some of registration processes

5 Currently, out of the 17.2 million registered population for National ID Project xxmillion people presented Voter ID to be captured.

PROJECTED COST SAVINGS TO THE NATION  
OVER THE 15-YEAR DURATION OF THE PPP  
PROJECT BY ELIMINATING DUPLICATION  
Approx.

**USD\$1.5 Billion** ▼



Ministry of Education  
REPUBLIC OF GHANA



# Services through Data Harmonisation



## Harmonisation through Integration with user Agencies



Create a single source of truth



Eliminate data Silos



Clean databases and eliminate ghost names



Essential for SSNIT, Passport, Birth and Death, EC, DVLA, NHIA, MoFARI, NCA and other user agencies.



GoG social payments budgets will be more accurate and eliminate waste- eg. LEAP, School Feeding, Free SHS (if we don't know our people, foreigners will eat their birth rights)

# Births and Deaths

An Accurate Database

Having an **accurate, reliable** and **verifiable** Birth and Death registration database has a wide array of individual and societal benefits:

- ✓ Control Entry (birth) and Exit (death) on the National Identification System (NIS)
- ✓ Identification and facilitation of legal entitlements
- ✓ Accurate national mortality statistics.
- ✓ Inform planning for future health, education and other social services.
- ✓ Regular updates of data fields in the NIS per law
- ✓ Maintain a credible , accurate, verifiable database.
- ✓ **Vice President Office is coordinating technical teams to start issuance of National ID number at birth from 31st March 2023**



# THE GHANA CARD AND E-PASSPORT

The Ghana card has three secure identity profiles and one of them is an electronic passport ( e-passport). This contains:

- A collection of read-only files that include sophisticated cryptographic mechanisms that protect the security of the document and the privacy of the passport holder.
- Information that is printed on the bio data page of a paper passport; the holder's name, date of birth and other biographic information.
- Ghanaians can now travel to Ghana from anywhere in the world without the need for a visa. This is critical to unifying the passport profile



GHANA CARD  
FRONT

## E-PASSPORT ICON



GHANA CARD  
BACK

The biographic and biometric data contained in the electronic chip can be compared to both the traveler and the travel document being presented – there are multiple layers of security in the e-Passport that prevent duplication. The e-passport on the Ghana card meets the highest ICAO international standards at par with the most advanced countries and has been certified .

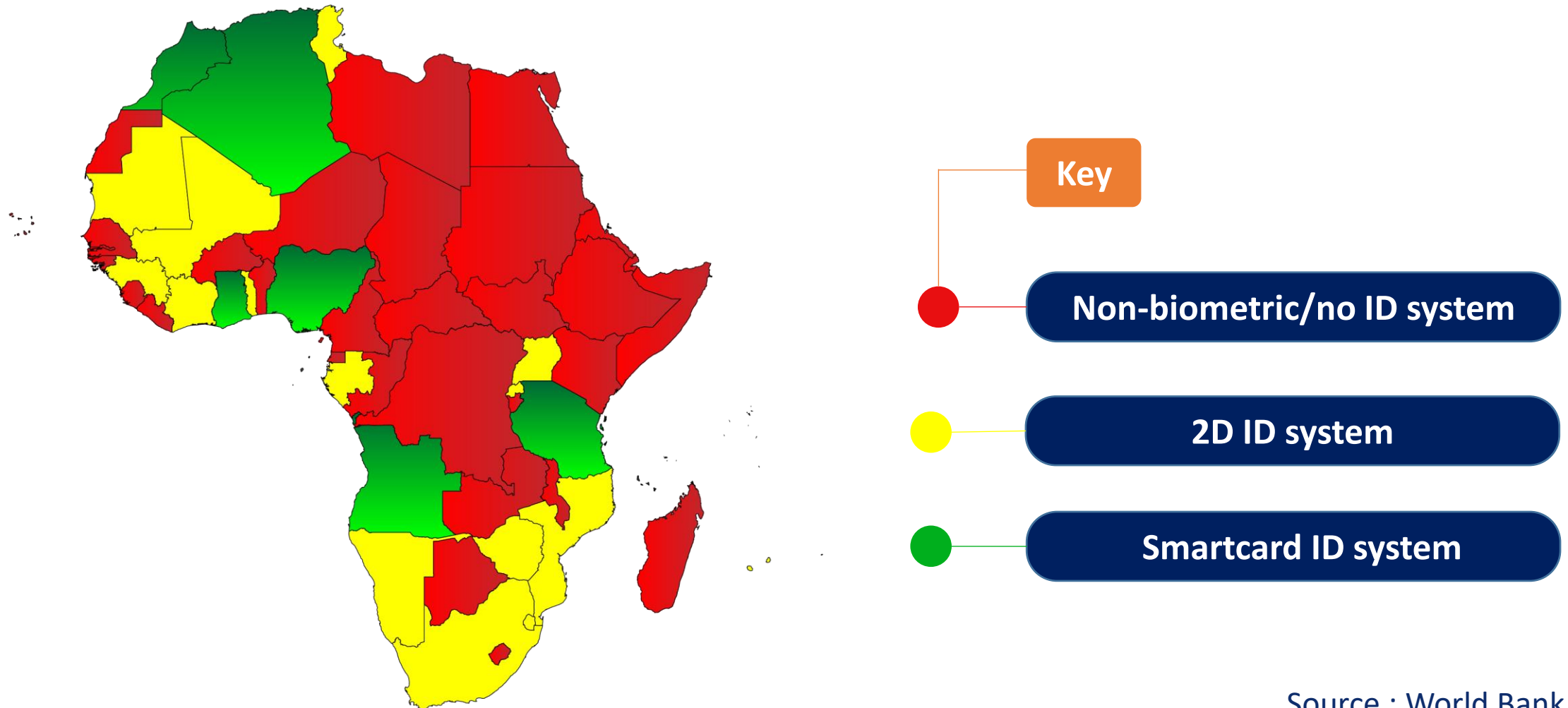
# Integration of NID to Passport Issuance

- Applying for Passport online
- Connection Card and Booklet
- Harmonizing PKD for Ghana (NIITA, MoFARI and NIA)
- This is critical to unify e-passport profile on Ghana card with Ghana paper passport and travel history.



# THE STATE OF IDENTIFICATION SYSTEMS IN AFRICA

“Ghana- a leading example”



Source : World Bank (2018)

- 6.5M(USD 42M) cards ordered by NIA and yet to be paid.
- This will be enough to complete the project for all adults, Ghanaians abroad, estimated replacements and updates.
- All technical systems i.e. software and hardware are already acquired for completion of the project.
- Remaining population to cover 100% of all adult Ghanaian (15+) living in Ghana is estimated at 2.5M(13%)
- Unprecedented achievement in Africa. Most countries have failed to issue smart ID cards and integrate their national IDs to level Ghana has.
- The NIS is a major government of Ghana flagship project with profound social, economic and political impact that must be celebrated and appreciated.

# Conclusion



- The project is expected to generate revenue to cover future costs of NIA as well as pay off the debt and return on investment for the private investors at 17% post tax.
- This will be achieved through enforcement and mandatory use of the Ghana card for all transactions that require identification, as listed in Regulation 7 of the LI 2111 (2012) and compliance with the Fees and charges LI as passed by parliament.
- Should the mandatory requirement become comprehensive as envisaged by law and the market, the resources of the project will far exceed the revenue expectations of the feasibility while providing an opportunity for fee reductions for the early adopters.
- Onboard more institutions and Review fees and charges to address affordability concerns of early adopters
- However, if the Government of Ghana (GoG) fails to ensure compliance and enforcement of the use of the card, this could result in lower revenue expectation and consequently the need for government to make good on the shortfall in revenue as stipulated in the Government Support Agreement (GSA) that underpins the financial model of the project agreement.
- MoF as guarantor of GSA and Ministry responsible for budget allocations to mediate for User Agencies to pay for project services rendered them. **A minimum of US \$ 65M** of the outstanding amount is required to be paid urgently in order to meet the current debt obligation under the project to Suppliers and Bankers that has been negotiated with all creditors to prevent total project shut down,.
- It expected registration of Ghanaians in the diaspora will generate revenue to reduce reliance on GSA.



**THANK YOU**

Questions?

