



Military Pension Board of Nigeria leveraging the power of electronic verification of identity. Online life certificate for pensioners that requires only a Selfie.

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Digital online life certificate for pensioners : Case Study On Electronic Verification Of Identity

Read how qubesense digital identity solutions enabled Nigerian military retirees to use an identity verification app to generate a life certificate for pensioners online. Providing a digital certificate of existence is now as easy as Blink, click, and submit!!



Background

The Military Pensions Board (MPB) is officially responsible for the management and payment of military retirees' gratuities and pensions, as well as the distribution of death benefits to the Next-of-Kins (NOKs) of deceased Nigerian Armed Forces soldiers (AFN).

The MPB provides a monthly pension to officers who served in the military for at least ten years or who have been honorably discharged due to medical reasons.

For the ones who qualify, the pension disbursed is based on the years of service, the last drawn salary, and the rank/grade at the time of retirement. These payments are made every month as long as the retiree is alive.

Key Facts

- Number of officers in the department: 120 officers
- The number of pensioners on record: between Ninety Thousand (90,000) to One Hundred Thousand (100,000) pensioners.



Challenge

The Nigerian military pension system depended on paper forms and manual processing. The mandatory manual verification of military veterans in Nigeria took place biennially at selected locations throughout the country. Military pensioners outside the country were required to assemble at designated Embassies /High Commission to partake in the process.

The objective of the exercise was to discover the exact number of active military retirees on the MPB payroll, as well as to update the retirees' personal information (in case of any changes).

Numerous challenges were encountered during the manual verification of identity. Given the numerous challenges, the last verification exercise of military pensioners was conducted in 2017.

Pension Board Staff

- + It was challenging to track and maintain the mandatory requirement to duplicate various identity documents physically
- + The manual process of verification resulted in inconsistencies and inaccuracies, increased the processing staff's workload, and opened the door to errors, fraud, and leakage
- + Any errors by the employees would result in them having to face penalties

Board Management

- + Due to the lack of automated systems for identification, verification, and authentication of liveness status, people were exploiting the pension system
- + Pension-related scams, leaks, and human errors resulted in a significant financial loss
- + Identity theft was a concern since people were stealing identities within the pension office itself
- + It was impossible to determine the exact number of pensioners who were paid and exactly how much money was going towards paying them

Military Pensioners

- + Due to fraud and inefficiencies in the manual pension distribution system, a retiree's life savings were squandered, and the rightful pensioner would not receive his lawful pension payment
- + Filling out various types of pensioners life certificate forms and submitting supporting documents for liveness proof was cumbersome
- + Obtaining an annual life certificate for pensioners was difficult for retirees because they had to travel vast distances to come to Abuja to obtain the certificate

Approach

The Electronic Identity Verification of Military Pensioners

To overcome the gaps in the existing manual approach of authenticating military pensioners, qubesense proposed electronic verification of identity.

The online identity verification system is both an identity verification mobile application present on the Google and iOS stores as well as a web reporting portal to build the Electronic Verification Management System (EVMS) specifically designed for the Military Pension Board.

The EVMS is connected to the National Identity Management Commission (NIMC) and is integrated with other 3rd party applications via an API. This connection allows the application to capture the retiree's National Identification Number (NIN) and compare the selfie to the photo in the database, confirming that the veteran is who he claims to be.

Using the mobile App and the established EVMS, the anti-spoofing system also allows for simultaneous verification of military pensions in Nigeria and those in the diaspora.

The project is planned for completion in two phases:

Phase 1:

Onboarding: The existing officers are onboarded into the EVMS by first authenticating their Bank Verification Number (BVN), a unique identification number that can be validated across all Nigerian financial institutions. A customer's BVN is linked to their biological characteristics, including: 'Fingerprint', 'Signature', and 'Facial Features' photograph taken at the time of membership.

Once verified, the retiree is required to provide additional matching records on a government-issued document, for example, Driver's License, International Passport, or National Identification Number (NIN).

These records are captured using the unique features of the smartphone's camera and stored in the database.

The unique biometrics captured are:

- Facial biometrics must match the facial biometrics on the government-issued document: Driver's License or International Passport.
- National Identity Number (NIN): The number supplied will be verified against the NIMC database. The photo on the NIMC must match with the selfie provided to enable the retiree to provide fingerprint identification.
- Using fingerprint recognition technology, all ten (10) fingerprints, 5-Left fingers, and 5-Right fingers are captured.
- A verification report is generated, which the retiree can keep on the phone, send via WhatsApp or to an email to be printed for record purposes

Phase 2:

Authentication: In phase two, using biometric authentication technology, face or fingerprint biometrics are captured to authenticate the pensioner's identity with records already captured in phase one.



Solution

The custom-built solution by qubesense is an identity verification app using biometric authentication technology that allows pensioners to submit their liveness proof periodically from the comforts of their homes using a smartphone.

This biometric facial recognition technology creates a biometric data app that uses third-party APIs to verify identification and liveness status. Thus, by using artificial intelligence (AI) and custom algorithms, qubesense facilitated the generation of a digital life certificate for pensioners.



Benefits

Pensioners can now generate digital proof of existence using real-time digital identification solutions such as photo facial recognition software and fingerprint identification technology.

All they require to do is to upload a selfie and present their fingerprints using a smartphone app—the software will analyse face recognition and fingerprints, which will then be compared to the user's database information. Based on the results of the biometrics match, the system releases the retiree's pension payout.

No more painful long-distance travelling, pensioners can now submit their digital certificate of existence in under 60 seconds using the online life certification verification app.

Pension Board Staff

- + With an automated system of online life certificates for pensioners, processing of pension is faster and employees can now concentrate on more vital tasks
- + Digital identity solutions are more dependable and sturdy, and they don't require as much human intervention, reducing the risk of errors
- + The staff no longer need to worry about making mistakes and getting reprimanded because the new automated systems enable an error-free claims calculations

Board Management

- + Enabling online life certificates for pensioners is cheaper, easier, and safer for all concerned
- + With the liveness detection in biometrics, the pension board is able to authenticate identity of the retired military personnel more efficiently
- + With qubesense online identity verification system the authorities are assured that the beneficiary count is accurate and authentic
- + Thanks to the online biometric procedure, the pension board has made the lives of their valued retirees and their dependents easier and more respectable

Military Pensioners

- + The pensioners just require a smartphone to submit the selfie biometrics
- + The automated biometric scanning technology has improved the quality of service provided to retirees
- + Instead of going through the inconvenience of physically travelling for the liveness verification, the same is done conveniently via a mobile application
- + The biometric is simple, convenient, and easy to use, giving users the peace of mind that their data is safe and secure and will not be victimized by identity theft



Conclusion

As of today, around 100,000 + retirees use this application, and new pensioners are being added daily as people retire from the active workforce.

The biometric technology created by qubesense focuses on a full-proof system that works and is tailored to the pensions board's exact requirement. This is the first and only application now available in Nigeria. No other organization or government agency has produced a biometric capture and authentication system like what qubesense has developed and deployed for the Military Pension Board (MPB) of Nigeria.