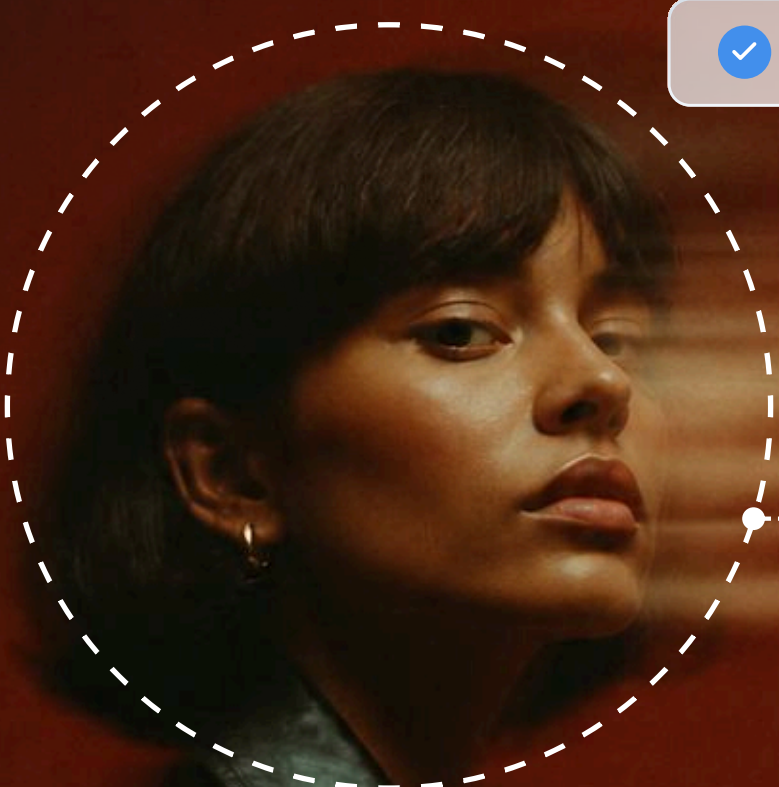


A Merchant's Guide to Identity Verification in NIGERIA



✓ Identity Verified

Real-Time Checks

Introduction

A customer in Lagos can prove who they are with a chip-based national identity card. A customer in Kano may hold a black and white paper slip printed years ago, and both are valid. Nigeria runs several identity systems side by side. The National Identity Management Commission (NIMC) issues the National Identification Number, the Federal Road Safety Corps issues driver's licences, the Independent National Electoral Commission issues voter cards, and the Nigeria Immigration Service issues passports. Each agency keeps its own records, and integration around the NIN is still a work in progress.

That fragmentation lands directly on your onboarding flow. Dates appear in two competing formats, paper slips fade and smudge, and a check tuned only for crisp cards will reject genuine customers holding valid paper documents. This guide gives you the working knowledge to verify Nigerian customers with confidence, covering the documents in circulation, the legal regime you verify under, which documents perform best, and the settings that lift pass rates for real users while keeping forged documents out.

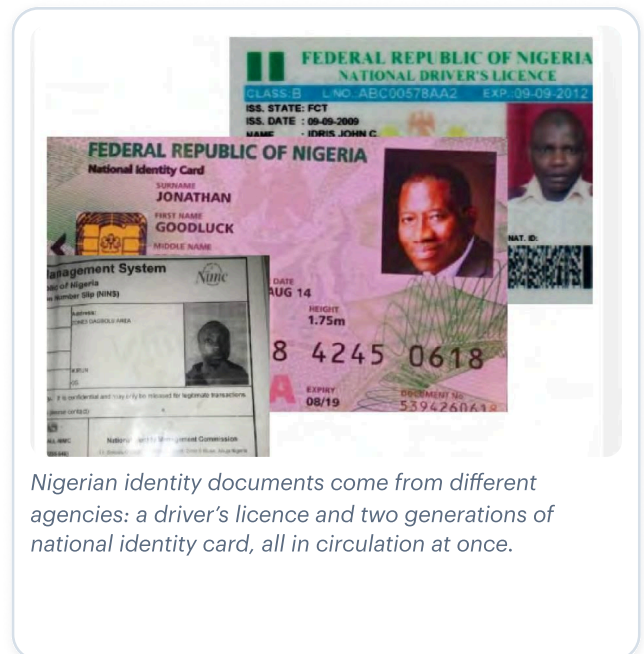
Understanding the Challenges of Nigerian Identity Documents

Three traits of Nigerian documents that decide whether your automated checks read them or reject them. Nigeria's identity documents are hard to verify for reasons that have little to do with the customer holding them. The country is moving toward a single digital identity built on the NIN, but the documents in people's hands still reflect years of parallel systems, paper issuance, and local variation. Shufti's OCR and verification technology is built for exactly these conditions. The three challenges below cause most failed reads and false rejections.

1 | Fragmentation of Identification Systems

Several agencies issue identity credentials in Nigeria and each keeps its own database. NIMC manages the National Identification Number, the FRSC issues driver's licences, INEC issues voter cards, the Nigeria Immigration Service issues passports, and the Central Bank of Nigeria anchors the Bank Verification Number used across banking. The NIN is meant to tie these together, and SIM registration now requires it, but integration across sectors remains incomplete.

Legacy formats add to the spread. Laminated national identity cards issued under earlier programmes still circulate alongside the chip-based NIN card, and holders present whichever version they have.



Nigerian identity documents come from different agencies: a driver's licence and two generations of national identity card, all in circulation at once.

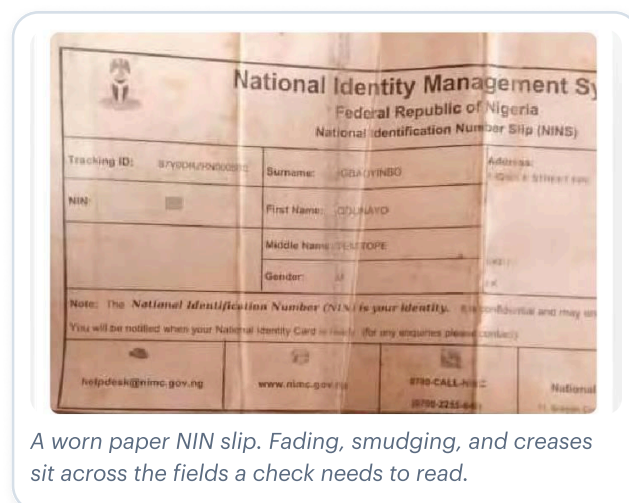
2 | Inconsistent Date Formats

There is no single convention for writing dates on Nigerian documents. Both the British DD/MM/YYYY and the American MM/DD/YYYY formats appear on official documents, including passports and driver's licences. A date such as 06/11 can mean June or November depending on the issuer, so your verification needs rules that resolve the format from context before it validates the field.



3 | Low Document Quality

The NIN slip is printed on plain paper in black and white, and it degrades quickly. Text fades, ink smudges, and folds cross the very fields a check needs. Many older documents are partially or fully handwritten, particularly in rural areas. OCR built for crisp polycarbonate cards struggles with worn paper, so your flow needs extraction trained on exactly these conditions.



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The legal regime you verify under, the modes you can run, and the documents you can accept.

Identity verification in Nigeria sits under the Nigeria Data Protection Act 2023 (NDPA), which governs how you collect, process, and store the personal data a verification check touches. The Nigeria Data Protection Commission supervises the law.

Anti money laundering duties come from the Money Laundering (Prevention and Prohibition) Act 2022, with the Central Bank of Nigeria setting due diligence rules and the Nigerian Financial Intelligence Unit receiving reports. Regulated firms must run KYC checks that stand up to both regimes.

Compliance and conversion are the same problem in practice. A flow that asks for the wrong documents or stalls at capture loses customers mid-signup, so a compliant check that still passes genuine users first time protects both your regulatory standing and your completion rate.

1 | Verification Modes

Shufti supports two verification modes, and the right choice depends on who collects the proofs.

ONSITE VERIFICATION

The end user completes verification inside your flow through Shufti's interface. The system captures the best frame automatically and guides the user step by step. Real-time guidance and retries cut errors and fraudulent submissions, which lifts conversion.

OFFSITE VERIFICATION

You collect the proofs from your customers and submit them to Shufti. Machine learning models check each submission for authenticity, including holograms, watermarks, and tampering. Offsite suits cases where live capture is impractical, such as regions with weak connectivity.

2 | Document Types Selection

Shufti accepts the following Nigerian documents. Each serves a different purpose and offers a different level of security.

ID Card. Nigerian documents that fall under the ID card category include the following.

National ID Card. The NIN card is used for banking, SIM registration, and government services. It carries biometric data, a chip, holograms, and a machine readable zone, making it one of the most reliable documents in the country. NIMC has also introduced a digital ID in its NINAuth app, so expect more than one valid format.

NIN Slip. The slip records the holder's name, date of birth, issue details, and address. It is the document many Nigerians actually hold, since it is issued at enrolment before any card. The improved slip prints as a PDF with a front and rear part.

Voter Card. INEC's permanent voter card doubles as accepted proof of identity in some contexts, but it carries less security depth than the NIN card, so treat it as a lower assurance option.

Driver's Licence. Issued through the FRSC, it carries a photo, a QR code, and barcodes, and its design is standardised across states. It works well for medium security verifications.

Passport. The passport carries biometric data, a machine readable zone, and holographic features, and its layered security makes it the strongest document for fraud resistance.

Credit / Debit Card. Payment cards prove possession of an account, not a person's identity, so never accept them as identity documents. Nigeria's Bank Verification Number (BVN) sits in this financial category too: it links banking records to biometrics and makes a strong cross-match data point, but it is a number, not a photo ID.

4 | Preferred Documents for Identity Verification

Shufti recommends the national identity card and the driver's licence as the preferred documents for identity verification in Nigeria. Both carry a clear, consistent structure and wide use across sectors, so genuine customers tend to hold at least one of them. The passport is the strongest option where you need internationally recognised proof. Shufti's OCR is tuned to the specific traits of each, so data extraction stays quick and accurate whichever document the customer presents.

Verification Settings

Five configuration choices that decide your pass rate in Nigeria. The documents are half the picture. These settings decide how well your Nigerian verification flow performs in production.

01

Verification Mode (Onsite vs. Offsite)

Onsite is the better default for Nigeria, particularly for high security checks built on the NIN card or passport where biometric data carries the weight. Guided real-time capture gives stronger control over authenticity than reviewing files gathered elsewhere. Keep offsite available where live capture is impractical.

02

Data Extraction

Turn on OCR extraction. Nigerian documents mix crisp polycarbonate cards with worn black and white paper, handwritten entries, and two competing date formats, and extraction tuned for these conditions reads them all. Manual keying at volume introduces errors that automated extraction avoids.

03

Identity Document's Backside Proof

Switch on the backside proof requirement. Driver's licences and NIN cards carry QR codes, document numbers, and addresses on the reverse, and the improved NIN slip comes with a front and a rear part. A front-only check misses data your compliance record needs and gives fraudsters a place to hide.

4 | Real-Time Proof Capture vs. Proof Upload

Real-Time Proof Capture. Shufti's auto-capture detects the document and photographs it without user fumbling, the fastest and most reliable route for physical documents.

Proof Upload. Users can also upload pre-captured images, which suits scans and the PDF NIN card and slip.

Control both routes with **Allow Online** (real-time capture) and **Allow Offline** (upload) in the Verification Settings tab. Offering both keeps completion high across Nigeria's mix of paper and digital documents.

5 | Allow Paper-Based and Electronic Documents

The NIN slip circulates as a black and white paper document, and the NIN card also exists as an electronic PDF. Allow paper based black and white documents and allow e-documents in your document verification settings.

Excluding either format shuts out customers holding perfectly valid credentials and drags your conversion rate down for no security gain.

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Global reach, local precision

Shufti verifies identities across 240+ countries and territories and reads each market's documents with local accuracy. In **Nigeria** that means the old paper RG, the blue CPF card, every CNH format, and the new national identity card are all handled correctly, so you onboard real people fast and keep fraud out.

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