



Digital ID for financial inclusion

The first digital ID approved for
banking in Papua New Guinea

November 2023

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2019 Sogeri Village





Why people are without ID?

46% *Lack of documents*

44% *Distance to registration*

40% *Prohibitive costs*

Source: World Bank



Registering for ID is out of reach for rural villagers

1. Acquire documents

2. Travel Balif-Maprik
K15 / 2 hours

2. Travel Maprik-Wewak
K25 / 3 hours

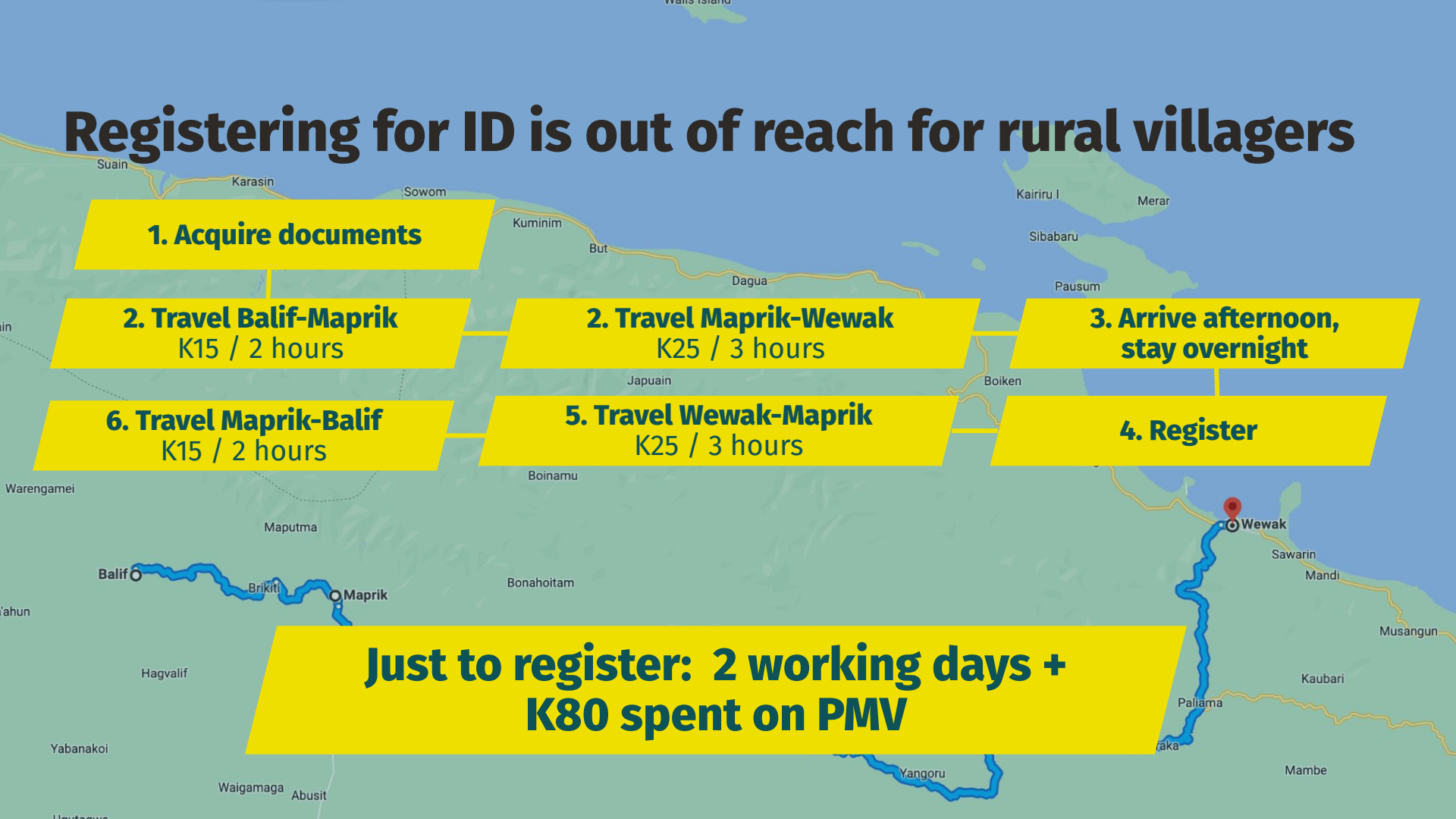
**3. Arrive afternoon,
stay overnight**

6. Travel Maprik-Balif
K15 / 2 hours

5. Travel Wewak-Maprik
K25 / 3 hours

4. Register

**Just to register: 2 working days +
K80 spent on PMV**



***Digizen re-designed the
process to register and
collect identity documents***

**Partner agents
visit villages to
onboard people**





**Taking photo
of the person**



**Capturing
fingerprints**

A photograph showing two men in an outdoor setting. The man on the left is wearing a green polo shirt with orange, blue, and red stripes on the sleeves. The man on the right is wearing a yellow t-shirt with a 'MiCash' logo and a yellow baseball cap with 'MiBe' on it. He is holding a tablet and looking at the screen. The background shows other people and a dirt ground. A yellow speech bubble is overlaid on the right side of the image.

**Authority
digitally signs
ID information**

**ID issued
instantly and
ready to use**

✓ **Bank account**

✓ **Saving money**

✓ **Access credit**



From months to minutes

ID Cards issued to the whole rural village in a day



All Organizations - Dashboard

Cards Issued



2548

Total number of issued cards.

2548 out of 2500

102%



Card Reads



8369

Total number of times a card is read with a device. Card is read after the enrollment, and when cardholder wants to be identified ie. for bank account opening.

Agent Cards



34

Total number of agents.

Agent Devices

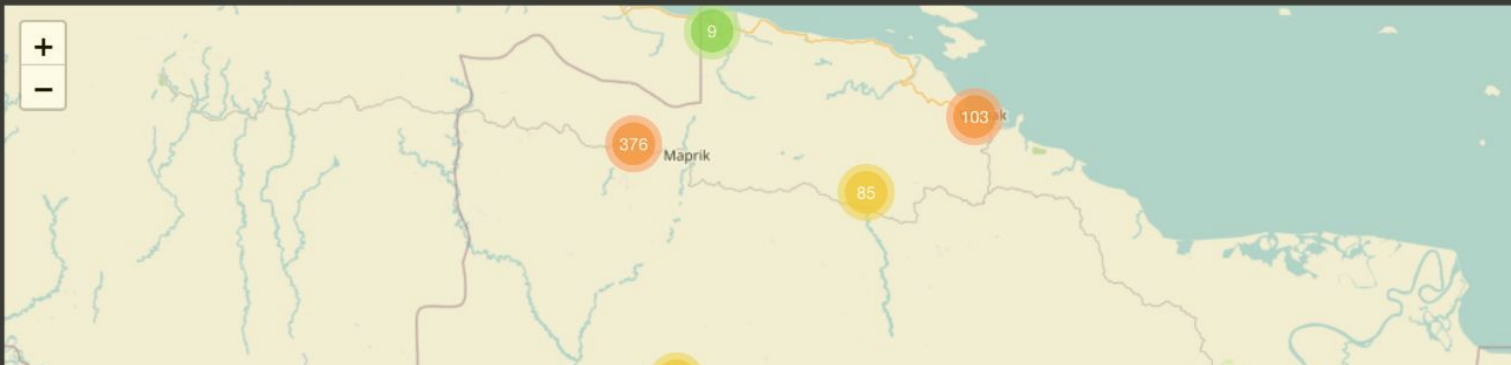


72

Total number agents devices including enrolment tablets and card readers.

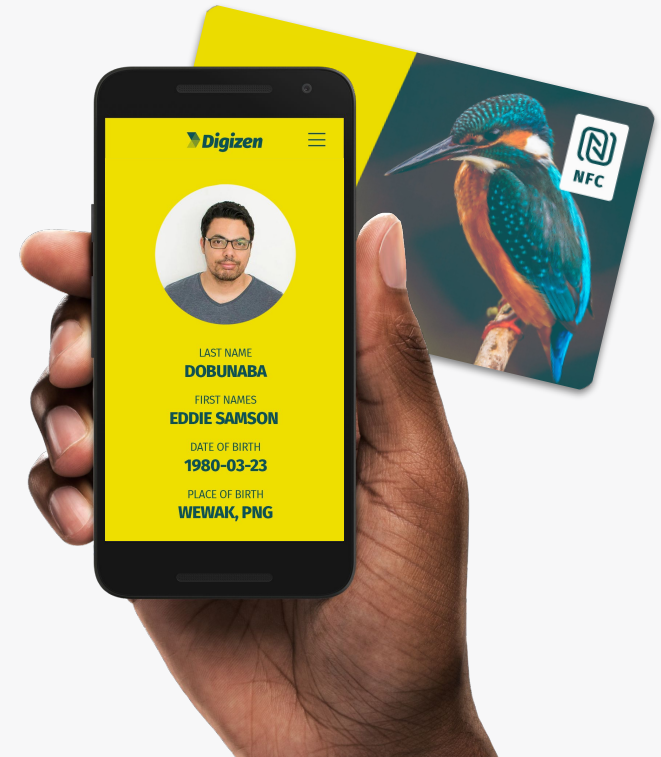
Enrolment Locations

Locations where most Bank ID cards have been issued. Note: The location is not be available if it has taken too long to obtain the GPS location when device is offline.



Designed for financial inclusion, especially in remote and rural areas

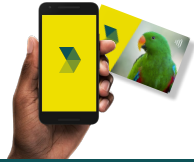
- **Secure:** Public Key Infrastructure (PKI) safeguards personal data. Audited by PwC.
- **Inclusive:** Removes barriers to identification for people who don't know how to read and who don't own a phone.
- **Instantly issued:** Fully digital process allows issuing documents instantly, even offline.
- **Future Proof:** Cutting edge digital identification for multiple industries.



Digizen platform



**Digital Bank ID
Cards**



**Card reader
app**



**Enrollment
app**



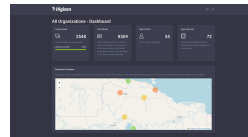
**Bank app
integrations**



**Backend
servers**



**Biometric
deduplication**



Dashboard



**Digital
signatures**

Digizen the first to graduate from the Regulatory Sandbox of the Bank of PNG



BANK OF PAPUA NEW GUINEA



MiBank

mama
bank

The only Digital identification approved for banking in Papua New Guinea



BANK OF PAPUA NEW GUINEA

MEDIA RELEASE

DIGIZEN DIGITAL BANK ID GRADUATES FROM THE REGULATORY SANDBOX THE FIRST DIGITAL ID APPROVED FOR CUSTOMER DUE DILIGENCE

Date: 12 June 2023

PORT MORESBY - The Bank of Papua New Guinea (BPNG), the country's Central Bank and Financial Regulator, is pleased to announce the graduation of Digizen's Digital Bank ID from the Regulatory Sandbox to commercial deployment. This milestone achievement highlights the value of the Regulatory Sandbox in creating new social and economic opportunities, as Digizen's Digital Bank ID becomes the first approved solution for verifying identity details in Customer Due Diligence.

During testing in the Sandbox, Digizen's Digital Bank ID successfully established unique biometric identities for 2,500 individuals, instantly issuing Digital Bank ID cards that were used to open bank accounts and access banking services. This transformational technology removed a significant barrier for rural villagers, providing them with identification in minutes, a process that previously took months. This advancement prepares them for future financial needs and aspirations.

"We are proud of the Sandbox process fostering innovation like the Digital Bank ID, which is interoperable between banks and specifically designed to meet our nation's unique needs. Easy access to secure identification is key to driving financial inclusion among our people," said Ms Elizabeth Genia, Acting Governor of the Bank of Papua New Guinea.

BPNG has thoroughly assessed Digizen's Digital Bank ID through the Regulatory Sandbox and is satisfied that all requirements, agreed key performance indicators, and risks were adequately managed during the testing period.

"With the approval of BPNG, which attests to the robustness and security of the Digital Bank ID solution, we can now proceed with our commitment to commercialise this technology in the country," said Mr Kimmo Koivisto, CEO of Digizen.

The Sandbox testing of the Digital Bank ID was conducted in partnership with an international development partner, the Asian Development Bank, as well as financial institutions MiBank and Women's Microbank. Digizen, an IT company from Finland, developed and operates the Digital Bank ID system.

Asian Development Bank

ADB as an international development partner committed to achieving a prosperous, inclusive, resilient, and sustainable Asia and the Pacific, while sustaining its efforts to eradicate extreme poverty. ADB provided financial support and knowledge and technical expertise as needed. It was also a neutral dialogue partner, contributing to open and constructive communication.

The Bank of Papua New Guinea

The central bank of Papua New Guinea serves the people of Papua New Guinea by conducting effective monetary policy and maintaining a sound financial system. BPNG acted as the debt governor, setting the rules, standards, policies and overseeing their enforcement by all participating entities.

MiBank and Women's Micro Bank (Mama Bank)

MiBank and Mama Bank are banks, who registered cardholders to the Digital Bank ID Card scheme. They issued cards, following standard rules and policies set by BPNG. The banks used the Digital Bank ID cards to identify their customers for bank transactions such as account openings, cash deposits and withdrawals.

Digizen

Digizen is a Finnish IT company and the developer of the Digital Bank ID Card system. Digizen set up, managed the operations of the entire system, and provided technical support for the financial institutions.



For more information, please contact:

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Digizen

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Authorised By: **Ms Elizabeth Genia, AAICD**
Acting Governor

Digizen is aligned with ID4D “Good ID” principles



Inclusive

- ✓ Does not require existing documents
- ✓ Does not require a mobile phone

Trusted

- ✓ Approved by government
- ✓ Security audited

Verifiable

- ✓ Digitally signed by a certified authority
- ✓ Offline verifiable certificates

Fit-for-purpose

- ✓ Proven in rural Papua New Guinea
- ✓ Easily adopted by other jurisdictions



Let's connect

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