

The National Identity Management Commission Act, 2026: A New Chapter For Identity Management In Nigeria



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INTRODUCTION

Almost two decades after the National Identity Management Commission (NIMC) Act, 2007 established the legal foundation for Nigeria's National Identity Management System, the digital landscape has undergone a profound transformation.

The rapid growth of digital services, e-governance, electronic commerce, data protection obligations, artificial intelligence, and increasingly sophisticated cybersecurity threats has exposed the limitations of the 2007 framework and underscored the need for legislation that reflects present-day realities and anticipates future developments.

For several years, there has been growing anticipation for a modern legal framework that would redefine, strengthen, and reposition Nigeria's identity management regime as a strategic instrument for national development, digital innovation, security, and inclusive service delivery.

That expectation has now materialised. On 26 June 2026, President Bola Ahmed Tinubu signed the National Identity Management Commission

(NIMC) Act, 2026 into law, repealing the 2007 Act and introducing a comprehensive legal framework designed to meet the demands of Nigeria's increasingly digital economy.

The enactment marks a significant milestone in Nigeria's digital transformation journey. Beyond modernising the legal framework, the Act reinforces the role of digital identity as critical national infrastructure, providing a stronger statutory basis for identity verification, public service delivery, financial inclusion, national security, and the digital economy. It also codifies several reforms that had previously been implemented through policy and administrative directives, while expanding the powers, responsibilities, and regulatory oversight of the National Identity Management Commission (NIMC).

As digital identity increasingly serves as the gateway to accessing both public and private sector services, the NIMC Act, 2026 seeks to establish a more secure, interoperable, and resilient identity management system capable of supporting Nigeria's long-term economic growth and digital aspirations.

MAJOR REFORMS THAT DEFINE THE NIMC ACT 2026

1. EXPANDED USE OF THE NATIONAL IDENTIFICATION NUMBER (NIN)

The NIN Takes The Centre Stage

The Act establishes the National Identification Number (NIN) as the primary identifier for accessing a broad range of public and private services. For a while, the NIN has become a practical requirement for services such as banking, telecommunications, passport applications and tax administration through policy directives. Now, the new Act provides clear legislative backing for its widespread use. This reinforces the government's objectives of creating a single, verifiable identity for every Nigerian and legal resident.

2. NIMC AS NIGERIA'S ROOT CERTIFICATE AUTHORITY.

Building Trust in Nigeria's Digital Economy

One of the most significant innovations under the Act is the designation of NIMC as Nigeria's Root Certificate Authority for Nigeria's National Public Key Infrastructure and Digital Public Infrastructure.

This places the Commission at the centre of the country's digital trust infrastructure by empowering it to issue and manage the highest level of digital certificates that underpin secure electronic transactions, digital signatures and identity authentication. This innovation is significant towards strengthening confidence in digital commerce, e-governance and other technology-driven services.

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3. STRONGER ENFORCEMENT AND STRICTER PENALTIES

Stronger Powers, Tougher Penalties

The Act substantially increases sanctions for identity-related offences. Individuals and organisations found guilty of offences such as identity theft, impersonation, multiple registrations, unauthorised access to identity information and related misconduct now face higher penalties, including substantial fines and custodial sentences. The legislation also grants NIMC enhanced investigative and enforcement powers, including powers relating to searches, seizure of evidence, data decryption and arrests, subject to applicable legal safeguards.

4. BROADER INSTITUTIONAL REPRESENTATION

A more Coordinated Institutional Framework

The governance structure of NIMC has also been expanded through a reconstituted Board comprising representatives from several key government institutions including agencies responsible for security, elections, finances and population management.

The inclusion of these institutions is intended to promote greater inter-agency collaboration and improve coordination in the administration of Nigeria's national identity system.

5. INTRODUCTION OF A GENERAL MULTIPURPOSE CARD

One Identity, Multiple Functions

The Act also introduces a new General Multipurpose Card (GMPC) designed to serve as a unified identity credential across multiple government and commercial services. The long-term objective is to reduce the need for Nigerians to carry multiple government-issued identity cards while simplifying access to public services and digital transactions.

6. ACCESSIBILITY FOR VULNERABLE & UNDESERVED GROUPS:

The NIMC Act 2026 takes a major step toward inclusion by creating a dedicated identifier system for marginalized individuals, paired with tailored enrolment procedures. Through these measures, groups often left out people without fixed addresses, residents of rural communities, and persons living with disabilities are guaranteed a path to access government services and support programs.

SIGNIFICANCE OF THE REFORMS

The NIMC Act, 2026, has far-reaching implications for government agencies, businesses and individuals.

1. PUBLIC INSTITUTIONS: the Act provides a strong legal basis for integrating identity verification across government services, improving service delivery and reducing duplication of records.

2. FINANCIAL INSTITUTIONS & OTHER REGULATED ENTITIES: the Act provides a more reliable national identity system that is expected to simplify Know Your Customer (KYC) processes, reduce identity fraud and facilitate greater trust in digital transactions.

3. INDIVIDUALS: the reforms promise easier access to essential services through a single identity framework, while strengthening legal protections against identity misuse.

However, the Act also raises important considerations around data governance, cybersecurity and privacy. As more government and private sector services become dependent on a centralised identity infrastructure, the protection of personal data becomes increasingly critical.

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Although the Act strengthens penalties for misuse of identity information, its success will depend not only on legislative provisions but also on effective implementation, robust

cybersecurity measures, transparent oversight and strict compliance with Nigeria's data protection laws.

CONCLUSION

Unlike the 2007 Act, which focused primarily on establishing and managing the identity of Nigerians, The NIMC Act, 2026 is designed to enable the secure and seamless use of that identity across an increasingly interconnected digital ecosystem.

Ultimately, the true impact of the Act will depend not only on the strength of its provisions but on effective implementation, technological

readiness, and sustained collaboration across public and private sector institutions.

If successfully implemented, the Act has the potential to position Nigeria as a leader in digital identity, where secure, trusted, and inclusive identity systems serve as the foundation for national development.

