# Building Robust Identification Systems

17 March 2014

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# Building Robust Identification Systems Session Brief

Session Lead: Margaret Grosh, Lead Economist, Human Development, Latin American and Caribbean Region, World Bank

Speakers:

Carlos Reyna Izaguirre, Manager, Restitución de la Identidad y Apoyo Social (GRIAS), Registro Nacional de Identificación y Estado Civil (RENIEC), Peru

Pascal Nyamulinda, Director General, National Identification Agency, Rwanda

Muhammad Gohar Ahmed Khan, Chief Project Officer, Project Directorate, National Database and Registration Authority (NADRA), Pakistan

## Background

Most low- and middle-income countries have weak national identification (ID) and vital registration systems. The weaknesses in these systems can lead to two major issues in the provision of social services. First, identification problems can result in exclusion from much-needed social service programs, as eligible people are sometimes not able to register for government programs. Second, the inability of governments to verify identities can also result in massive leakages. In both cases, weak systems can lead to undesirable outcomes for otherwise well-designed programs.

In the first case, beneficiaries may find the process of identifying themselves at the time of each transaction to be onerous and costly. A study carried out in Peru found migration, along with distance from and access to registry offices, as the main factors explaining low ID coverage among the poor. Children are particularly vulnerable to exclusion in countries with weak civil registries and/or low rates of institutional birth. The lack of identification for children can impede the timely provision of health insurance, nutrition, and cash transfers, as well as a program's ability to track results.

In the second case, where documents can be fraudulently acquired, many people who have not been classified as eligible can present false IDs and receive benefits, in some cases in collusion with the party responsible for delivering the benefits. In other situations, documents may be valid, but the person presenting them may not be the right individual.

While there is a need for robust identification within the context of a particular program, there are also large potential benefits from the integration of the ID across public programs as well as private sector entities. This integration can reduce the cost to both the government and the

beneficiary by eliminating unnecessary duplication of effort (to assign and maintain the ID on the one hand, and for the beneficiary to take the time to provide the information to the government on the other). In other cases, it can make the scheme more efficient, such as in the case where the banking system and the program can use the same ID to facilitate cash transfer payments directly into bank accounts. Finally, to the extent that programs are administered by local or state authorities, integration at the national level can allow for portability of benefits across the country. This is particularly important in larger countries and for those in the process of urbanization and significant internal migration.

## Country Cases

Each of the presenters will describe the implementation of their identification programs focusing on coverage, the use of technology to ensure robustness, and the way the ID is being integrated across programs and services. In particular, the use of the ID for the authentication of transactions in major social programs will be highlighted. The presentations will conclude with lessons learned from their implementation experiences.

Recently, dozens of countries have introduced new program and foundational (national level) IDs that use increasingly affordable biometric technology to address this challenge. This session will focus on three countries that have made huge strides in this area.

### Pakistan

Established in 2000, Pakistan's national ID agency, NADRA, is one of the earliest developing country ID agencies to use biometrics to ensure unique ID numbers for its citizens. With estimated coverage of the adult population at almost 90 percent, the National ID Card has become the dominant form of identification for most transactions. Most recently, NADRA has worked closely with the Benazir Income Support Program (BISP) to ensure robust identification of the beneficiaries of the country's largest cash transfer program and has helped implement an e-payments system linked to this robust form of identification.

### Rwanda

The National Identification Agency (NIDA) was established by legislation in 2011. The agency has issued IDs to more than 80 percent of the adult population using biometrics to ensure uniqueness. It is now being used to authenticate identity for services ranging from banking to social security. Efforts are under way to modernize civil registration and provide identification for children.

### Peru

Legislation passed in 1995 created a consolidated, sole-purpose agency called RENIEC that is responsible for both civil registry and national IDs. The ID number is generated for adults and uniqueness is ensured using biometrics. The ID number is now used for the vast majority of

public and private transactions – from voting to opening bank accounts – and is also used for social programs such as cash transfers and social insurance. In the last decade, huge efforts have been made to identify children through RENIEC; these efforts have important implications for the delivery of certain social programs, such as World Bank-supported nutrition programs for young children. Coverage is almost universal for the adult population and has reached 95 percent for children.

# Building Robust Identification Systems Session Summary

The session discussed the importance of national identification (ID) and vital registration system. The case studies presented were Peru, Rwanda and Pakistan. Key points discussed were the following:

1. How the ID institutions work with or independently of SP program
2. The timeframes involved in getting to high coverage
3. How outreach is done
4. How children are handled
5. The role of technology versus policy

This topic stimulated the interest of the Forum participants. In fact, more than ten questions were asked in the Q&A session by delegation from all the different regions and countries with various levels of exposure to SP programs, ranging from Myanmar to Colombia.

Topics discussed included:

- Links between ID and SP programs
- Regularity with which information is updated
- Ways and sources used to measure coverage
- Costs incurred by citizens to register
- Ways to verify eligibility
- Role played by technology as opposed to policy
- Total costs incurred for software and hardware and the source of the funding
- Amount of time necessary to put in place this system

Despite the differences in ID and civil registration systems in the three countries, the lesson that clearly emerged is that ID systems are crucial to ensure well-functioning social protection programs and that a strong institutional agency needs to be in charge of this process.

# Building Robust Identification Systems

# Multiple advantages of good ID systems for SP programming

When multiple administrative databases can speak to each other, SP programs can work better:

- Lower transactions costs for beneficiaries seeking to enter a program and thus lower errors of exclusion
- Can allow verification of wellbeing and lower errors of inclusion
- Can allow clients to stay registered when they move
- Can help eliminate duplicate or ghost beneficiaries
- Can facilitate payments through banking sector
- Can help in cross-referrals from one program to another to improve the integration and impacts of programs

The challenge has been that countries didn't have inclusive ID systems

Now we're seeing a revolution in this field abetted by technology but driven by policy

# In the case presentations listen for:

How the ID institutions work with or independently of social protection programs

The timeframes involved in getting to high coverage

How outreach is done

How children are handled

The role of technology versus policy

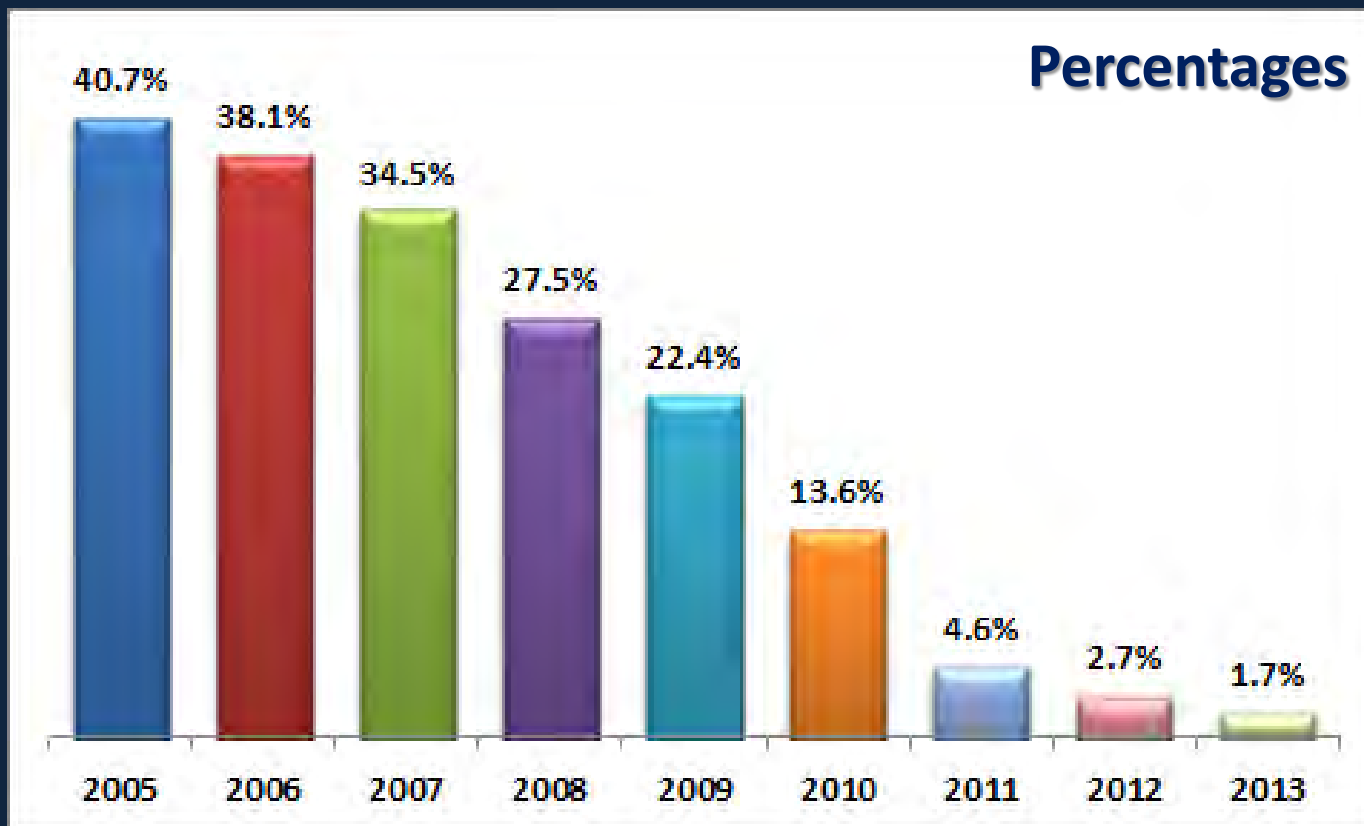# Civil Registration and Identification System in Peru: Key features



**Carlos Reyna**

Manager – Gerencia de Restitución de la Identidad y Apoyo Social
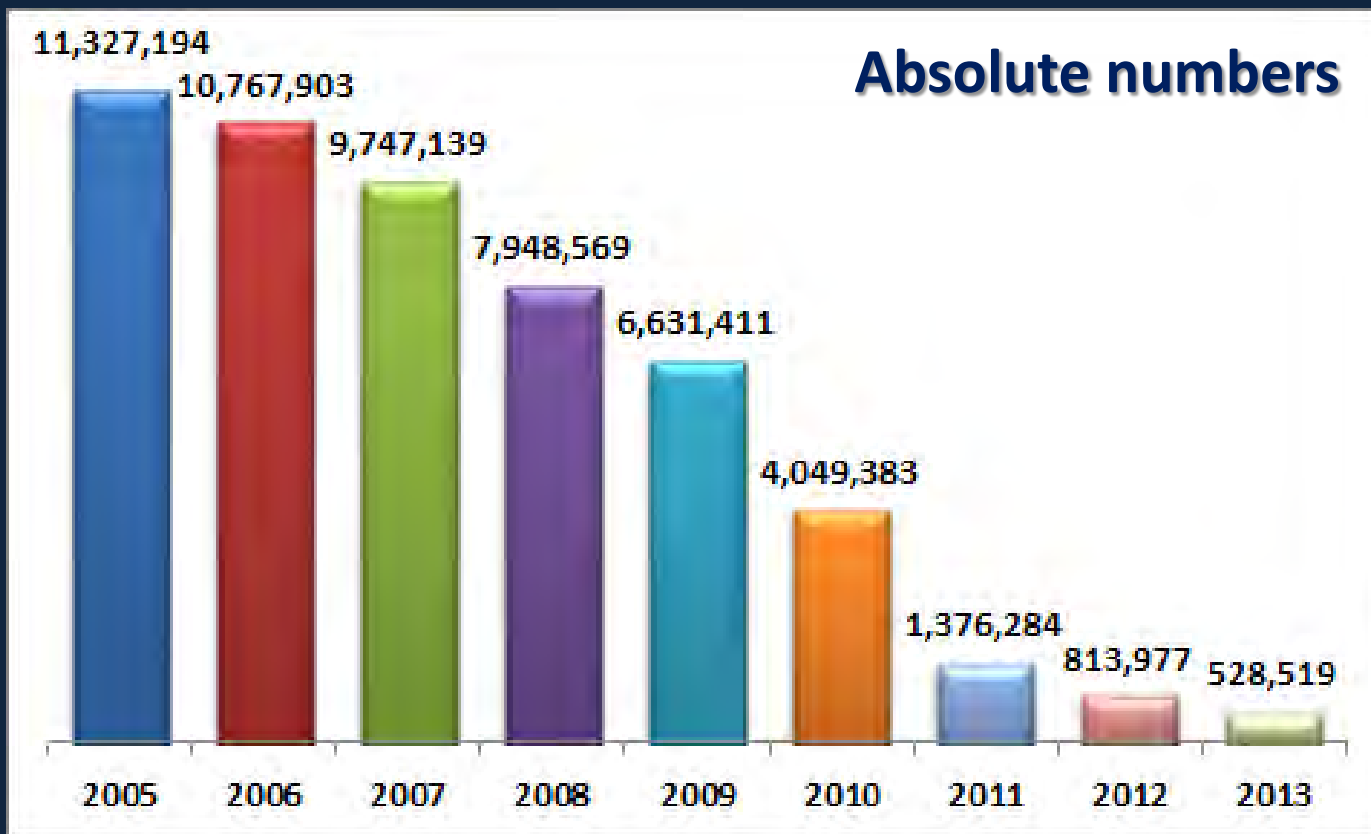
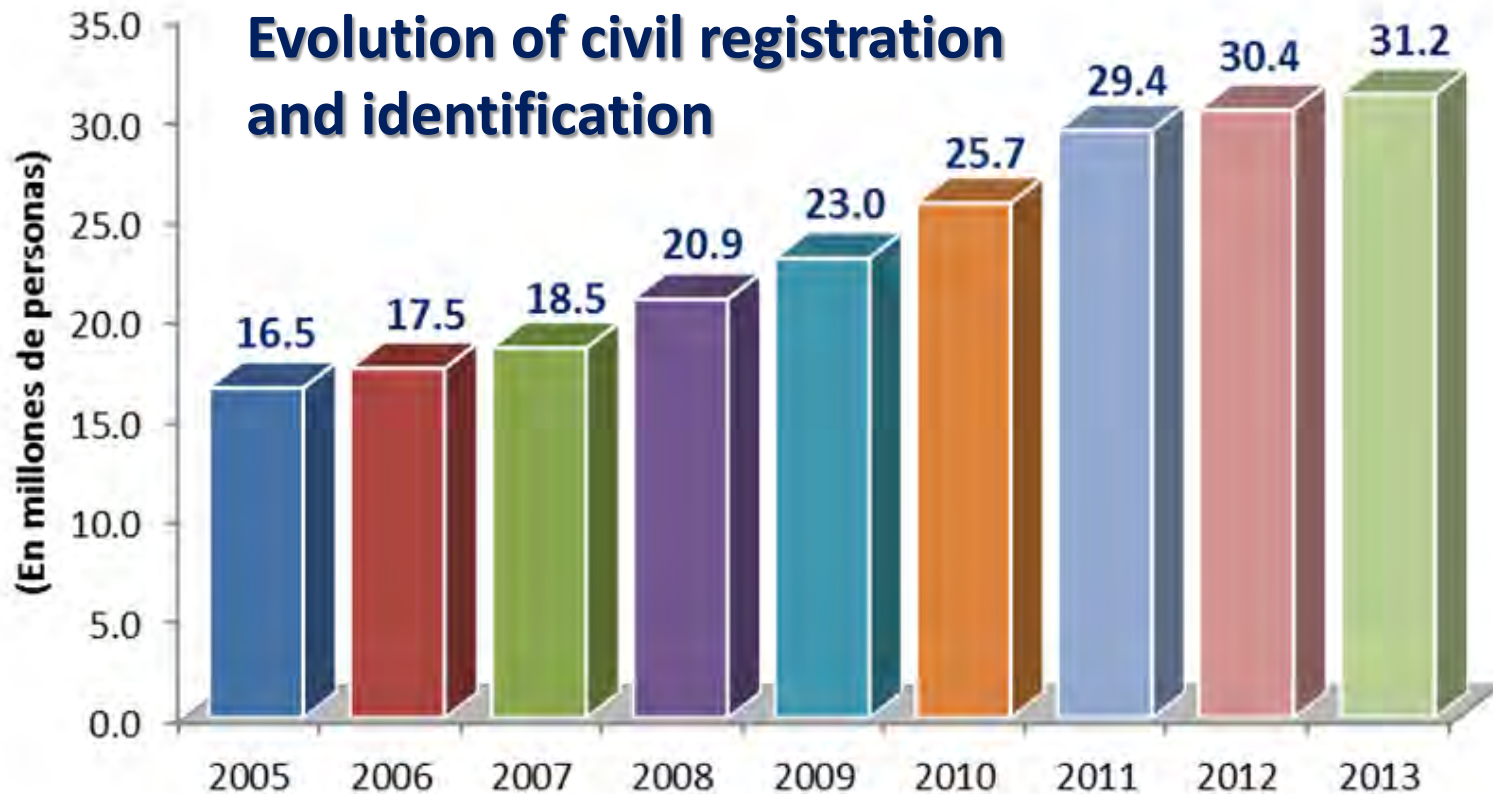# I. Reduction of under registration in Perú 2002 / 2013



a / INEI Estimated Population versus RENIEC Identified population.
b / INEI: National Survey of the Strategic Programs (ENAPRES).
p / Preliminary Results.

# I. Reduction of under registration in Perú 2002 / 2013



**Absolute numbers**

| Year | Value |
|------|-------|
| 2005 | 11,327,194 |
| 2006 | 10,767,903 |
| 2007 | 9,747,139 |
| 2008 | 7,948,569 |
| 2009 | 6,631,411 |
| 2010 | 4,049,383 |
| 2011 | 1,376,284 |
| 2012 | 813,977 |
| 2013 | 528,519 |

a / INEI Estimated Population versus RENIEC Identified population.
b / INEI: National Survey of the Strategic Programs (ENAPRES).
p / Preliminary Results.

# I. Reduction of under registration in Perú 2002 / 2013



**Evolution of civil registration and identification**

Sources: INEI Estimated Population versus RENIEC Idéntified population. INEI: National Survey of the Strategic Programs (ENAPRES).

# DNI average costs according to country geographic regions

**Registry at Service offices**

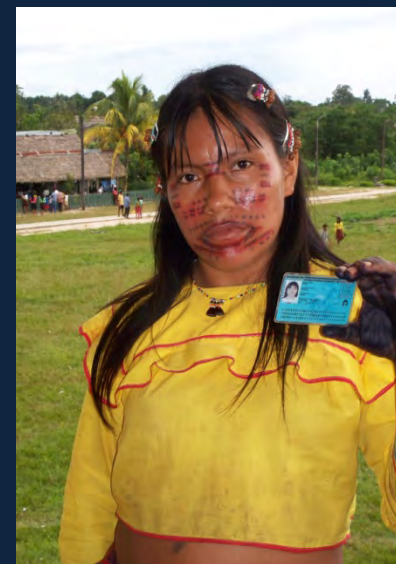**Registry using Itinerant Registration**

| Coastal Region | Highlands | Jungle Region |
|:---:|:---:|:---:|

| **US$ 10.32** | **US$ 21.83** | **US$ 42.05** | **US$ 79.80** |

a

# II. Civil Registration and Identification System in Peru: Key features

# IIA. A strengthened and reliable organization

- 1993 Peruvian Constitution.
- RENIEC acquires autonomous constitutional status.
- National Chief appointed by open competition, with four-year term.
- RENIEC does not dependent on any ministry.
- Direct coordination with Congress, Ministry of Economy, Foreign Affairs.
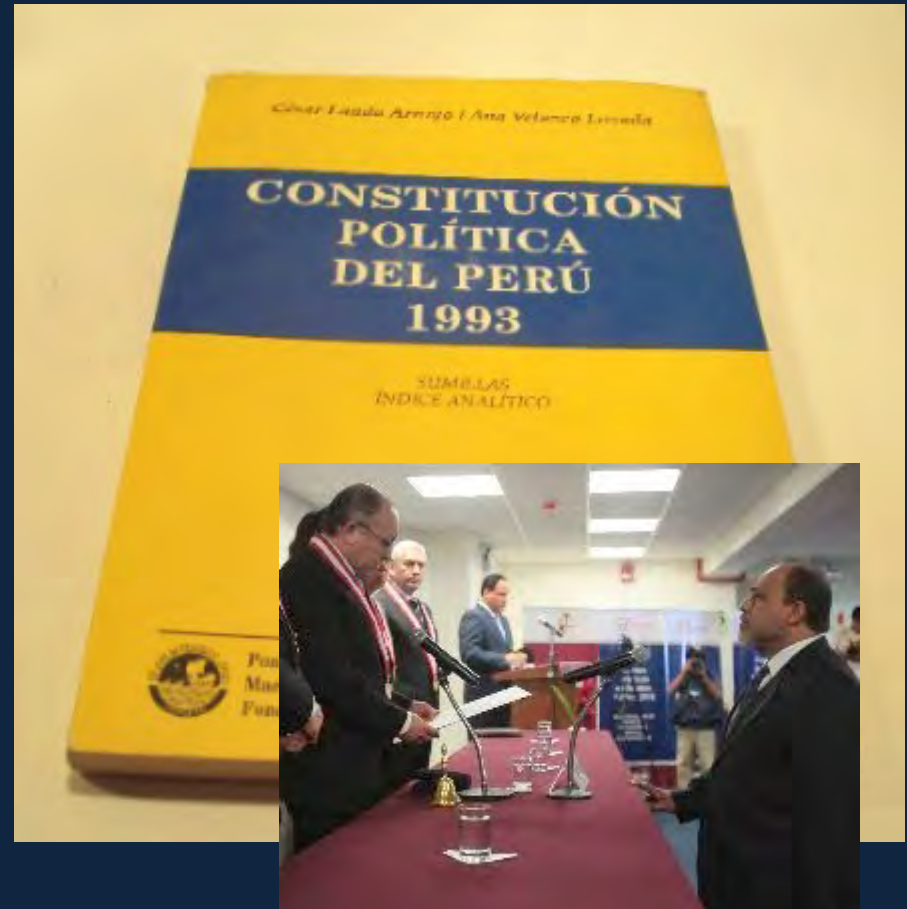
# IIB. A national registration system institutionalized

**Until 1993:**
- ❑ Identification system depends of the electoral court.
- ❑ Civil registration depends exclusively on municipalities.

**Until 1995:**
- ❑ RENIEC assumes civil registration and national identification.
- ❑ RENIEC assumes regulatory and supervisory role.

## Ley Orgánica del Registro Nacional de Identificación y Estado Civil
## LEY Nº 26497

### TITULO I

**Disposiciones Generales**

**Artículo 1.-** Créase el Registro Nacional de Identificación y Estado [Civil con] arreglo al mandato de los Artículos 177 y 183 de la Constitución Política [del Pe]rú. El registro es un organismo autónomo que cuenta con personería j[urídica de] derecho público interno y goza de atribuciones en materia registral[, técnica,] administrativa, económica y financiera.

**Artículo 2.-** El Registro Nacional de Identificación y Estado Civil es la en[tidad en]cargada de organizar y mantener el registro único de identificación d[e las per]sonas naturales e inscribir los hechos y actos relativos a su capacida[d y estado] civil. Con tal fin desarrollará técnicas y procedimientos automatizados [que per]mitan un manejo integrado y eficaz de la información.

*CONCORDANCIAS: R.J. Nº 1202-2005-JEF-RENIEC (Anteproyecto referente a la implem[...]*

# IIC. Civil registration and identification fostered by RENIEC as social and public policy

❑ Assumption of social inequality.
❑ Unregistered citizens face extreme social barriers that difficult its registration.
❑ Need to avoid under registration, especially in the poorest and most marginalized people.
❑ **Organizational innovation**:
  ✓ Create an specialized office.
  ✓ Create an itinerant registration system.
  ✓ Prevent under registration

# IIC. A civil registration and identification public policy fostered by RENIEC



❑ **Legal innovations:**

- ✓ Paperwork for poor and marginalized people is free.
- ✓ Flexibility of legal requirements.
- ✓ Use of approaches focused on rights, gender and interculturalism.

❑ **Political innovations:**

- ✓ Networking with strategic allies.
- ✓ National Plan against under registration.
- ✓ Identification Commitees in Regions
- ✓ Agreements with stakeholders
- ✓ International cooperation support. UNICEF, GIZ, BID, OEA, UE.

9

# IID. Civil registration and identification fostered by national governments as social and public policy

❑ Demands of the poor and marginalized population.

❑ Population affected by political violence. Restoration of lost identity.

❑ From 2001 to the present:
- ✓ Coordination of Social Programs, Civil Registry and Identification System.
- ✓ Decrease in number of errors, or duplicate records in payroll beneficiaries.

# IID. Civil registration and identification fostered by national governments as social and public policy

❑ **From 2001 to the present:**
   - ✓ Support programs for victims of political violence.
   - ✓ JUNTOS Social Support Program (from 2007 to 2013).
   - ✓ ID for Children and Youth (from 2010 to 2011).
   - ✓ Identity and Social Inclusion National Initiative (2013).

- ❑ JUNTOS is a support program development in marginal population in extreme poverty.
- ❑ RENIEC worked in coordination with JUNTOS from 2008 to 2013.
- ❑ During those years RENIEC deployed Itinerant Registration Teams in 14 regions. Among the poorest in Peru.
- ❑ JUNTOS gathered the people in every town and RENIEC performed the paperwork to give them their DNI.
- ❑ JUNTOS uses the DNI to authenticate the identity of the beneficiary population and efficiently use resources.
- ❑ During those years RENIEC and JUNTOS received 10 million (nS/.) to achieve the of 469,579 DNI. The mission was accomplished. 481,203 DNI were commited.

b

# IIE. Incorporating ICT in the civil and identity registration service

❑ On line civil registration in the poorest regions. Huancavelica. IDB.

❑ Replication online initiative in Amazonas.

❑ Online civil registry offices at public hospitals. With the Ministry of Health and EUROPAN project (EU).

❑ Certificate of Live Birth, Birth Certificates and ID.



Amazonas

Huancavelica

# Incorporating ICT in the civil and identity registration service

- [ ] Reducing service time. Error reduction.
- [ ] Interoperability of databases for more effective social programs.
- [ ] Access to technology if it means improved access to the registry. (Simpler, faster, less overall cost)
- [ ] Technology is not valid by itself.
- [ ] Launch of electronic DNI



**Comienzo de emisión de DNI electrónico**

# Usual difficulties in deployments of Itinerant Registration Teams

❑ Itinerant Registration Teams performs procedures for DNI by hand, **without using any computer or on line devices**. The more remote areas does not have electricity, phone, or internet.

❑ It has a **negative impact over the time and the correction of the process of the documents for that populations.** By now we are testing **river vessels with connectivity anthems** in the jungle region. Work with Naval Forces.

❑ Trucks and vans may have the difficult of **insecurity on the roads .**

❑ **Cultural barriers of indigenous peoples** in the highlands and jungle. Language, construction of names, gender.

❑ Another problems: dispersion and mobility of rural population, very few experience about fill formats, illiteracy.

# IIF. A perspective of continuous improvement of service

❑ Process management.
❑ Quality approach.
❑ Some awards:

- ✓ Top-rated public entity for Public Opinion.
- ✓ Iberoamerican Quality Award 2012.
- ✓ First United Nations Public Service Award 2013.

# IIG. Challenges to achieving universal and timely access to the Civil Registry

❑ Further development of intercultural approach to legislation on Civil Registration and Identity.

❑ Technical and procedural improvements in the work of Itinerant Registration teams.

❑ Strengthening the National Plan (2011-2015) and the Regional Commissions that foster Civil Registration and Identity.

# IIG. Challenges to achieving universal and timely access to the Civil Registry



❑ Increased coordination between social programs and Civil Registry and Identification offices.

❑ Current and next government: the challenge of universal and timely registration.

❑ Strengthening municipal civil registries, especially in border areas, jungle and high Andes.

❑Maintain support of International Cooperation.

❑Increase access to electronic ID.

# III. The Peruvian Case in brief



❑ RENIEC is an autonomous and empowered institution on its field.

❑ A national registration system has been created and institutionalized.

❑ Public policy promoted by RENIEC and governments.

❑ RENIEC Policy:
  ✓ Office to attend poor people.
  ✓ Updated rules. Approaches for accessibility to registration.
  ✓ Building Alliances and Networks.

# III. The Peruvian Case in brief

❑ Public policies: Linking Social Programs and Civil and Identificacion Registration services.

❑ Support of International Cooperation.

❑ Subsidiary but useful role of information technology. Priority access to the civil registry.

**RENIEC**
REGISTRO NACIONAL DE IDENTIFICACIÓN Y ESTADO CIVIL

**Thank you
very much !!!**

# WORLD BANK, SOUTH-SOUTH LEARNING FORUM, RIO DE JANEIRO, BRAZIL, MARCH 17-21, 2014:

## EXPERIENCE OF RWANDA IN IMPLEMENTING A NATIONAL IDENTIFICATION PROGRAM

Presented by NYAMULINDA Pascal, Director General of the National Identification Agency

SMART ID, SMART IDEA!

# Contents

I.   WHY ID PROJECT ?
II.   PROJECT STRUCTURE
III.  PROJECT PHASES
IV. PRODUCTION PROCESS
V.   E-ID ,SYSTEMS INTEGRATION AND
 ONLINE AUTHENTICATION
VI. Challenges

# I. WHY ID PROJECT ?

1.  **Building population register**

2.  **To issue secure national Identity card, Driving permit and Integrated Smart ID card**

3.  **To enhance quick public services delivery**

# RWANDAN OLD ID CARD

# NEW RWANDAN ID CARD

# II.PROJECT STRUCTURE



Rwanda National ID project
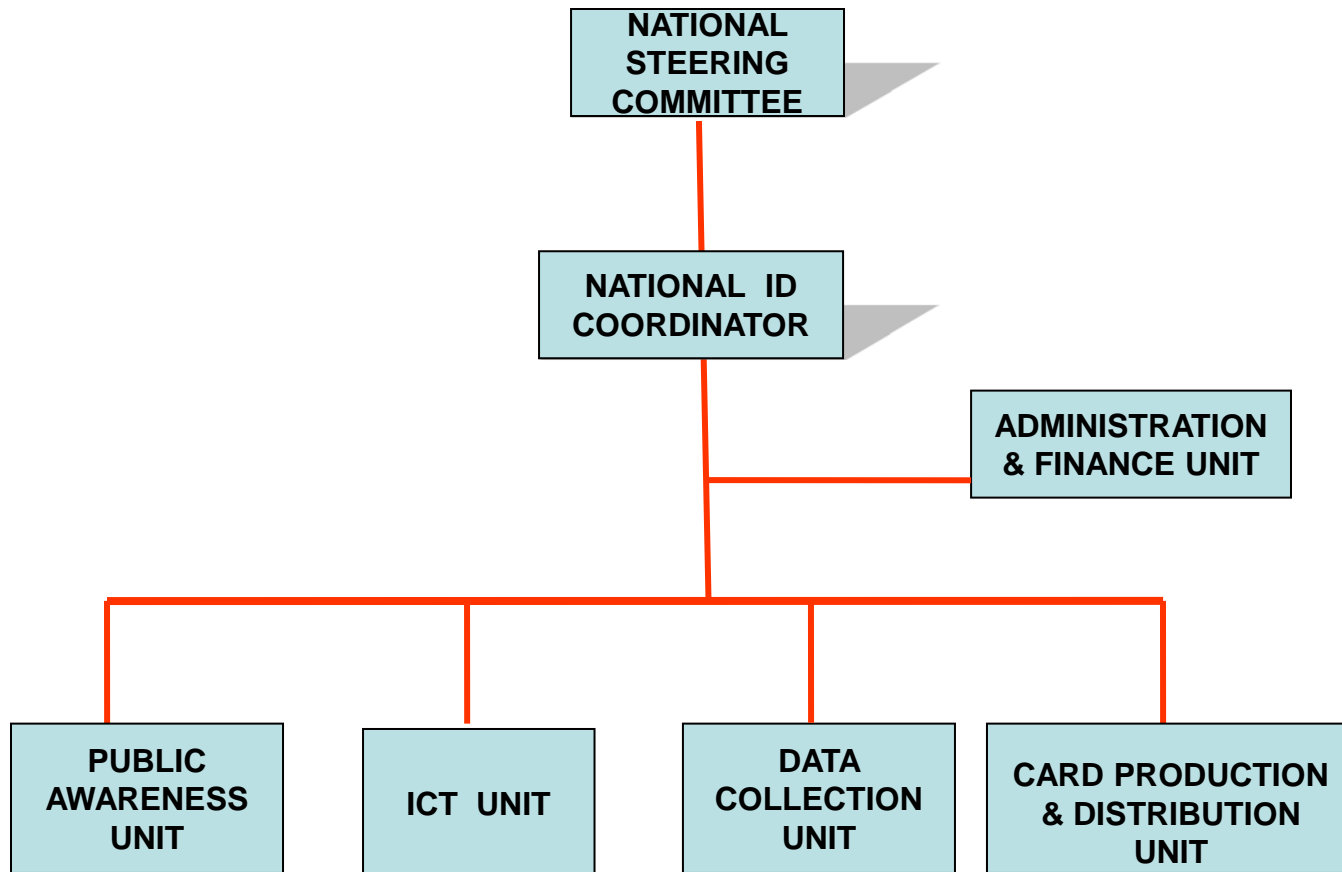
# -MEMBERS OF NID STEERING COMMITTEE

- PRESIDENCY OFFICE
- MINSTRY OF LOCAL GOVERNMENT
- MINISTRY OF INFRASTRUCTURE
- MINISTRY OF FINANCE
- MINISTRY OF JUSTICE
- MINISTRY OF HEALTH
- NATIONAL POLICE
- TRAFFIC POLICE
- IMMIGRATION OFFICE
- NATIONAL INSTITUTE OF STATISTIQUES OF RWANDA

# MEMBERS OF STEERING COMMITTEE CONT…

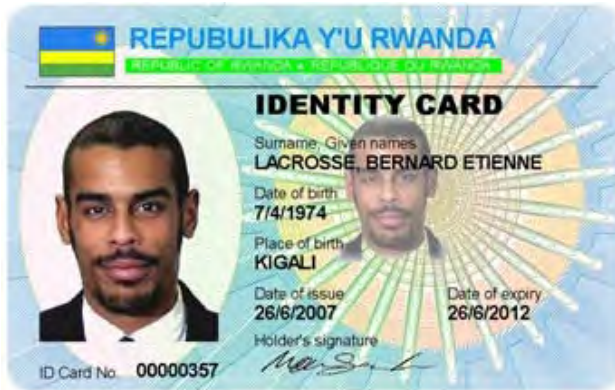- RWANDA SOCIAL SECURITY BOARD
- RWANDA INFORMATION AND TECHNOLOGY AUTHORITY
- RWANDA REVENUE AUTHORITY
- MUTUELLE DE SANTE
- MMI
- CENTRAL BANK

# -WORK BREAKDOWN STRUCTURE
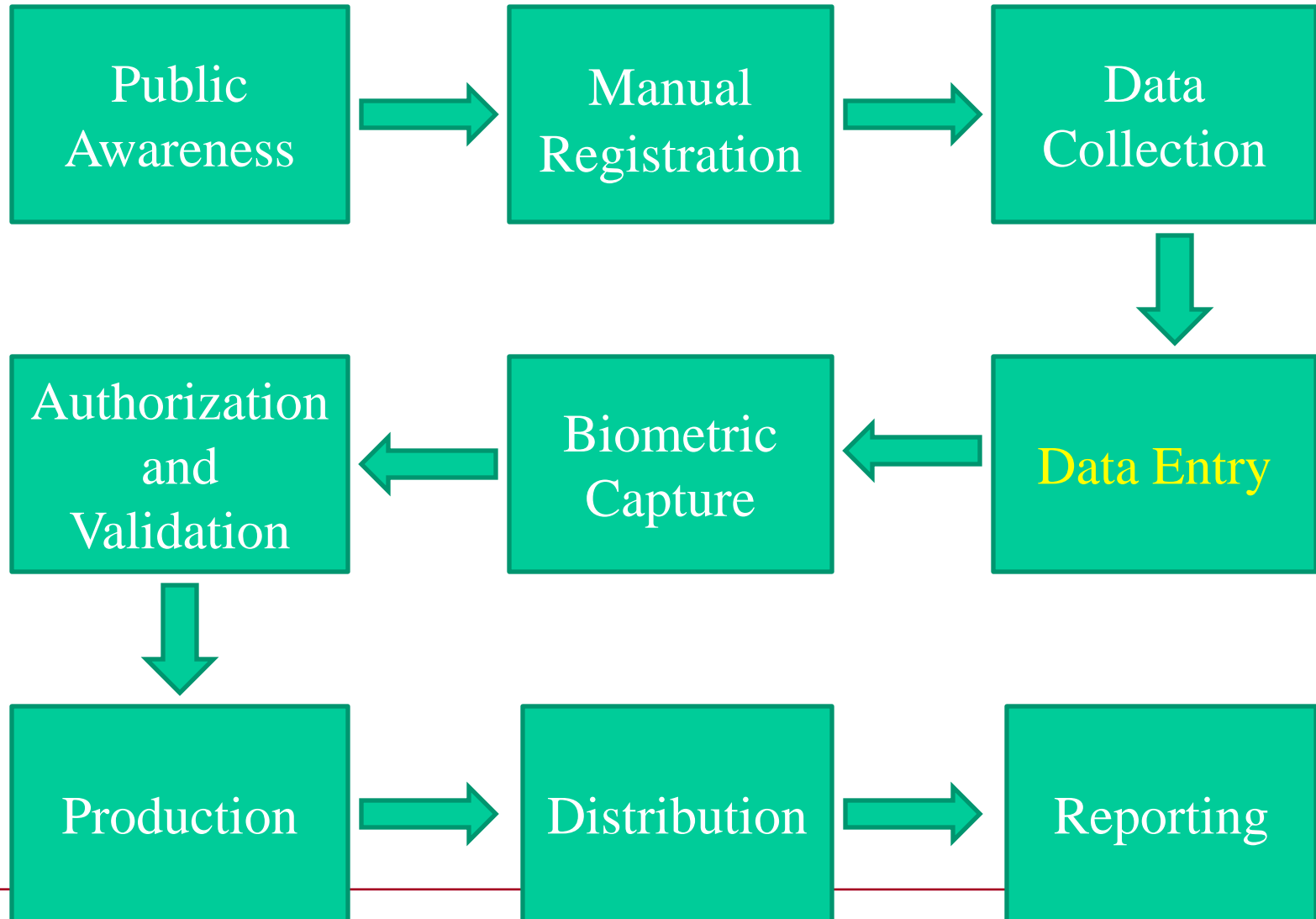


Rwanda National ID project

*Phase I :*

-To issue a secure digital ID in the form of a National ID Card to all citizens in Rwanda from the age of 16 and above.

-To issue a Driving License which is of the same standard as the National ID card

### Phase II :

Phase II will see the roll-out of a Smart Card(e-ID) with an embedded processor capable of storing a selected range of applications.

### Features :

- PVC Body
- 64KB
- JAVA CARD
- MRZ
- Multiple applications support

# IV. NATIONAL ID PRODUCTION SYSTEM

- **MIDIS** ( Multiple Identity Document Information System) on windows Platform and SQL Server Database

- **AFIS** Automated Fingerprint Identification System (AFIS) by COGENT running Linux and  Oracle

- National Population Registry (Tiger) running on windows and SQL Server.

# 1. Data entry



Rwanda National ID project

# 2.BIOMETRIC DATA CAPTURE

# -BIOMETRIC DATA CAPTURE SENSITIZATION OF OPERATORS

# -PREPARATION DATA COLLECTION CAMPAIGN

# STUDENTS LINING UP FOR BIODATA CAPTURE

# 2. NID PRODUCTION PROCESS



**DCWs storage**

**Data Capture Workstation**

**Servers**

**Data Verification and validation**

**Card Personalization and Printing**

Rwanda National ID project

**Punching Machine**

**Quality Assurance**

# 3. PRODUCTION STATUS FIGURES
## (March 2014)

| PRODUCTION STATUS | | | |
|---|---|---|---|
| YEAR | ID CARDS FOR CITIZENS | DRIVING LICENCE | REFUGEE ID CARDS |
| **2008** | 4,658,927 | - | |
| **2009** | 306,503 | 31,321 | |
| **2010** | 543,323 | 35,347 | 12,881 |
| **2011** | 159,507 | 51,898 | 2,409 |
| **2012** | 170,492 | 48,115 | 54 |
| **2013** | 259,420 | 21,310 | 73 |
| **2014** | 51,581 | 1,539 | 31 |
| **TOTAL** | **6,149,753** | **189,530** | **15,448** |

# V. E-ID AND SYSTEMS INTEGRATION

**1** *Phase II : Objective*

Introduce Multipurpose Electronic ID (e-ID) and Systems Integration

**2** *Phase II –Stage one :*

- Produce and distribute  210,000 e-ID Cards
- Integrate  7 Government applications (ID,DL and DG I&E, Family dependants, RSSB, Health insurance, TIN

**3**

*Phase II –Stage two :*

- Rollout

# 1. SYSTEMS INTEGRATION ARCHITECTURE
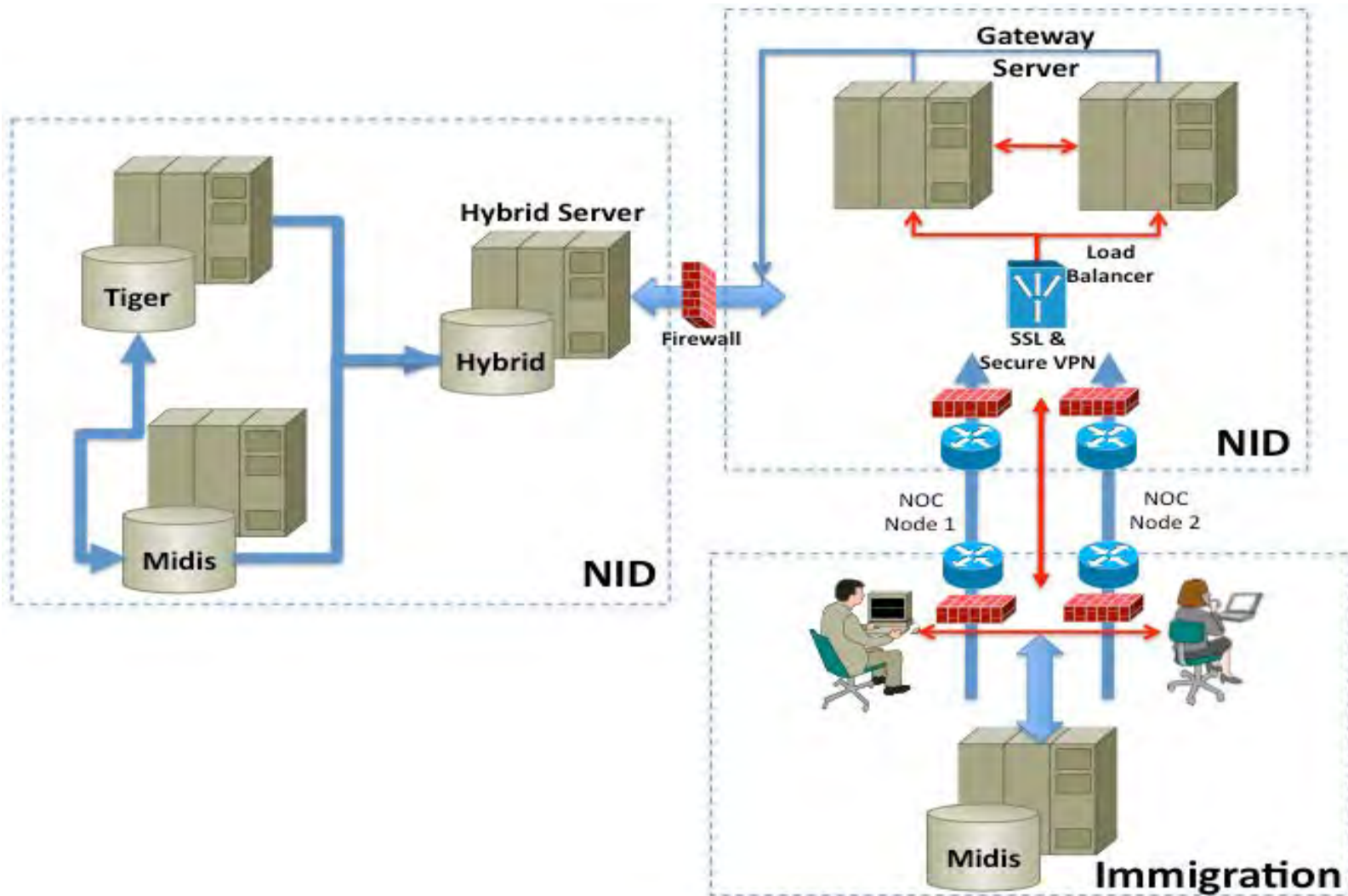
# 2. INSTITUTIONS INTERFACING WITH NID SYSTEM

- MINISTRY OF LABOR AND PUBLIC SERVICE
- NATIONAL POLICE
- IMMIGRATION OFFICE
- CENTRAL BANK
- RWANDA REVENUE AUTHORITY
- RDB
- LAND CENTER
- NATIONAL ELECTORAL COMMISSION
- MTN
- TIGO
- AIRTEL

# FUTURE PERSPECTIVES

- MODERNIZATION OF CIVIL REGISTRATION AND BRING IT THE SAME LEVEL AS NATIONAL IDENTIFICATION (BACKEND SYSTEM TO MANAGE CIVIL REGISTRATION DOCUMENTS AND EVENTS, PRINT SECURE C.R. DOCUMENTS WITH UNIQUE IDENTIFIERS)

- INTERFACE WITH UBUDEHE AND VUP DATABASE TO UNIQUELY IDENTIFY BENEFICIARIES OF THE ASSISTANCE PROGRAMS

- INTERFACE WITH ALL DISTRICTS AND SECTORS FOR ONLINE AUTHENTICATION PURPOSE

# VI. CHALLENGES

▶ Inter agencies coordination & commitment from stakeholders

▶ Require complex & completely new infrastructures

▶ Keeping pace with advanced technologies

▶ Connectivity

▶ Sustainability of the project

▶ Change management linked to new culture of civil registration

▶ Budget constraint

**THANK YOU !**

**Q & A**

Rio De Janeiro, March 2014

# Building Robust Identification Systems

**A presentation by**
**Mr. Gohar Ahmed Khan**
**Director General Projects**

National Database and Registration Authority,
Ministry of Interior, Government of Pakistan

# Agenda

**1.** About NADRA

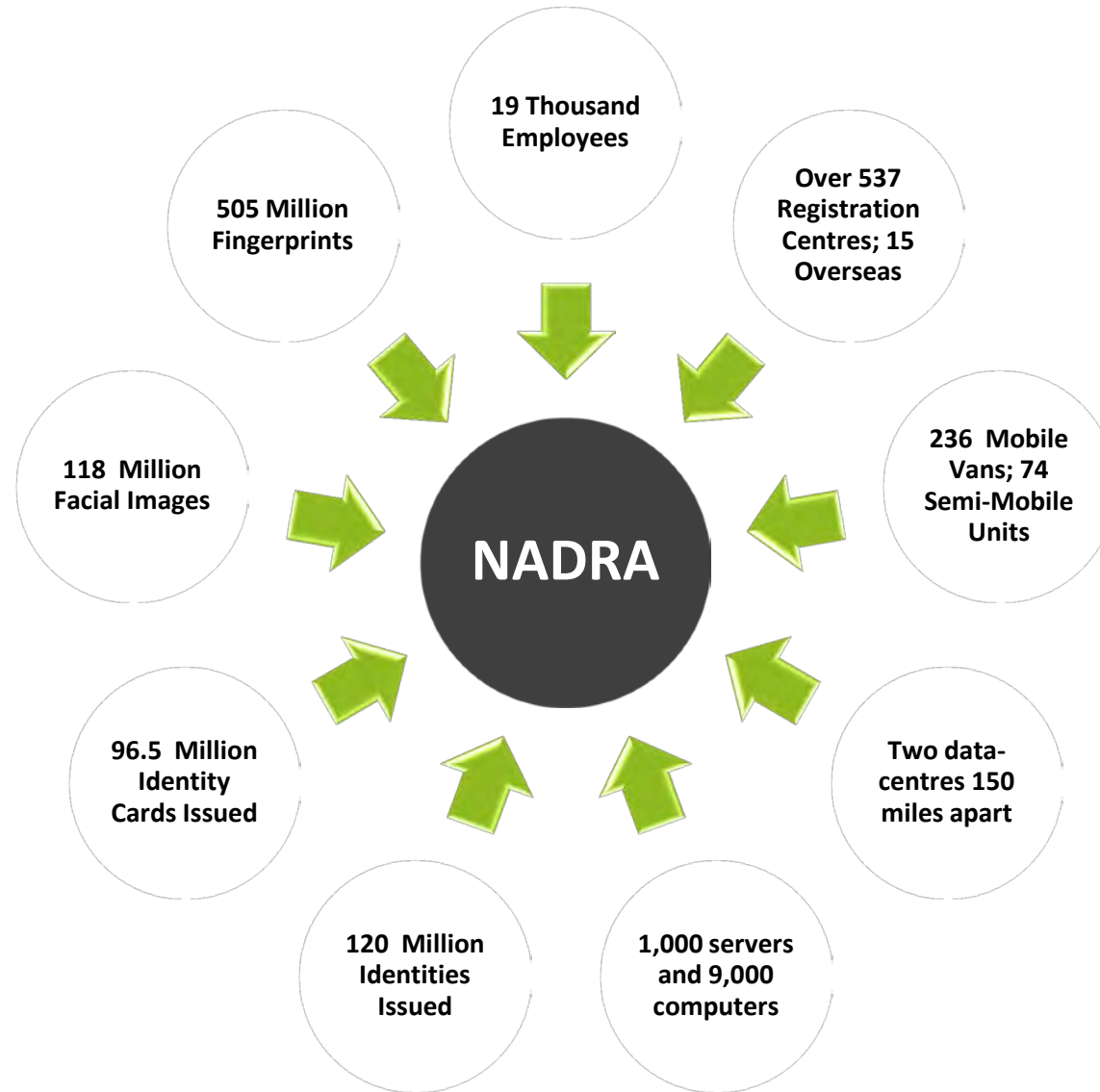**2.** Social Safety Net & Cash Disbursement Initiatives

**3.** Future Strategy
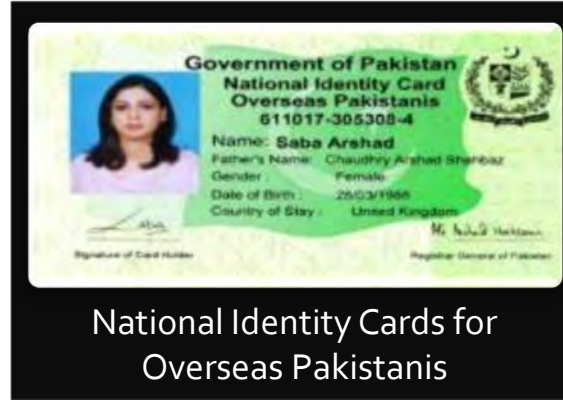
# About NADRA

Empowerment
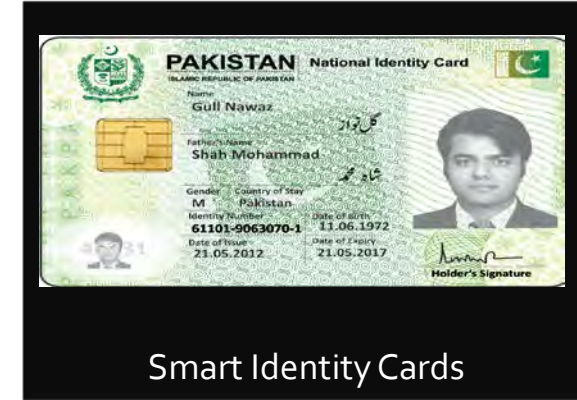through
identity
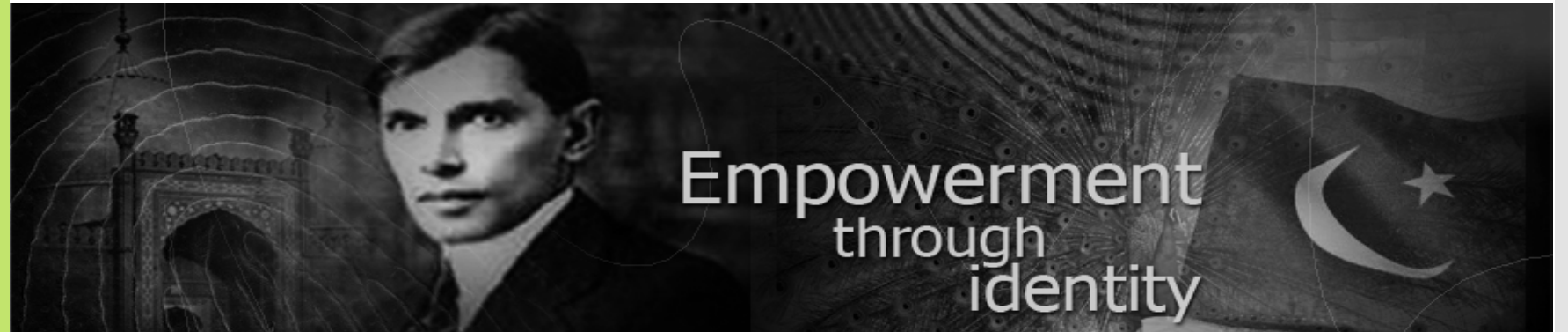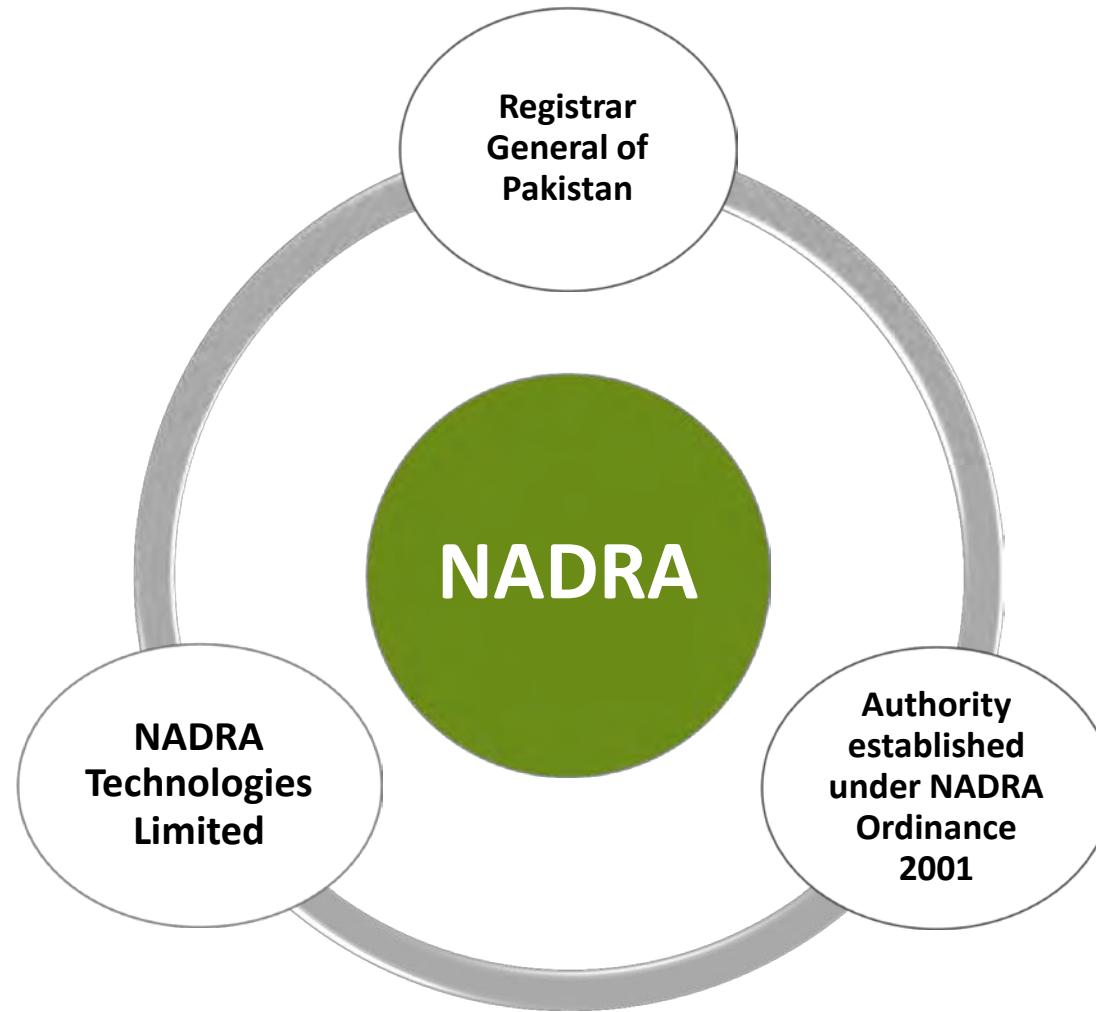
# NADRA – An Introduction
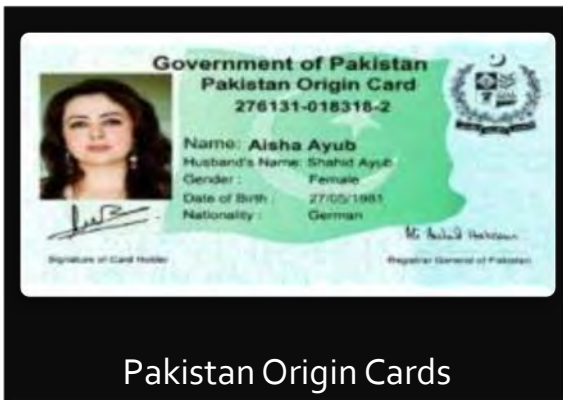
# NADRA – Products


National Identity Cards
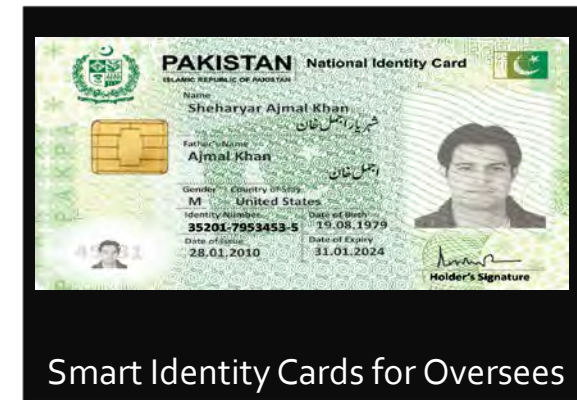

National Identity Cards for Overseas Pakistanis


Smart Identity Cards


Pakistan Origin Cards


IDs for Citizens with Special Needs


Smart Identity Cards for Oversees

# NADRA – Certificates


Family Registration Certificates


Children Registration Certificates


Birth and Death Certificates

# Major Projects



Civil Registration /National ID Card

**Pakistan**
- National ID Card
- Civil Registration System
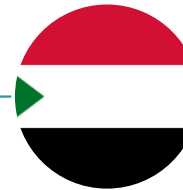
**Sudan**
- Civil Registration System
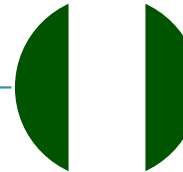
**Nigeria**
- Identity Card Issuance System

**Sri Lanka**
- Identity Card Issuance System
- Data Digitization

Passports/Visas

**Pakistan**

- Machine Readable Passports and Visas
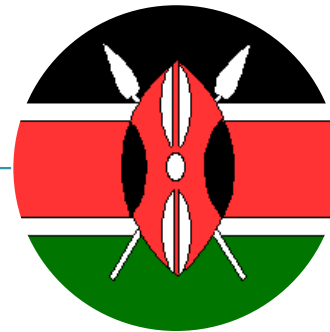
**Kenya**

- Passport Issuance and Control System

# Major Projects

**ARMs License, Ministry of Interior (Pakistan)**

**Electronic Drivers License System (Bangladesh)**

**Electoral Rolls (Pakistan)**

**Electronic Toll Collection (Pakistan)**

**Registration of Afghan Refugees (UNHCR SCAC) (Pakistan)**

**Social Safety Net Programs**

**CDCP, BISP Score Card, BDCP (Pakistan)**

# Social Safety Net & Cash Disbursement Initiatives

- IDP
- CDCP Phase I & II
- Pakistan Card
- BISP Smart Card
- BISP Debit Card
- BISP Phone to Phone

# Internally Displace Persons (IDPs)

*Cash Benefit to IDPs of Swat & Malakand (2009)*

## Background

- Operations against the Taliban launched in Swat.

- Millions of people displaced.

- NADRA directed to verify registration.

- Total Enrollment: 431,390.

### What We Did

*NADRA directed to design and implement cash disbursement to IDPs in a manner that ensures transparency*

NADRA finishes design of cash disbursement system; Visa Debit cards were issued to beneficiaries, backed by virtual accounts in collaboration with a partner bank.

**Recognized by The Economist**

**Audited by KPMG for USAID**

**Time from President's Directives to Issuance of 1st Card – 14 days**



The Economist — AUGUST 22ND–28TH 2009 — Economist.com

Afghanistan

The growing threat of failure

A plastic prop

EARLIER this year more than 1.5m residents of Pakistan's Northwest Frontier Province (NWFP) fled their homes to escape fighting between the army and Islamist militants. Faced with the problem of distributing aid in a region with an honour code that frowns on cash handouts, the government turned in June to a local bank and Visa, a card payments network. Within a week they began issuing pre-paid debit cards. Some 230,000 cards one per displaced family were handed out, each loaded with $300 per month that could be spent on food and medicine at any of 500 terminals in and around their camps.

Using plastic to channel aid and benefits is a growing global trend. Visa is also doing this in the Philippines, Mexico, Brazil, Costa Rica and the Dominican Republic, where 800,000 people get food aid, fuel subsidies and even rewards for attending school on its Solidarity Card. Master Card, another card network, is active in poland and peru. Mature economies have caught on, too: at least 38 American states distribute benefits on cards or plan to do so.

For governments, the savings can be substantial. It costs a penny to

Nebraska, whose card schemes include child benefit and income support. The state has been able to halve its call-centre staff because it now gets fewer inquiries about lost cheques and the like. Cards schemes mean less fraud, too. Pakistan's is backed by a database of biometric information.

For recipients the advantages include an end to cheque - cashing fees (of $1.5 billion a year in America alone, Visa claims), convenience (you don't have to be at home to get the money) and greater security (the balance is safe if the card is lost). The card networks and banks, meanwhile, take a slice of every transaction from merchants.

There is also a social benefit. Ali Hakeem, head of Pakistan's National Database and Registration Authority, sees the NWFP scheme as a massive financial-inclusion programme". The hope is that some of the 95% of recipients who previously had no link to the formal financial system will eventually become regular bank customers because of the scheme, or at least hang on to their cards as a way to save as well as spend.

NADRA Distribution Network

NADRA's Database Updated by Batch process at Day-End

UBL Application Server for Card Activation

IDP

NADRA Information Counter

NADRA Biometric Capturing/Verification Station

UBL Card Distribution Station

UBL ATM Network Cloud

# IDP – Statistics

Total Enrollment: 431,390

Visa Cards Activated: 396,653

Amount Withdrawn: Rs. 10,579,687,775

# CITIZEN DAMAGE COMPENSATION PROGRAM (Phase I & II)

*Cash Benefit to 2010 Flood Victims*

# Key Program Components

**Targeting System**

**Third Party Validation**

**Communication & Public Information Campaigns**

**Operations of dedicated sites across Pakistan**
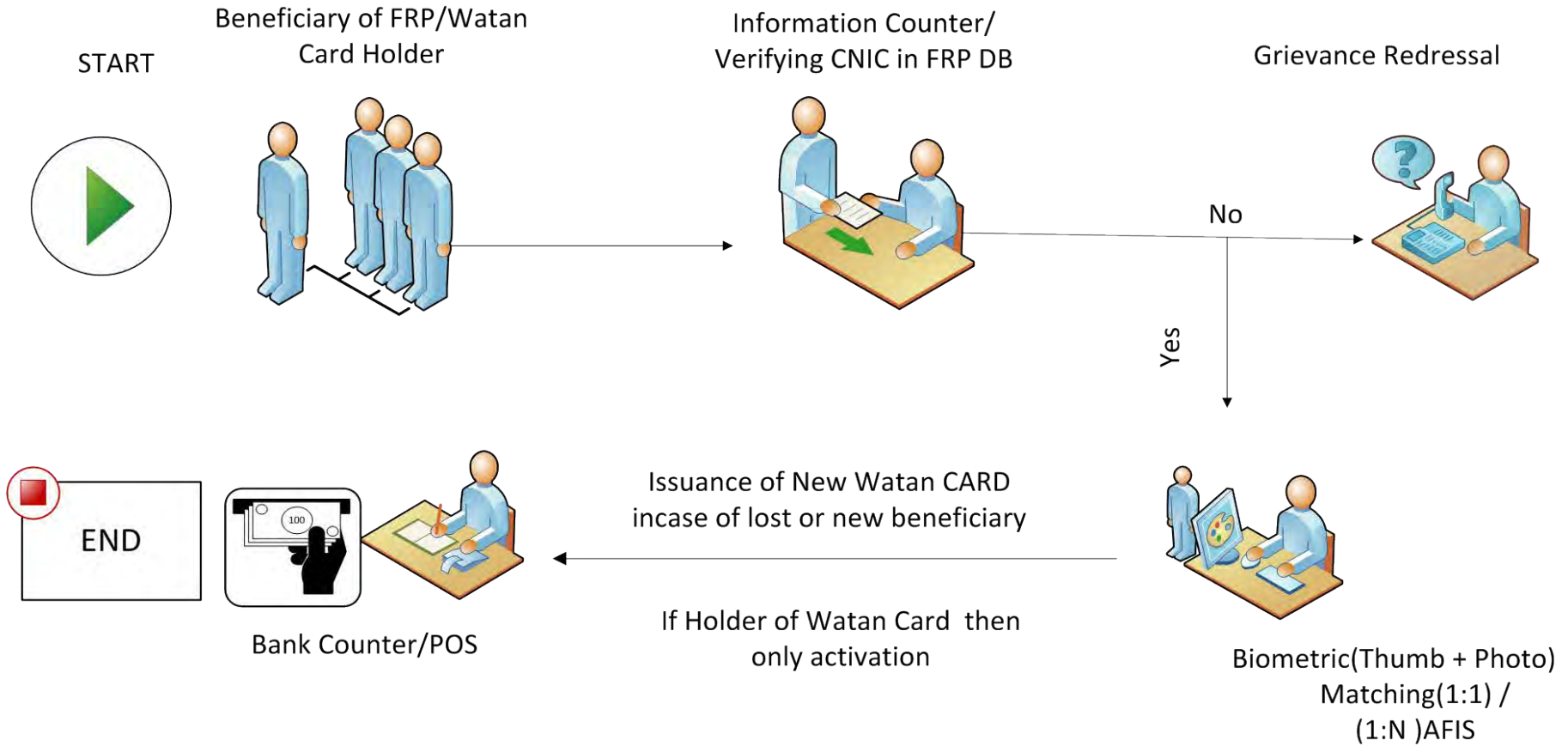
**Monitoring & Evaluation**

**Training & Development**

**Impact Evaluation**

**Financial Management**

**Grievance Redress Mechanism**

# CDCP – Process Flow

Total Processing Time
**10 mins**

START

Beneficiary of FRP/Watan Card Holder

Information Counter/
Verifying CNIC in FRP DB

Grievance Redressal

No

Yes

END

Bank Counter/POS

Issuance of New Watan CARD incase of lost or new beneficiary

If Holder of Watan Card then only activation

Biometric(Thumb + Photo)
Matching(1:1) /
(1:N )AFIS

# CDCP – Statistics (Phase I & II)

## Immediate Assistance

### Phase I

**Beneficiaries Enrolled:**
PKR 1.7 Million

**Total Cash Disbursement:**
PKR 34 Billion

## Damage Compensation

### Phase II
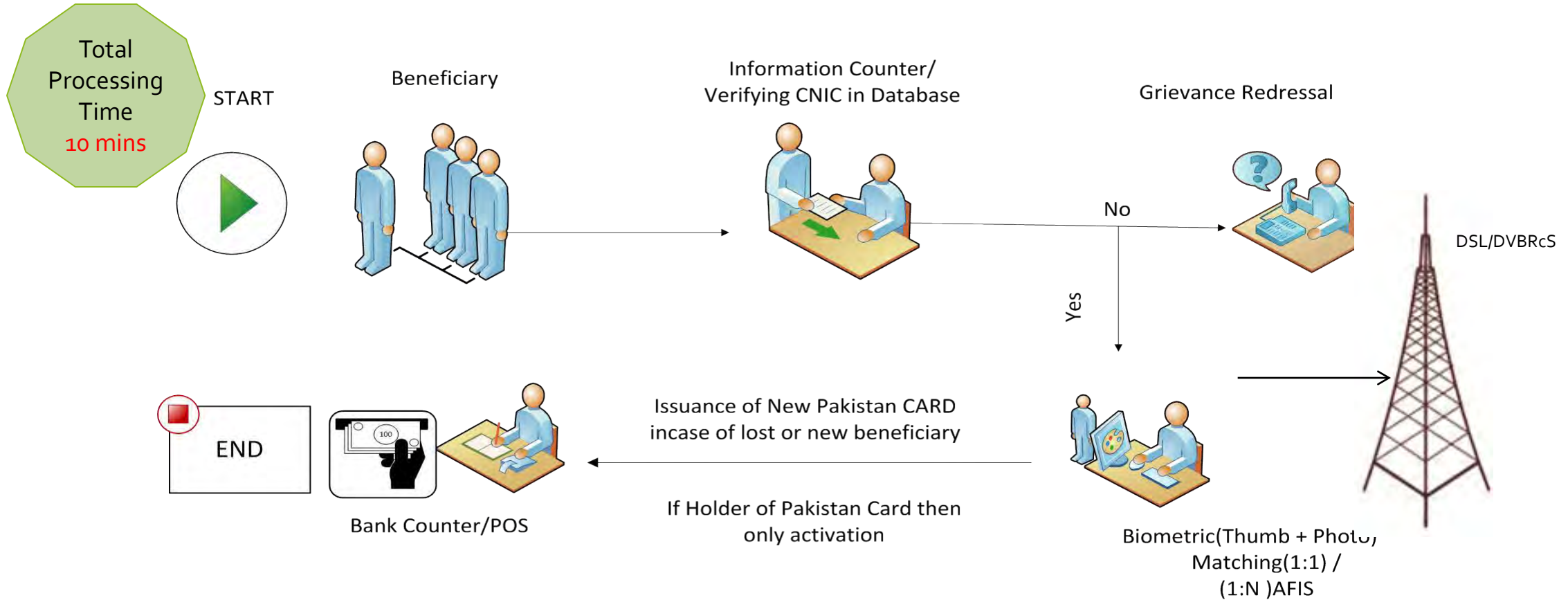
**Beneficiaries Enrolled:**
PKR 1.20 Million

**Total Cash Disbursement:**
PKR 46.30 Billion

# PAKISTAN  CARD

*Cash Benefit to 2010 Flash Flood Victims (Sindh Province)*

# Pakistan Card – Process Flow



Total Processing Time
10 mins

START

Beneficiary

Information Counter/
Verifying CNIC in Database

Grievance Redressal

No

Yes

DSL/DVBRcS

END

Bank Counter/POS

Issuance of New Pakistan CARD
incase of lost or new beneficiary

If Holder of Pakistan Card then
only activation

Biometric(Thumb + Photo)
Matching(1:1) /
(1:N )AFIS

# Pakistan Card – Statistics

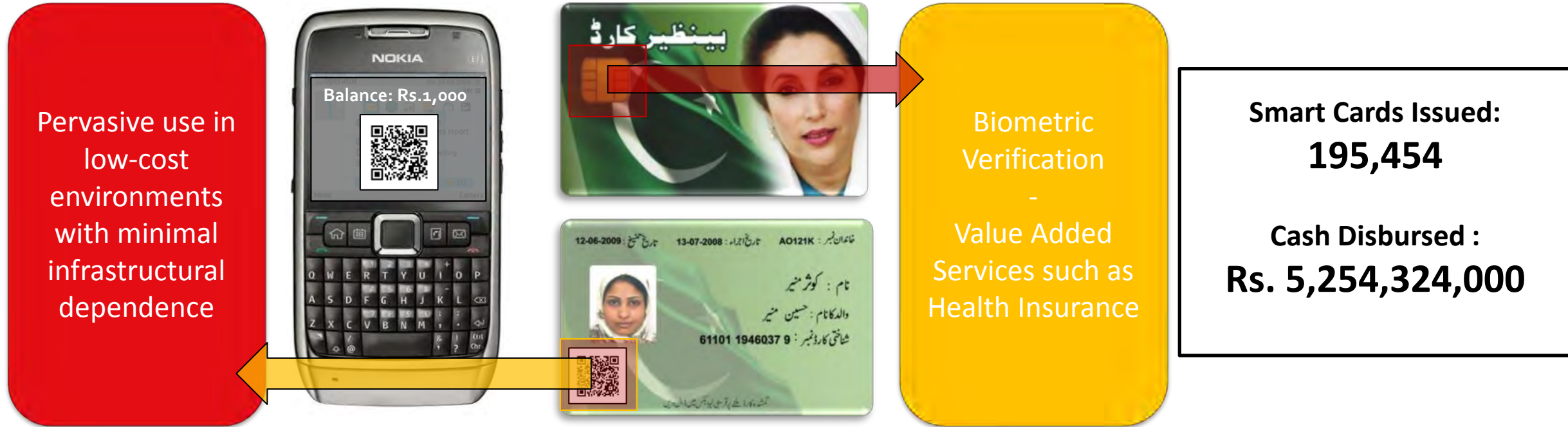**Beneficiary Enrolled: PKR 1.24 Million**

**Total Cash Disbursement: PKR 12.22 Billion**

# **BISP** *Smart Card*

*Cash Benefit to Ultra Poor & Vulnerable Population*

# BISP Smart Card – Process Flow

Pervasive use in low-cost environments with minimal infrastructural dependence

Balance: Rs.1,000

Biometric Verification

-

Value Added Services such as Health Insurance

Smart Cards Issued:
**195,454**

Cash Disbursed :
**Rs. 5,254,324,000**

# BISP Smart Card – Detailed Process Flow



NADRA

Franchise

Banks

Biometric Authentication

Payment

Transaction Authentication

Cell phone reads the QR barcode and decrypts CNIC

Card Personalization

Card Shipment

Card Distribution

Franchisee

Bank(s)

Call Center
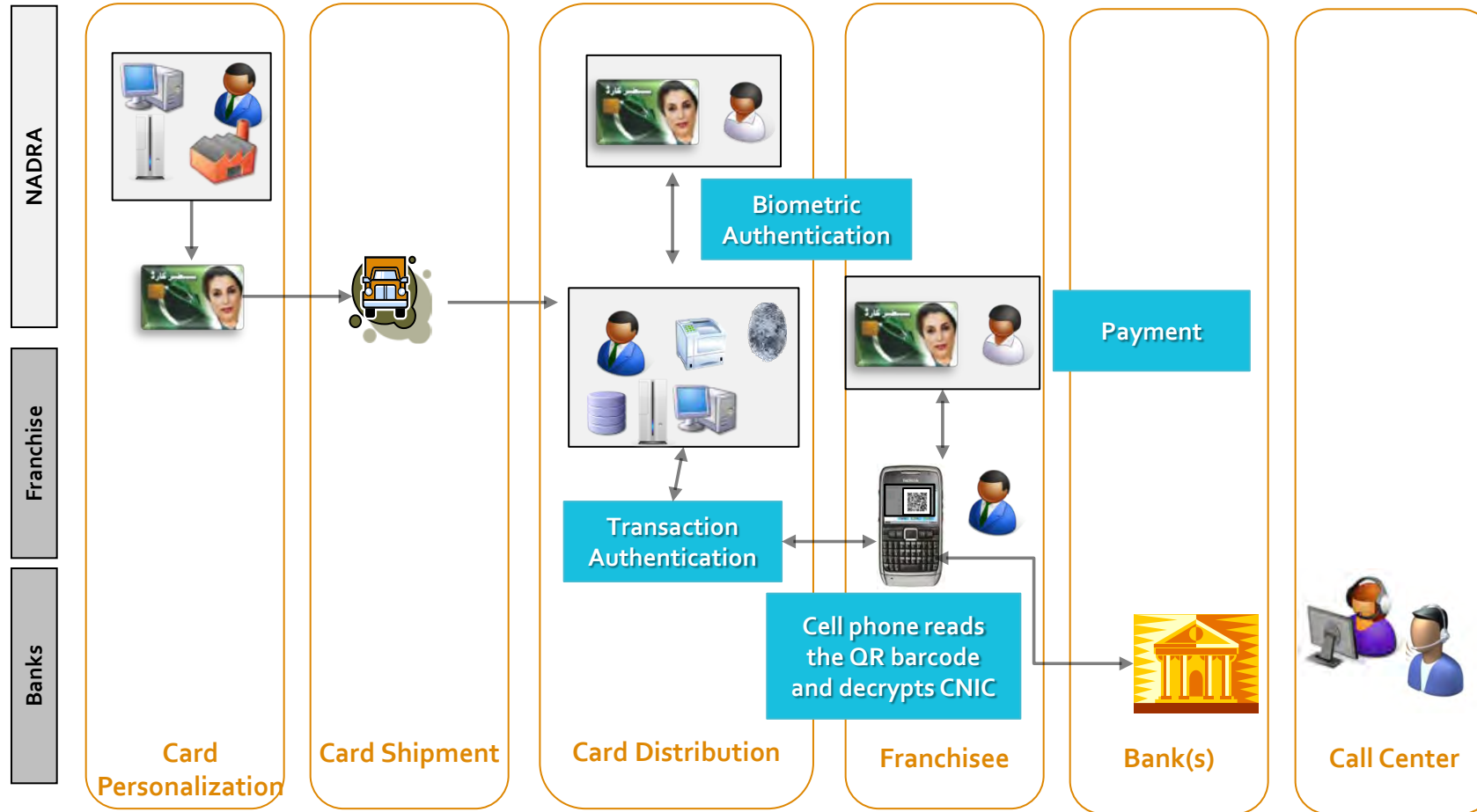
NADRA's only role in disbursement is authentication in the middle layer. The rest takes place between the franchisee, the Bank, and BISP server
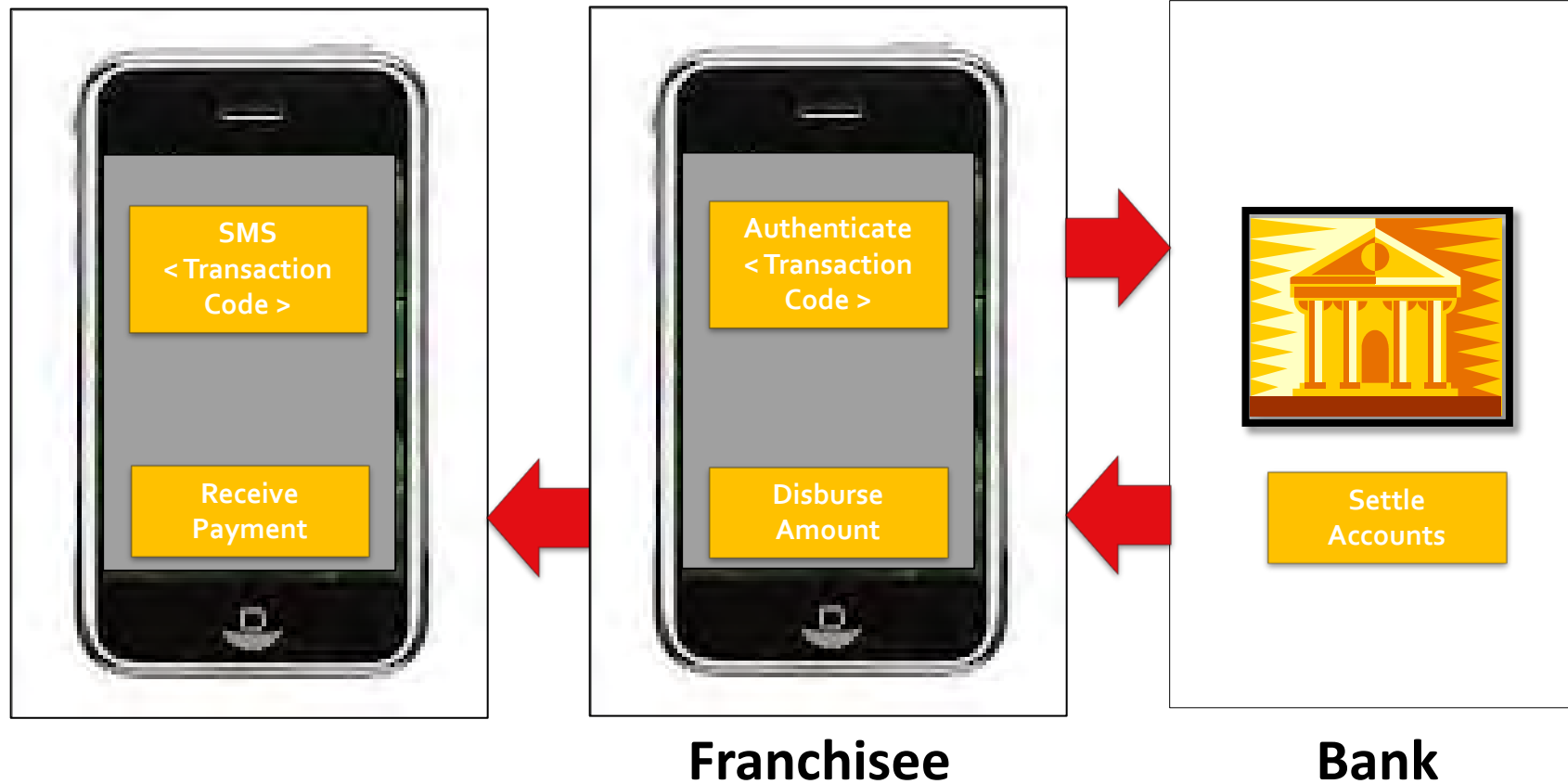
This enables BISP to work seamlessly with multiple backend partner banks, as opposed to being tied down to one bank
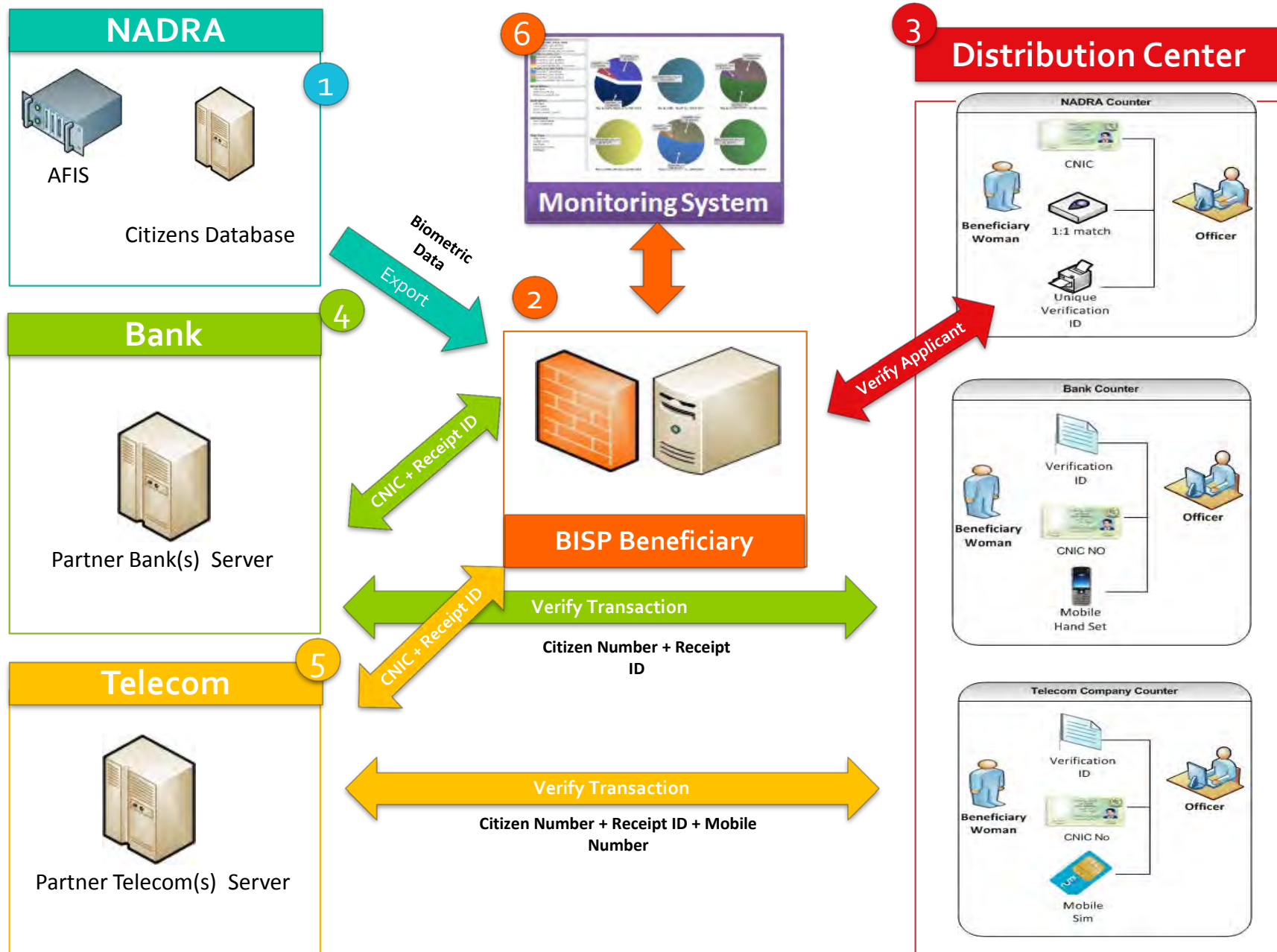
*Cash Benefit to Ultra Poor & Vulnerable Population*

# BISP
# *PHONE TO PHONE*

# BISP Phone to Phone – Process Flow



SMS
< Transaction Code >

Receive Payment

Authenticate < Transaction Code >

Disburse Amount

Settle Accounts

**Franchisee**

**Bank**

# BISP Phone to Phone – Detailed Process Flow



NADRA, Government of Pakistan (C) 2014

**Beneficiary Enrolled:   123,216**

**Amount Disbursed:  Rs. 1.1 Billion**

# BISP
# *Debit Card*

*Cash Benefit to Ultra Poor & Vulnerable Population*

# BISP Debit Card – Statistics
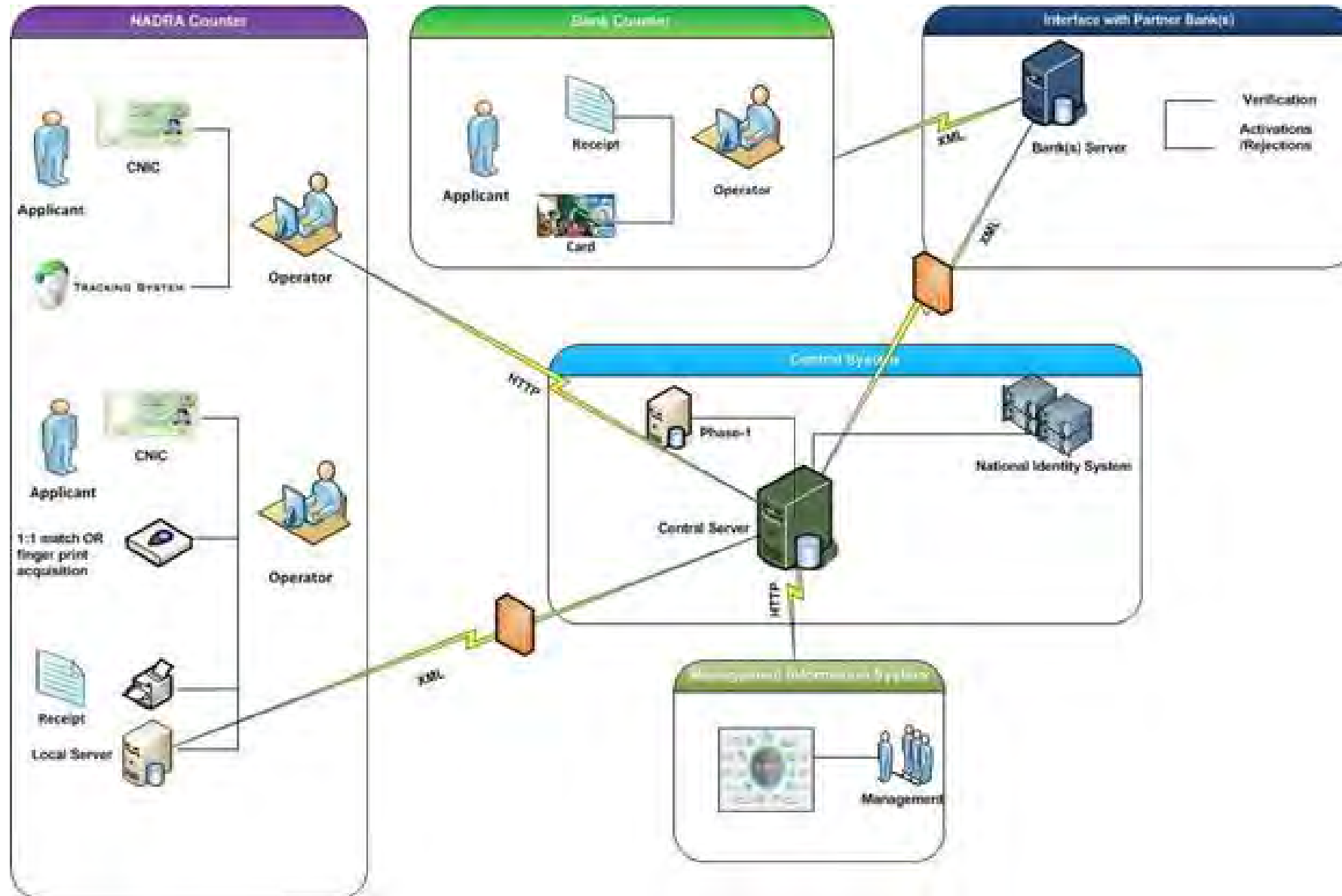
**Beneficiary Enrolled:   3.70 Million**

**Total Cash Disbursed:  Rs. 49 Billion**

# Overall Statistics

*Overall summary of the statistics for projects: NADRA*

# Overall Statistics

| Project Name | Total Accounts Created /Enrollments | | Total Cash Disbursement (In PKR) | |
|---|---|---|---|---|
| IDP | 0.39 | Million | 10.57 | Billion |
| CDCP Phase | | Million | 34.00 | Billion |
| CDCP Phas | | | | lion |
| Pakistan Ca | | | | lion |
| BISP Smart | | | | lion |
| BISP Debit | | | | lion |
| BISP Phone | | | | lion |
| TOTAL | 8.54 | MILLION | 158.44 | BILLION |

**IN  LAST 5 YEARS**

**TOTAL ACCOUNTS CREATED:** 8.54 MILLION

**TOTAL CASH DISBURSEMENT:** PKR 158.44 BILLION

# Future Strategy
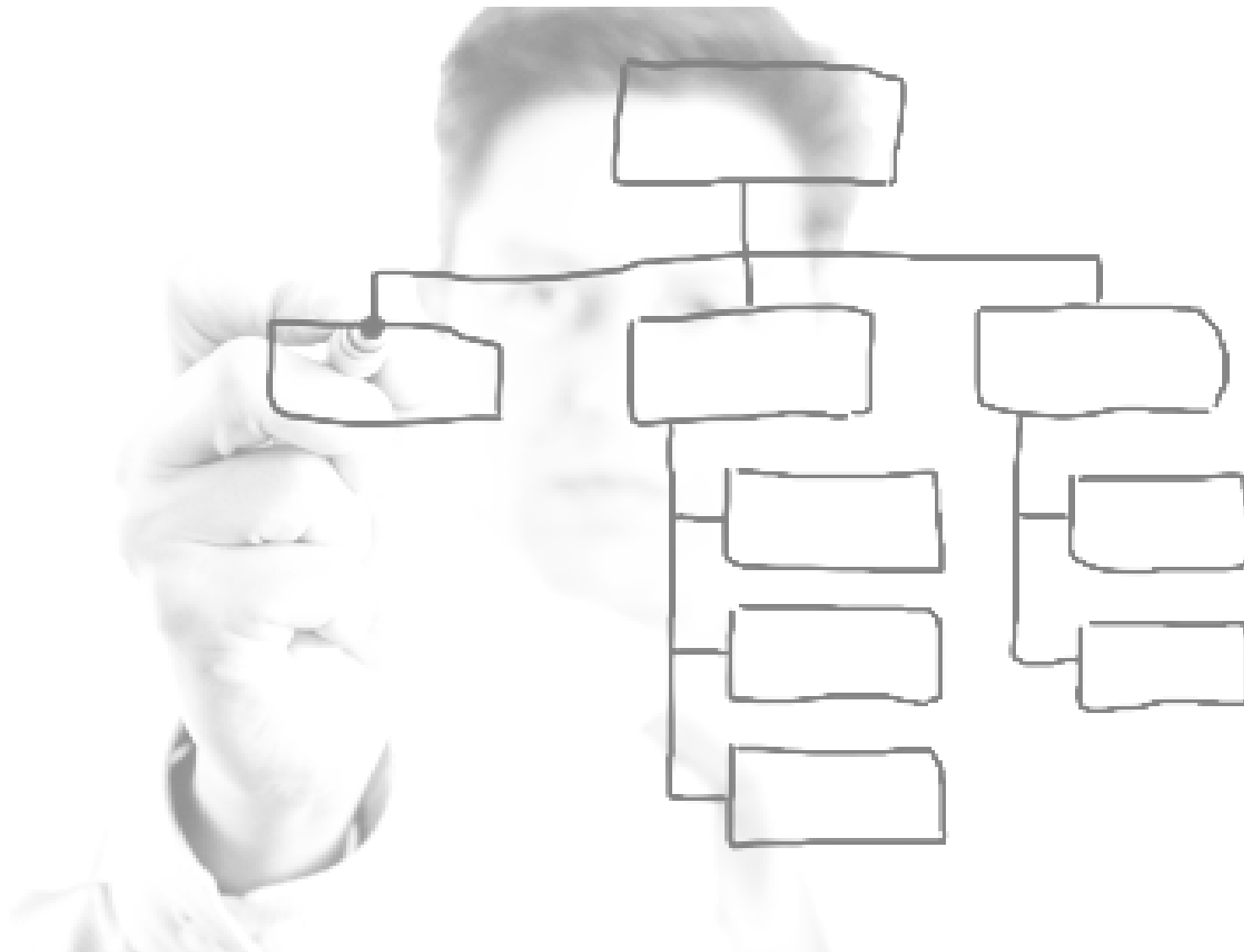
# Identity Coverage Through Times
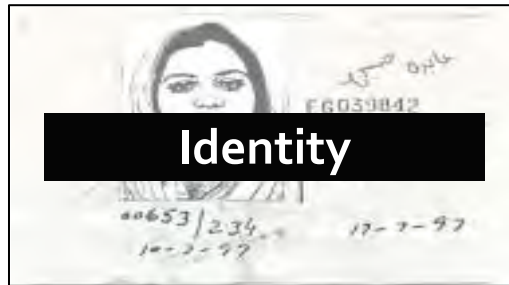


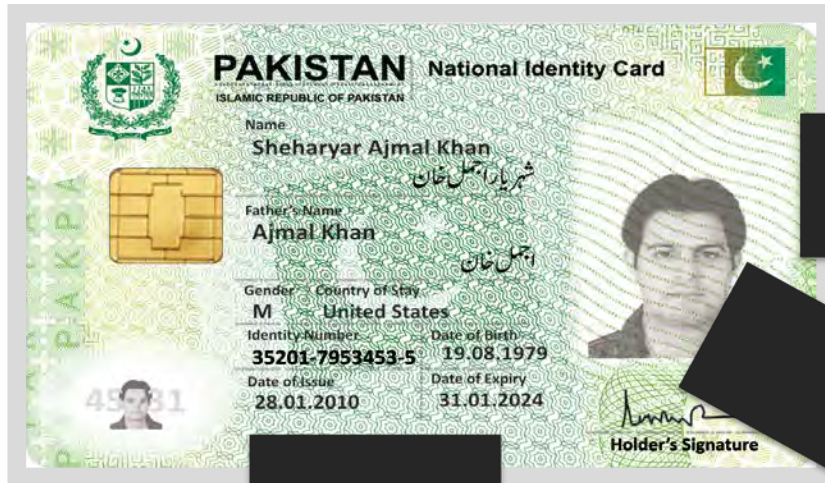**Identity** → **Database** → **Services**

**1973**  **2002**  **2012**

# Smart Identity Cards



Higher Security

Card Security through Digital Certificates

Owner Security through Biometrics

Services

Financial, and Remittance

Social Protection, and Insurance

Licenses, Tickets, and Loyalty Programs

Education and Healthcare

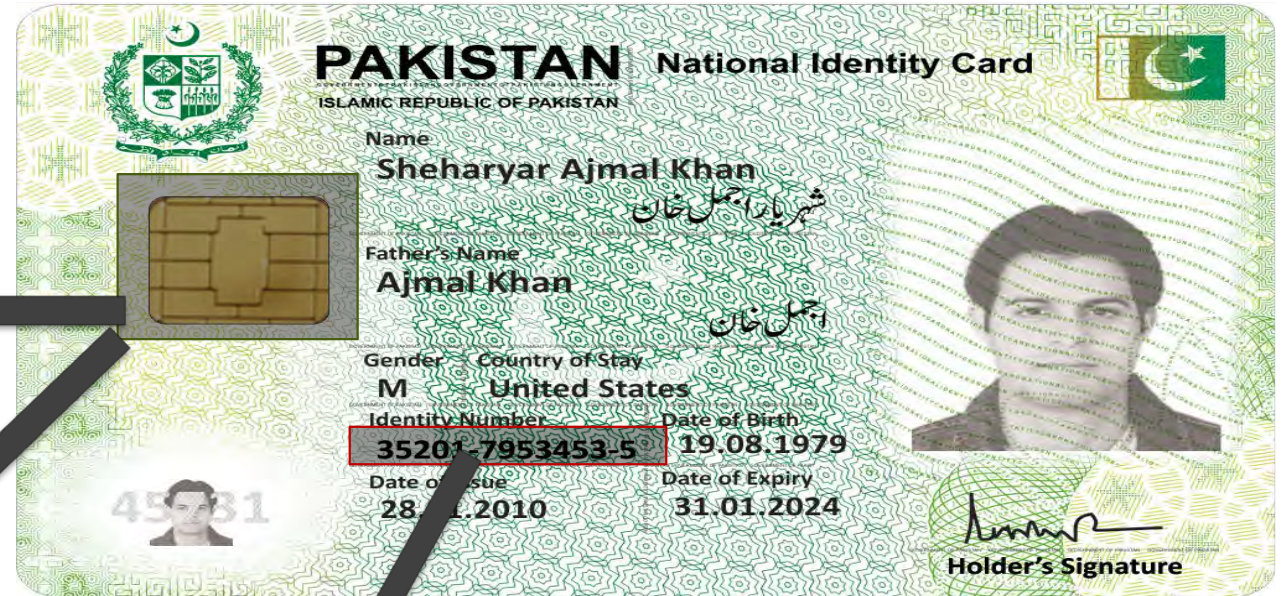Interoperability

Compliant with ICAO 9303 Part 3 Vol 1

# Highly Secure Identification Using Smart Cards



Fingerprint Template

Digital Certificate

Identity Card Number
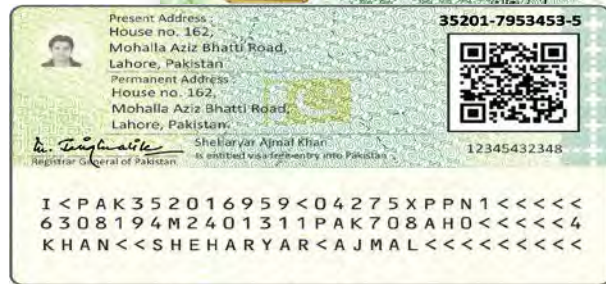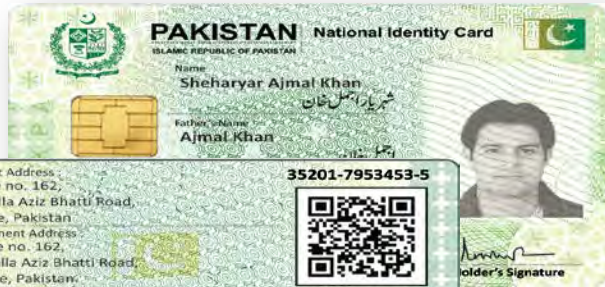
- ✓ Physical Security Features
- ✓ Document Authentication using PKI
- ✓ Database Verification
- ✓ Citizen Authentication using biometrics
- ✓ Duplicate Detection using biometrics

NADRA , Government of Pakistan (C) 2014

# Service Delivery Channels using Smart Identity Cards



**BIOMETRIC POS**

- Banks

**MOBILE PHONES**

- Social Services
- Education
- Government Services

**FRANCHISE NETWORK(S)**

- Insurance and Other services
- Health Care

# Identity Management Offering Strategy

National Security Framework

Plastic | Smart | Mobile

Identity Cards

Passports

Drivers Licenses

Civil Registration Documents

Social Support and Conditional Cash Grant

Data Analysis; Forensics; and Advanced Search

Border Control

Intelligent Surveillance and Risk Management

**NADRA Identity Management System**

**Face Recognition** | **AFIS** | **Data Processing**
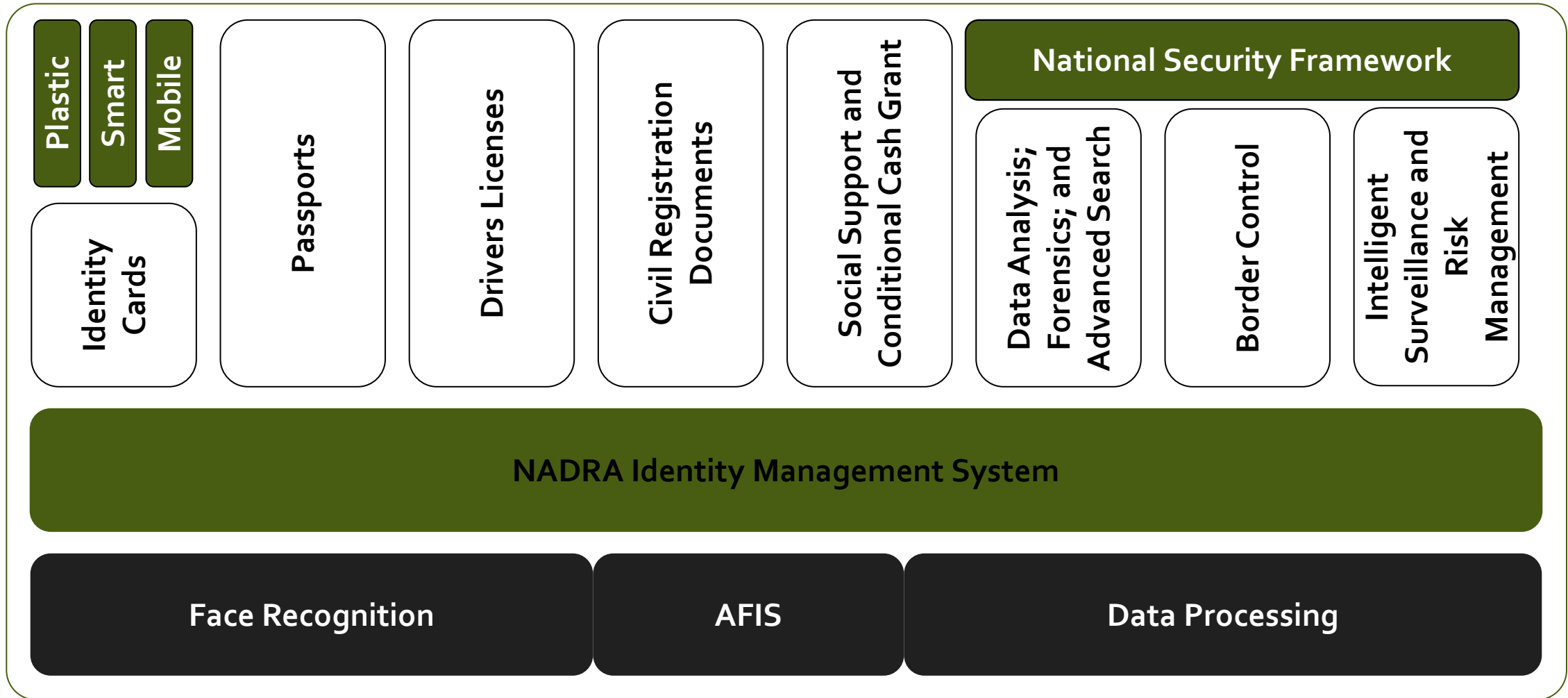
# Smart Card Services for Poor & Venerable

Pensions

Targeted Subsidies

Insurances

Emergency Cash Transfer

Damage Compensation

Social Protection Assistance

Old Age Benefits

# Key Benefits

Positioning a platform that will ensure transparent disbursement of targeted social assistance to the population of Pakistan, starting with the poorest of the poor.

Facilitate planning/directing sustained economic growth and aid in better utilization of limited fiscal resources.

Efficiency gains through cost reduction with targeting of subsidies.

Formulation of a coherent strategy for rapid extension of smart card system to the masses.

# Thank You.

*Your questions are now welcome*

**A presentation by Mr. Gohar Ahmed Khan**
**(Director General Projects)**
National Database and Registration Authority (NADRA),
Ministry of Interior, Government of Pakistan