The Identity Vault

East Africa's Economic Access Platform

Empowering every East African with **ownership of their complete digital identity**, transforming it into a **verifiable, intelligent passport** that unlocks financial access instantly, securely, and across borders.

Three-Layer Architecture

🏛 The Trust Layer

Federated Data Ecosystem

Secure platform aggregating verifiable credentials from trusted sources—governments, telcos, banks—under exclusive citizen control.

→ **National Registries:** NIDA, NIRA, Maisha Namba systems

→ **Transaction Data:** M-Pesa, banks, SACCO records

→ **Specialized Records:** Agricultural data, licenses

🔐 The Control Layer

Consent-Driven Architecture

Citizens retain complete ownership. All data sharing governed by explicit, granular, auditable consent with full transparency.

→ **What to Share:** Granular data attribute selection

→ **With Whom:** Explicit provider permissions

→ **For How Long:** Time-bound, revocable access

🤖 The Intelligence Layer

AI-Powered Decisioning

Advanced AI/ML models transform verified data into real-time, predictive scores unlocking financial access for the underserved.

→ **Credit Intelligence:** Thin-file & NTC lending

→ **Risk Assessment:** Fraud & identity verification

→ **Insurance Scoring:** Tailored policy underwriting

The Outcome

A **single, trusted verification standard** for East Africa—enabling any financial institution to instantly verify any customer for any service.

💳

Instant Banking

Zero-friction account opening

💰

Inclusive Lending

Credit for farmers & MSMEs

🛡️

Accessible Insurance

Tailored risk protection

Trade Finance

Supply chain verification