



Enabling digital government ecosystems in Africa

Aida Diarra
Head of Sub-Saharan Africa, Visa



Notice of Confidentiality & As-Is Disclaimer

Confidentiality

By accepting this presentation and the information herein, you acknowledge that the information furnished to you is confidential (the "Information") and that your use of the Information is limited to your business dealings with Visa Inc. or its affiliated companies ("Visa"). You agree to keep the Information confidential and not to use the Information for any purpose other than in your business dealings with Visa. The Information may only be disseminated within your organization on a need-to-know basis to enable your participation in business dealings with Visa. Please be advised that the Information may constitute material nonpublic information.

As-Is Disclaimer

Case studies, comparisons, statistics, research and recommendations are provided "AS IS" and intended for informational purposes only and should not be relied upon for operational, marketing, legal, technical, tax, financial or other advice. Visa Inc. neither makes any warranty or representation as to the completeness or accuracy of the information within this document, nor assumes any liability or responsibility that may result from reliance on such information. The Information contained herein is not intended as investment or legal advice, and readers are encouraged to seek the advice of a competent professional where such advice is required. Analyses may be based and dependent on underlying data sourced or provided from third parties. Visa does not make any representation with respect to the quality or accuracy of such data; furthermore, the quality and accuracy of such underlying data may affect the resulting analysis.

The power of digitalization for public service and good governance

90%

Cut processing time¹

Digital government drives faster, accessible and transparent public services, empowering citizens and improving governance across Africa



Simplified Public Services

50%

Kenya's eCitizen reduced wait times for services²



Good Governance

\$1_B

Nigeria's Budget Monitoring System tracks government spending³



Accessibility

20+

Ghana's Digital ID facilitates access to 20+ public services via mobile⁴

1. <https://www2.deloitte.com/us/en/insights/industry/public-sector/government-trends/2021/improving-service-delivery-public-sector.html>

2. <https://www.ijais.org/archives/volume10/number4/853-2016451486/>

3. <https://blogs.worldbank.org/en/governance/nigeria-takes-significant-step-toward-greater-accountability-new-financial-transparency>

4. <https://documents.worldbank.org/en/publication/documents-reports/documentdetail/536531632860497828/concept-environmental-and-social-review-summary-esrs-ghana-digital-acceleration-project-p176126>

Governments across the world are investing heavily in making it simpler...

Ukraine
Diia program "to build the most convenient country in the world," with ultimately 100 percent of government services online and delivered through app or portal

Nigeria
National Identification system that provides access to financial inclusion and digital government programs

Ghana
Digital ID that facilitates access to over 20 public services via mobile

Rwanda
Irembo Platform that reaches 95% of the population

Brazil
Citizen wallet for disbursements, public/private collaboration

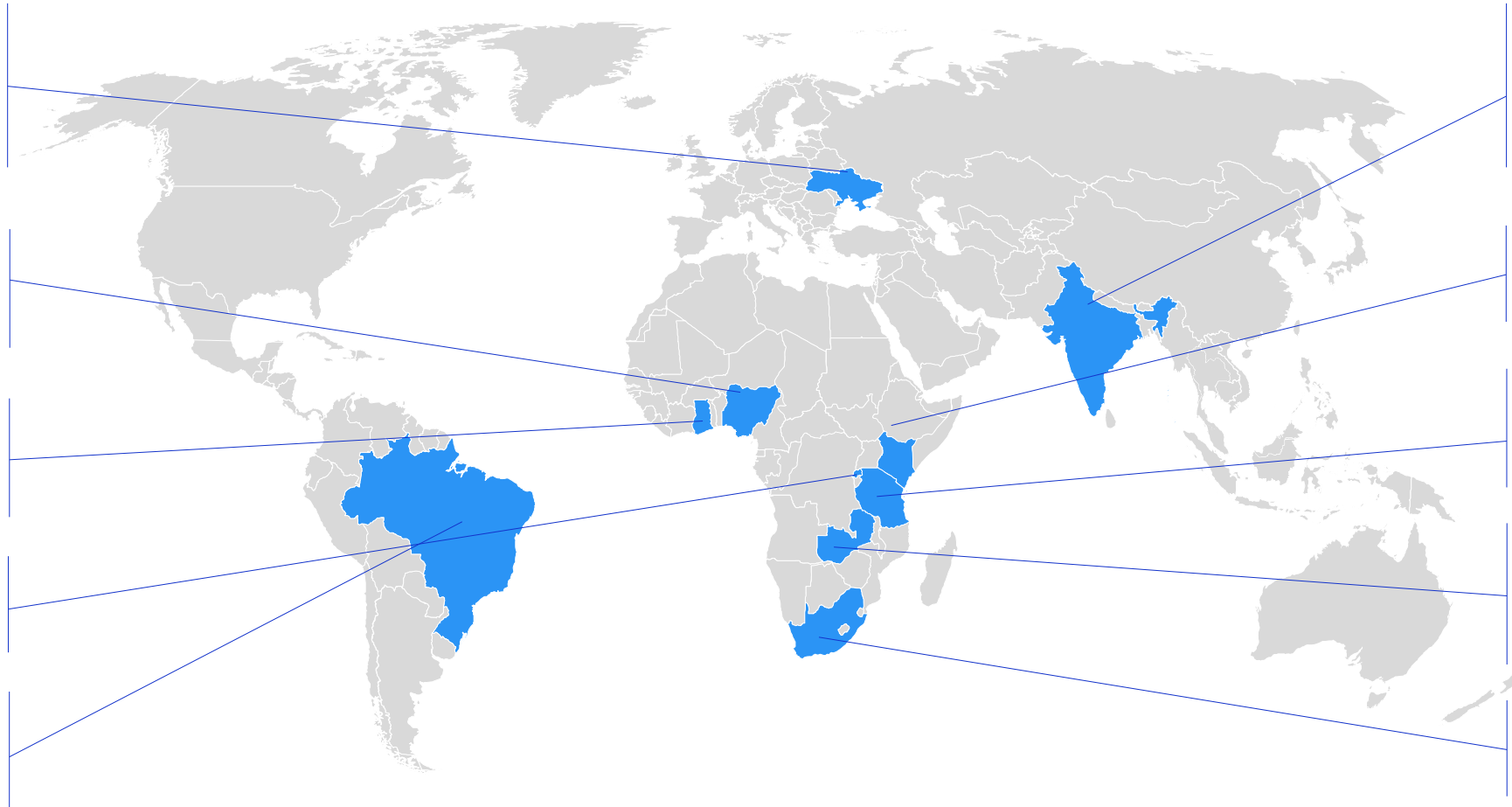
India
MyGov platform uses India's Aadhaar Digital ID system and connectivity with thousands of agencies across 50+ states to deliver digital services and information to citizens

Kenya
App that will harness social wallets for disbursements and communications

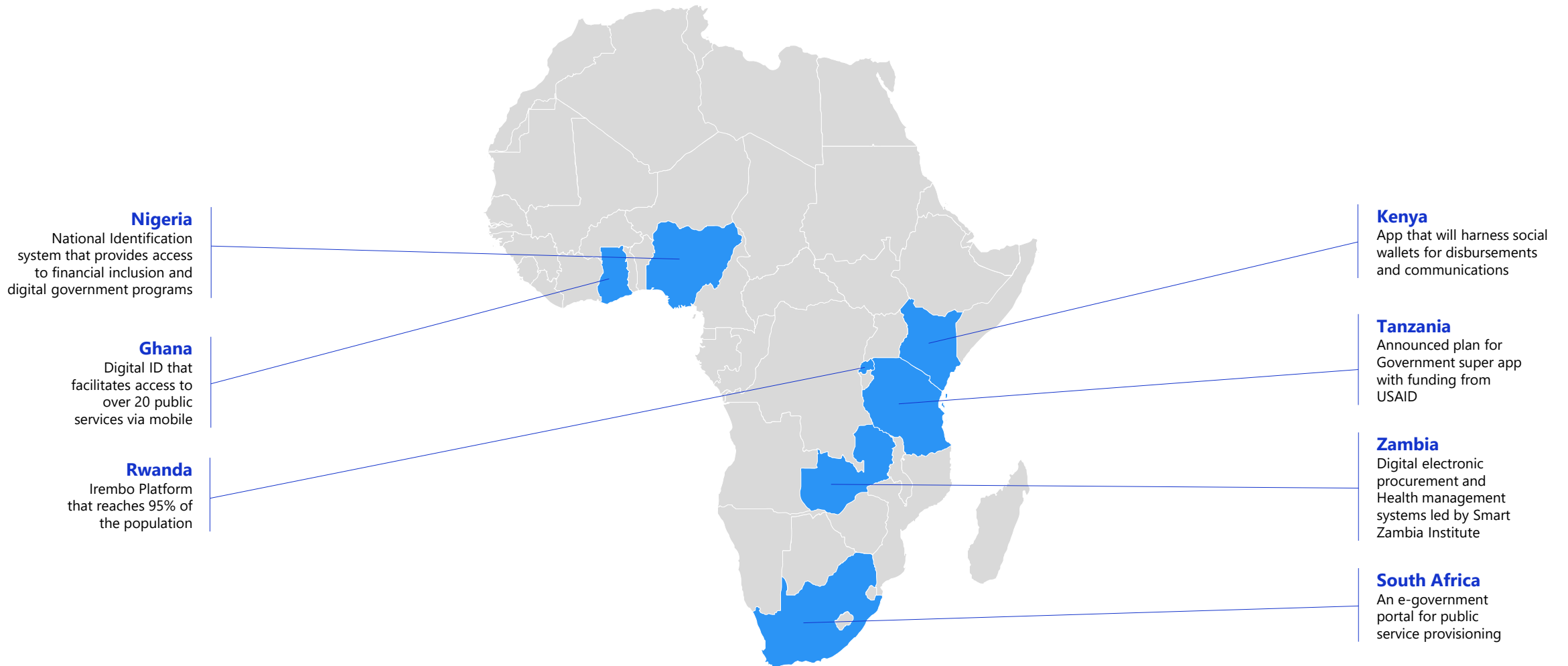
Tanzania
Announced plan for Government super app with funding from USAID

Zambia
Digital electronic procurement and Health management systems led by Smart Zambia Institute

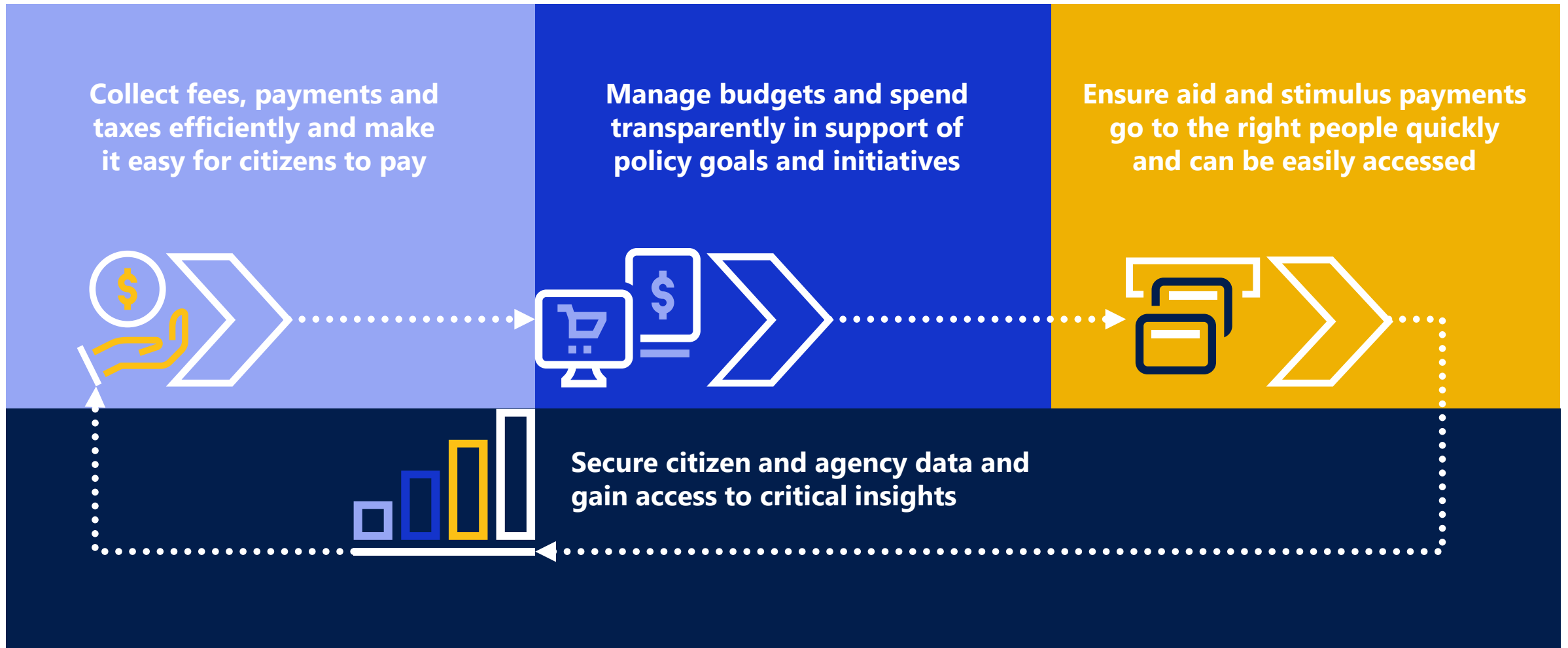
South Africa
An e-government portal for public service provisioning



Governments across the world are investing heavily in making it simpler...

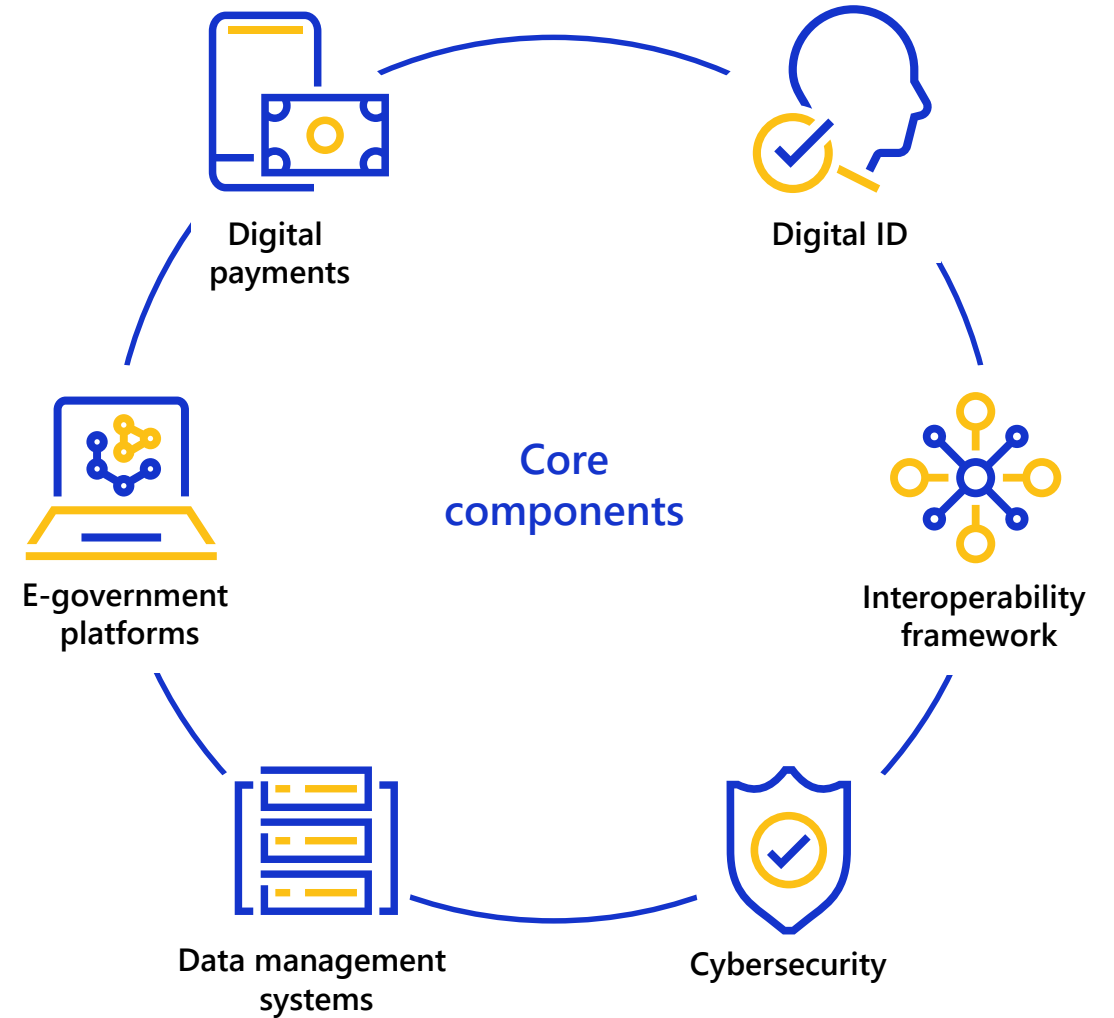


Public sector needs and goals



Digital government ecosystem

A successful ecosystem is built on **robust infrastructure, secure digital ID, inclusive regulation and strong public-private partnerships (PPPs)**.



Digital payment as an enabler in the digital government ecosystem



Financial Inclusion



Streamlined Service Delivery



Transparency and Accountability



Revenue Collection Efficiency



Empowering Public Private Partnerships

Digital payments
alone cannot drive
transformation.
Success requires
interconnected
systems (identity,
data management
and service) working
together seamlessly.





Impact of digital identity on access to services

4.5M

users enrolled
in Singapore's
Singpass¹

350

digital services
available¹

97%

of eligible residents
have a Singpass
account¹

100%

of Singapore's adult
population has access
to a bank account¹

1. [Singpass \(tech.gov.sg\)](https://tech.gov.sg)



Impact of digital identity on financial inclusion and payments

1.3_B

citizens enrolled in India's Aadhaar system¹

462_M

bank accounts opened²

40%

of payments are digital³

4.5_B

in direct benefit transfers to 160M beneficiaries⁴

1. [Aadhaar Dashboard \(uidai.gov.in\)](https://uidai.gov.in)

2. https://www.business-standard.com/article/economy-policy/pmjd-y-accounts-hit-462-5-mn-in-eight-ys-deposits-reach-rs-1-73-trillion-122082800427_1.html

3. [Press Information Bureau \(pib.gov.in\)](https://pib.gov.in)

4. [Report of India's G20 Task Force on Digital Public Infrastructure released \(pib.gov.in\)](https://pib.gov.in)

E-government platforms: a single point of entry for all

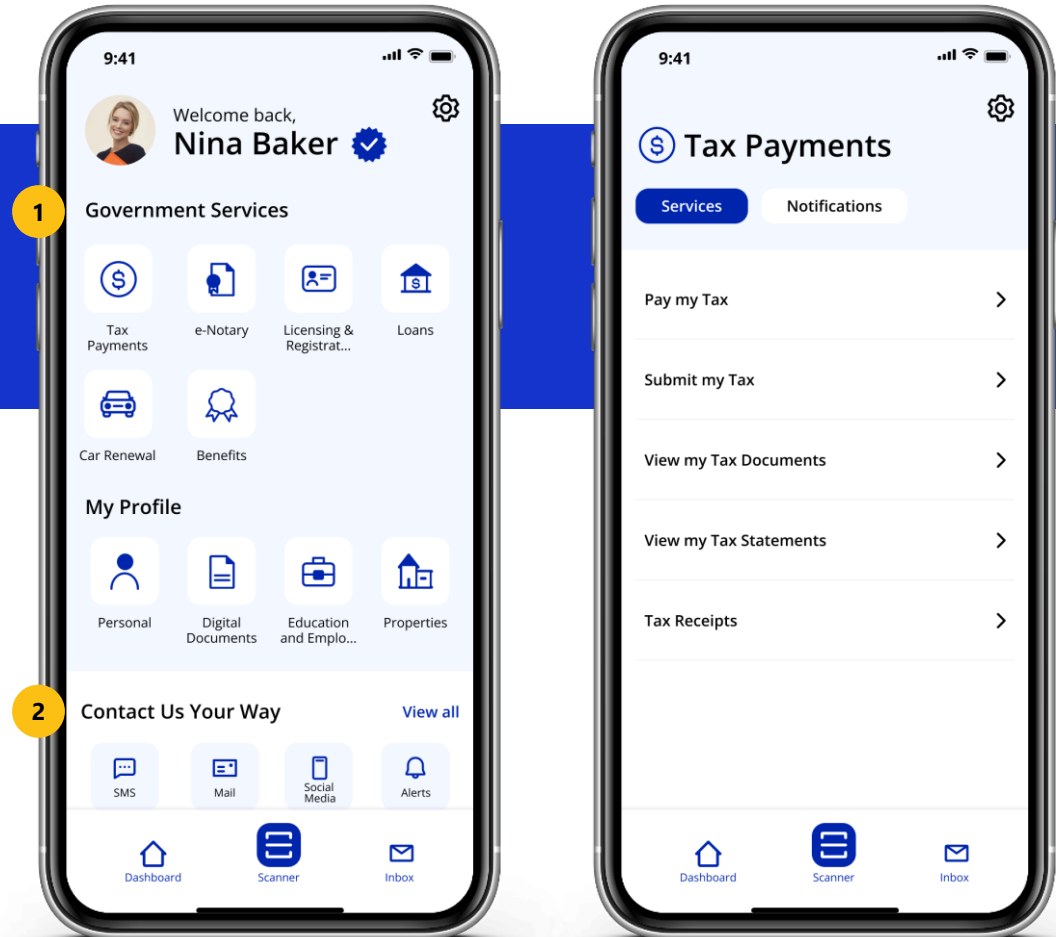
These platforms are varied in their approach, but customer experience and lifecycle-based “jobs-to-be-done” are central to their execution

1 Services

- e-KYC
- Digital public services
- Digital documents
- Government disbursements
- Administrative fines
- Licensing & registration fees
- Transport services
- Business support
- E-notary
- Tax payments
- Development of digital skills

2 Inclusive by design recognizing citizen preferences

- SMS
- Mail
- Social media
- Alerts
- Email
- Phone



Note: Visa is typically only involved in delivery of services involving payments

Visa, empowering the digital government ecosystem

Visa's technology is instrumental in supporting governments' efforts to digitize services, making it more convenient and efficient for citizens to interact with public services.



Connecting digital ID to payment platforms



Digital payment solutions



Technology



Expertise in data and innovation

Building inclusive and sustainable digital solutions for government

46+

Global payments expertise, private sector experience deployed locally with team members across **46+ countries and territories**



For over 60 years, Visa has been serving governments and public sector organizations on their digital transformation journey |



2,000+

Consulting engagements to Visa clients



\$12.3_T

Total **annual payments volume in fiscal year 2023**¹



\$40_B

Fraud prevented in 2023 with Visa AI solution²

1. Visa Annual Report 2023

2. <https://news.bloomberglaw.com/banking-law/visa-says-it-blocked-40-billion-in-fraud-transactions-last-year>

How Visa can help to accelerate the digital government ecosystem

Our objective is to:

Work closely with **governments in Africa** to address needs and help deliver **digital transformation** on their terms

Building Blocks: How we get there

Building partnerships

Establishing connection

Assessing needs

Understanding technology and investment needs

Driving innovation

Leveraging partnership to drive innovation

Building capacity

Knowledge transfer and implementing best practices



**Thank
you**

