

The Identity Vault

East Africa's Economic Access Platform

Transforming Digital Identity into Verifiable Economic Opportunity

The Vision

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

The Architecture



The Trust Layer

Federated Data Ecosystem

A secure platform aggregating verifiable credentials from trusted sources across East Africa—governments, telcos, banks, and agencies—all under exclusive citizen control.

- **National Registries:** NIDA, NIRA, Maisha Namba identity systems
- **Transaction Data:** M-Pesa, Airtel Money, bank histories, SACCO records
- **Specialized Records:** Agricultural data, business licenses, professional credentials



The Control Layer

Consent-Driven Architecture

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

- **What to Share:** Granular selection of specific data attributes
- **With Whom:** Explicit permission for each service provider
- **For How Long:** Time-bound, revocable access rights



The Intelligence Layer

AI-Powered Decisioning

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

- **Credit Intelligence:** Lending decisioning for thin-file & NTC customers
- **Risk Assessment:** Fraud detection and identity verification
- **Insurance Scoring:** Tailored, affordable policy underwriting

The Outcome

A **single, trusted verification standard** for East Africa's economy—enabling any financial institution to instantly verify any customer for any service, unlocking unprecedented access to formal financial systems.

Instant Account Opening

Zero-friction digital banking access

Inclusive Lending

Credit for individuals, farmers, and MSMEs

Accessible Insurance

Tailored, affordable risk protection



Trade Finance

Supply chain and business verification

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