

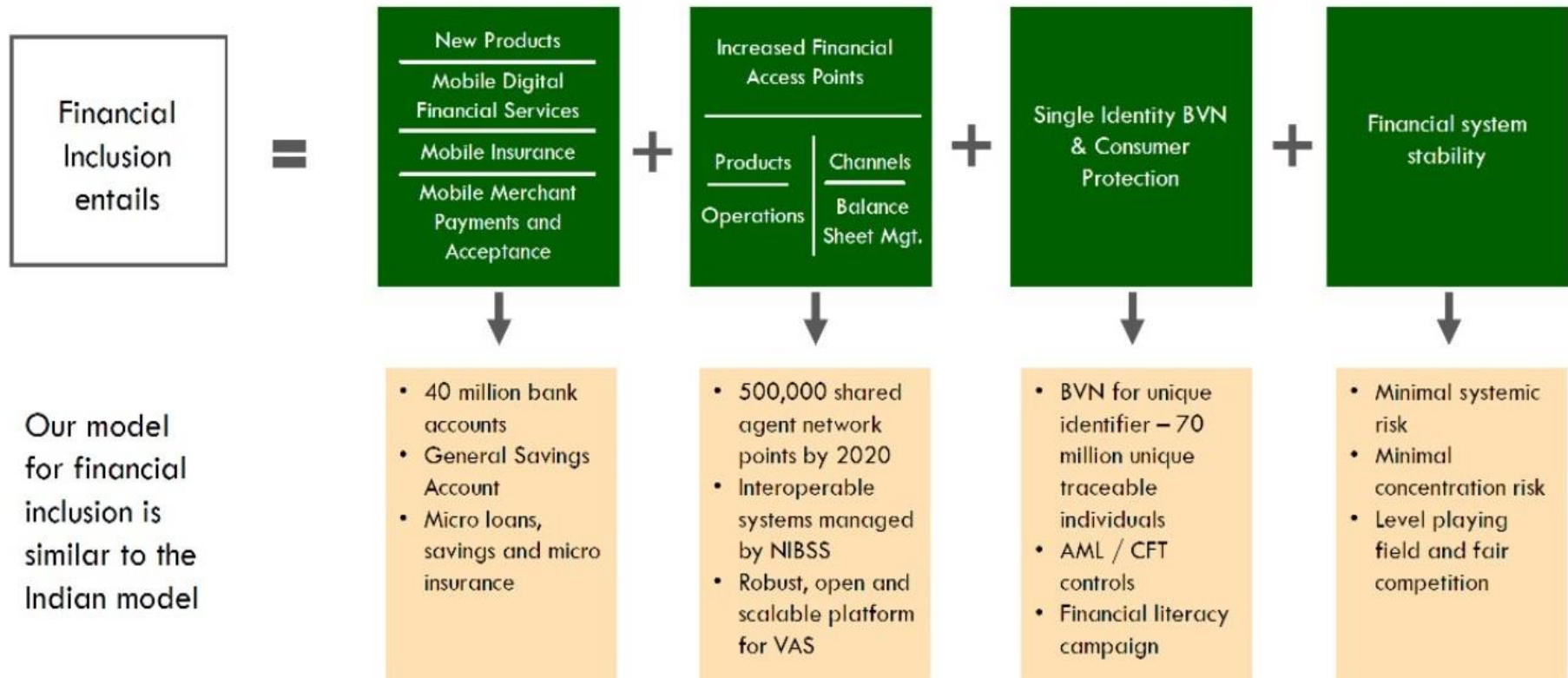
# **NIBSS' ROLE IN ADVANCING THE SHARED AGENT NETWORK EXPANSION FACILITY (SANEF)**

**October 09, 2018**



**Nigeria Inter-Bank Settlement System Plc**  
*...improving the Nigeria Payments System*

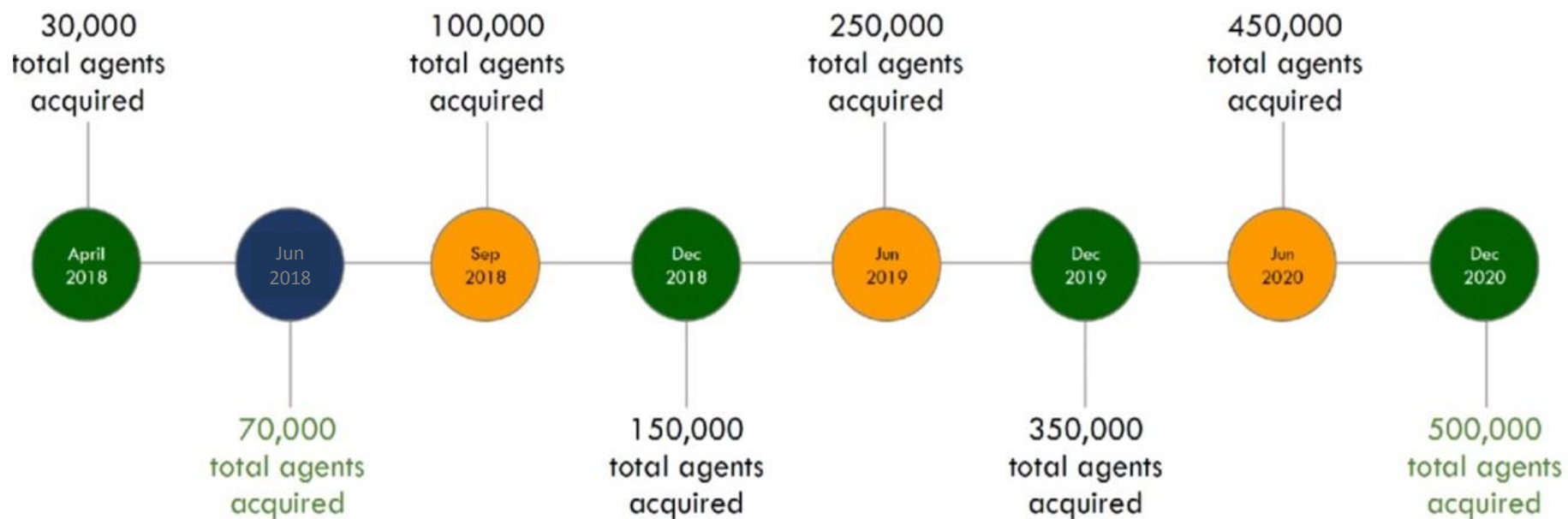
# SUMMARY OF WHAT SANEF IS OFFERING



# SANEF PROJECT UPDATE: AGENT ACQUISITION TIMELINE



**SANEF commenced rollout in April 2018 with the disbursement of funds to the operators**



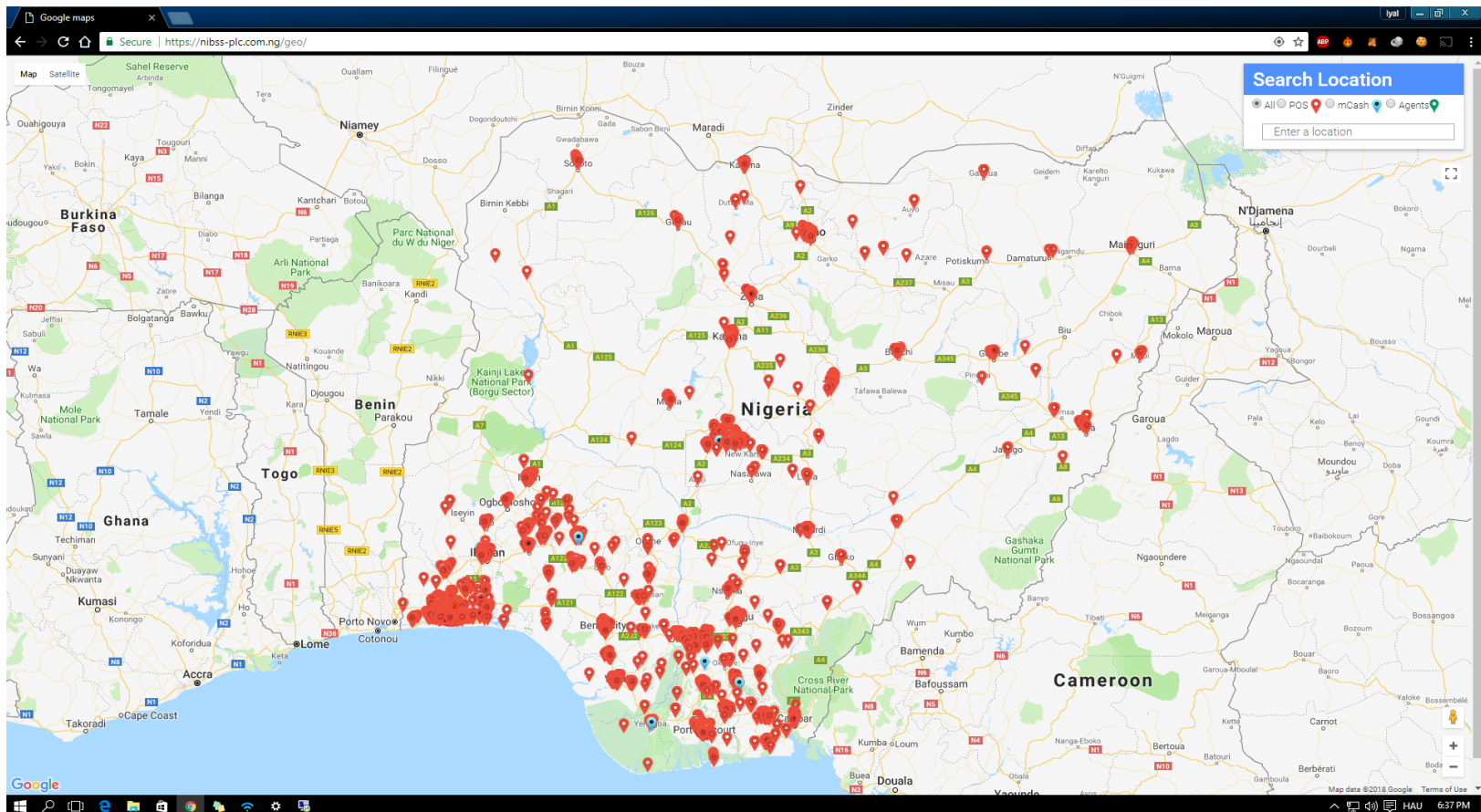
# NIBSS ROLE

- Provide Biometric Scanners to Agents for BVN Enrolment
- Consolidation of Agent and Agent Transaction Data as well as issuance of Industry-wide unique Agent Identifier for SANEF Agents (8 digit Agent Code).
- Monitoring and Reporting of Agent Network, Network Expansion and Agent Activity.
- ❖ Physical Monitoring of Agents and Visitation to be undertaken by PWC

# NAIJA FIN MAPS



NIBSS provides information of agents across Nigeria on a map (Naija Finmaps accessible at <https://nibss-plc.com.ng/geo/>). Includes POS locations, M-cash and Mobile Money Agents.



# NIBSS BVN ENROLLMENT DRIVE



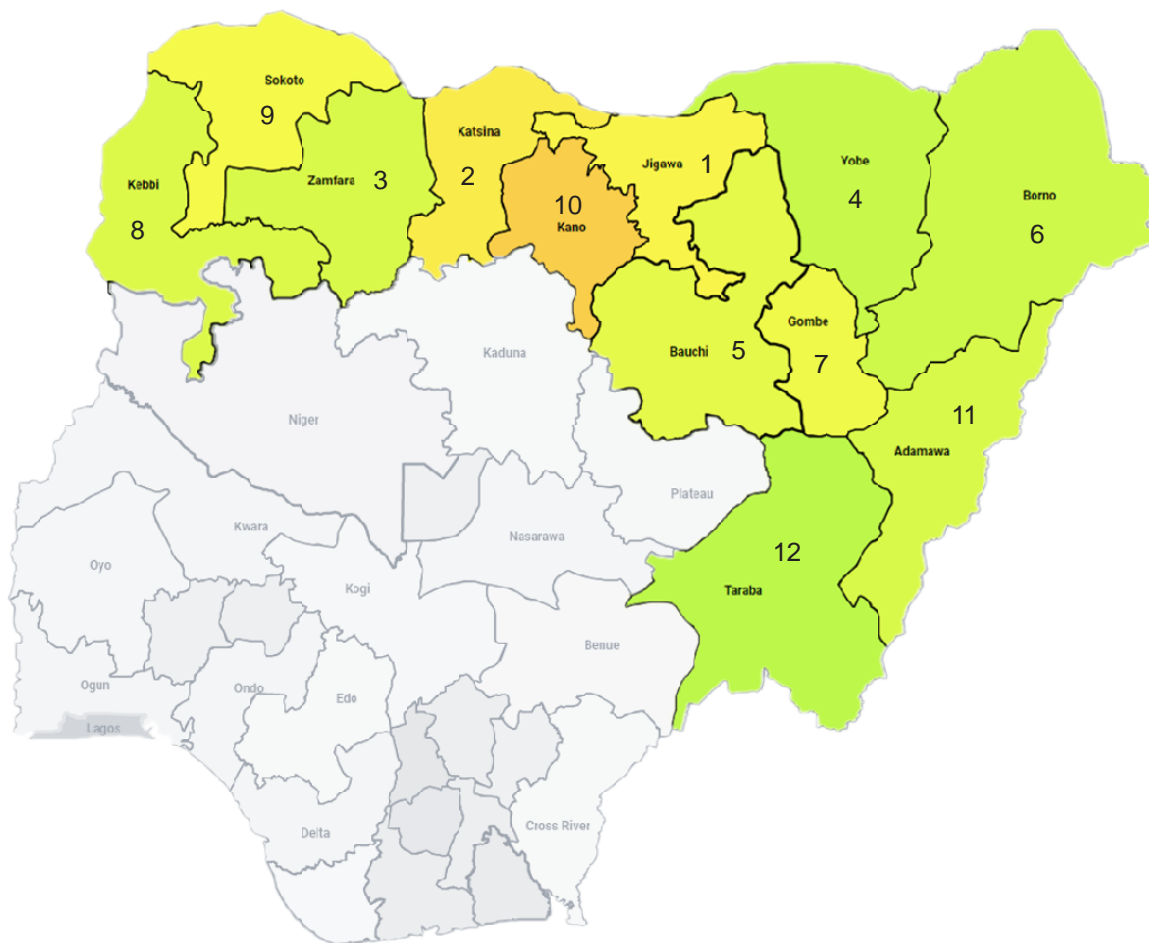
- ❖ Over 34 million individuals with BVNs today.
- ❖ NIBSS target of 70 million unique BVNs by 2020.
- ❖ NIBSS partnering with Agent Managers (Financial Institutions, SANEF Participants and other Agent Network Operators) to carry out BVN enrollment in underserved locations. Area of focus is the mostly Financially Excluded Northern regions.
- ❖ NIBSS providing BVN devices and Software for enrollment. Agent Managers to recruit and manage Agents.
- ❖ NIBSS pays 100 Naira for every unique BVN enrollment.
- ❖ LGA selection link : <https://nibss-plc.com.ng/lga-selection/>

# NIBSS BVN ENROLLMENT DRIVE



State	Persons aged 20yrs and over	BAI
1 Jigawa	2,517,782	0.099
2 Katsina	3,265,652	0.125
3 Zamfara	1,914,530	0.138
4 Yobe	1,416,463	0.143
5 Bauchi	2,732,591	0.147
6 Borno	2,572,628	0.152
7 Gombe	1,358,169	0.160
8 Kebbi	1,869,240	0.165
9 Sokoto	2,149,183	0.168
10 Kano	5,557,683	0.187
11 Adamawa	1,911,780	0.212
12 Taraba	1,352,459	0.217
13 Ebonyi	1,353,788	0.226
14 Ekiti	1,658,296	0.231
15 Bayelsa	1,148,112	0.247
16 Akwa Ibom	2,790,440	0.256
17 Benue	2,480,458	0.257
18 Cross River	1,944,749	0.278
19 Niger	2,394,722	0.280
20 Kogi	1,972,814	0.283
21 Imo	2,817,985	0.322
22 Kaduna	3,598,046	0.328
23 Ondo	2,368,552	0.329
24 Osun	2,423,384	0.331
25 Plateau	1,902,781	0.371
26 Oyo	4,053,745	0.381
27 Enugu	2,320,239	0.386
28 Delta	2,893,997	0.413
29 Rivers	3,827,244	0.441
30 Anambra	2,896,567	0.463
31 Kwara	1,471,927	0.468
32 Abia	1,956,833	0.475
33 Edo	2,215,219	0.530
34 Ogun	2,723,639	0.544
35 Nasarawa	1,105,249	0.690
36 Lagos	7,291,899	0.827
37 FCT (Abuja)	1,899,612	0.828
<b>Nigeria</b>	<b>92,128,457</b>	<b>0.327</b>

NIBSS analysis on Financial Inclusion in Nigeria reveals the 12 states with the lowest count are states in the North East & North West of Nigeria.



# NIBSS BVN ENROLLMENT DRIVE



5 States and Specific L.G.As are targeted for the first phase of BVN Enrollment Agent rollout.

<b>NIBSS BVN Enrollment Agent Rollout – First Phase</b>			
<b>S/N</b>	<b>STATE</b>	<b>LGA</b>	<b>Estimated Unregistered adult population</b>
1	JIGAWA	Babura	122,463
		Gwaram	155,679
		Garki	86,526
		Gwiwa	74,191
		Malam Madori	94,684
2	BAUCHI	Shira	136,589
		Zaki	110,932
		Itas/Gadau	132,909
		Kirfi	85,284
		Ganjuwa	160,203
3	KEBBI	Wasagu/Danko	145,209
		Arewa-Dandi	107,025
		Gwandu	85,967
		Bagudo	124,826
		Maiyama	91,369
4	KANO	Sumaila	147,731
		Makoda	129,884
		Kiru	157,194
		Rogo	134,012
		Albasu	110,550
5	KADUNA	Giwa	171,142
		Soba	169,980
		Igabi	237,458
		Kauru	129,427
		Zangon-Kataf	178,193
			<b>3,279,425</b>

7 institutions have deployed or are currently setting up camp in these locations.

Over 30 other firms currently engaged in discussion for agent network rollout

Other states targeted include:

Second Phase:

- Katsina
- Zamfara
- Yobe
- Borno
- Sokoto

Third Phase

- Adamawa
- Taraba
- Gombe
- Benue
- Kogi

Fourth Phase

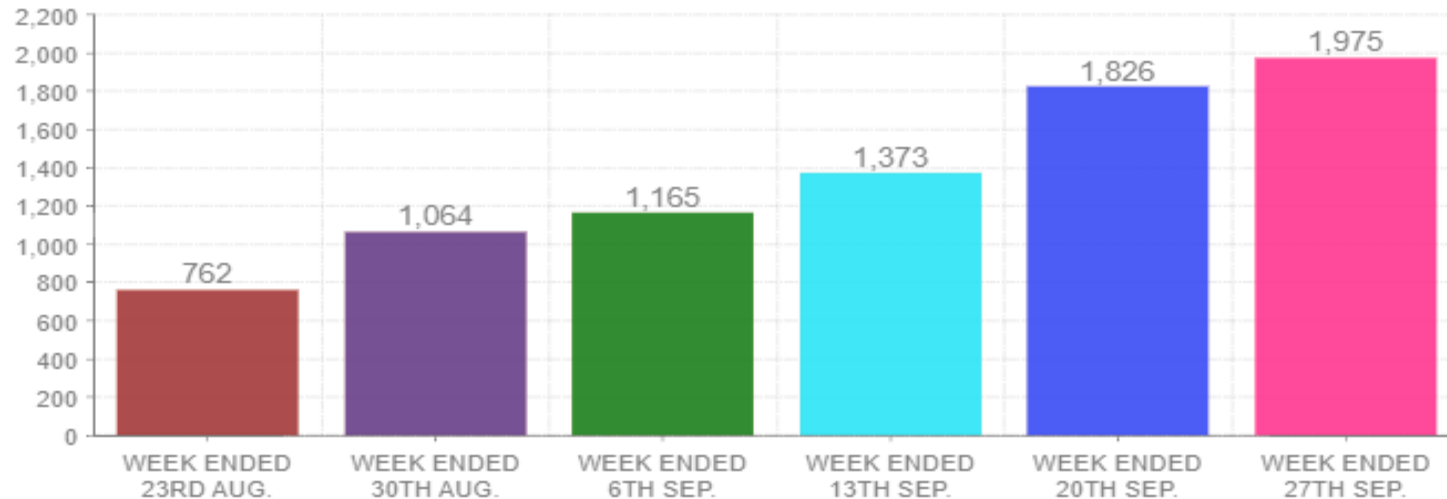
- Niger
- Plateau
- Kwara



# NIBSS BVN ENROLLMENT DRIVE

- ❖ 6,000 units of Biometric Devices procured.
- ❖ 4,600 units available for distribution to interested stakeholders.
- ❖ 1,433 units have been distributed so far and 3,167 units currently in stock.
  
- ❖ Agent count as at October 4, 2018 – 63,400
  - Before SANEF – 38,598
  - After SANEF – 24,802

**AGENCY BVN ENROLLMENTS**  
VOLUME GROWTH



# REQUIREMENTS TO DRIVE SANEF

## *THE 4 PILLARS OF SANEF*



### ☐ Aggressive Agent Rollout:

To improve accessibility to financial services for the unbanked

### ☐ Fast-track BVN Enrollment:

To reduce enrollment barriers through simplified E-KYC

### ☐ Financial Education / Awareness:

To offer strong communication around value proposition to customers

### ☐ New Financially Inclusive Products & Services:

To create compelling demand for financial products & services



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**THANK YOU**

