

Below are some Commonly Asked Questions about the BVN Project.

**Question 1: What is a BVN?**

**Answer:** BVN means Bank Verification Number

**Question 2: What is the Goal of the Bank Verification Number?**

**Answer:** The goal of the Bank Verification Number (BVN) is to uniquely verify the identity of each Bank's customer for 'know your customer' (KYC) purposes.

**Question 3: What is Enrolment?**

**Answer:** Enrolment is the process of capturing a customer's details which includes fingerprint and facial image after which a BVN is generated.

**Question 4: How does a Customer get a BVN?**

**Answer:** A customer enrolls at any branch of a bank where he/she has an account or intends to open an account.

**Question 5: Must every customer have a BVN, is it Compulsory?**

**Answer:** Yes it is.

**Question 6: How long does it take to get a BVN?**

**Answer:** It takes up to 24hrs after Enrolment to get a BVN.

**Question 7: What is the Benefit of enrolling for a BVN?**

**Answer:** The BVN helps to reduce fraud, increase the efficiency of banking operations and also enable customer access to future credit facilities.

**Question 8: How is the BVN communicated to the customer?**

**Answer:** Once the BVN is generated, the bank would inform you of your BVN. All customers would receive SMS alerts.

**Question 9: If a customer forgets his/her BVN what should the customer do?**

**Answer:** The customer should contact his/her bank where the enrolment was carried out, to retrieve the number.

**Question 10: How/ Where can you update customer information e.g. in case of change of address?**

**Answer:** The customer goes to his/her bank and follows the bank's processes for updating customer information. A customer can update his/her information only at the bank where he/she has an account.

**Question 11: Does the BVN change when customers update their record?**

**Answer:** No, the BVN doesn't change.

**Question 12: When does my BVN expire and how do I renew?**

**Answer:** The BVN expires after 10 years. After 10 years of the issuance of the BVN, the customer goes back to his/her bank to re-enroll.

**Question 13: Does my BVN number remain the same for Life?**

**Answer:** Yes it does

**Question 14: Can a customer Enrol in one bank and get the BVN from another bank?**

**Answer:** No. The customer can only pick up his/her BVN at any branch of the same Bank he/she enrolled.

**Question 15: If a person steals another customers BVN and comes to the bank what happens?**

**Answer:** The person's live fingerprint will not match what is stored on the customer's record.

**Question 16: After the BVN has been generated, what next?**

**Answer:** A customer's identity can now be verified against their BVN.

**Question 17: Does a customer have to be physically present to Enrol?**

**Answer:** Yes, because the customer's physical features e.g. fingerprints have to be captured.

**Question 18: What is the Enrolment procedure for corporate accounts?**

**Answer:** Individuals who are signatories to corporate accounts will enroll and their BVNs would be linked to the corporate account by the Banks.

**Question 19: Can minors be Enroled?**

**Answer:** No, only bank-able adults can be enrolled.

**Question 20: What is Verification?**

**Answer:** Verification refers to the process of confirming a customer's identity.

**Question 21: What is Offline Verification?**

**Answer:** Offline verification will authenticate the customer by comparing the fingerprint or the facial image with the data stored on the BVN card.

**Question 22: What happens if a customer is an amputee?**

**Answer:** The facial features of the customer will be captured as fingerprints will not be required for Amputees.

**Question 23: Will biometric function be implemented on POS and ATM terminals, and if yes, how will it work?**

**Answer:** It will be implemented at a later stage. More details to come.

**Question 24: How would Bank customers Living outside Nigeria Enrol?**

**Answer:** Bank customers living outside Nigeria would have to come back to the country to enroll.

**Question 25: Who does a customer contact with regards to any biometrics complaint?**

**Answer:** The customer should contact his/her bank.

**Question 26: Would a customer have to go to all Banks where he/she has an account to Enrol?**

**Answer:** No, once a customer is enrolled at one bank and a BVN is generated, the customer only has to take the BVN to other banks to link such accounts.

**Question 27: Are customers' information secure?**

**Answer:** Yes they are, the details are encrypted and stored in a secure database.

**Question 28: Is it possible to start an enrolment and finish later? Can it be saved like a draft?**

**Answer:** No, because the enrolment is done real time, it is necessary that it is completed in one session.

**Question 29: What happens if a customer comes to enroll with bandaged/injured fingers?**

**Answer:** Customers with injuries or bandaged fingers are advised to return for enrolment once fingers are healed. However if you require special exemption please contact your Bank.

**Question 30: What happens to individuals that cannot write or are illiterates. How do they fill the enrolment form?**

**Answer:** A customer service officer will assist the customer in filling the enrolment form.

**Question 31: Can a customer choose which of his/her accounts will be linked to the BVN?**

**Answer:** No, a customer cannot, all accounts would be linked.

**Question 32: During Facial capture can a customer leave his/her glasses on?**

**Answer:** No a customer cannot leave his/her glasses on during facial capture.

**Question 33: What is the basic identification needed for enrolment?**

**Answer:** It depends on the level of account the customer wants to open. Please contact your bank.

**Question 34: For joint accounts how does the linking work?**

**Answer:** All signatories of the accounts shall be linked.

**Question 35: If a customer doesn't have a means of identification can the customer's data still be captured?**

**Answer:** Yes, please refer to question 33

**Question 36: Are there Terms and Conditions to be agreed to by a customer before giving out his/her details?**

**Answer:** Yes there are Agreement clauses at the end of the enrolment forms.

**Question 37: After a customer has enrolled and collected his/her BVN, Would the customer still be required to provide another means of identification at the point of transaction?**

**Answer:** No, a formal identification is not needed because verification is done at the point of transaction.

**Question 38: Since I am a Bank customer and the Bank already has my information, do I have to fill an enrolment form?**

**Answer:** Yes, everybody fills a form irrespective of an existing account holder.

**Question 39: Is there a deadline for every bank customer to be enrolled?**

**Answer:** Yes, CBN will announce a deadline shortly.