

THE DIFFERENCE BETWEEN BVN AND NIN

IN NIGERIA PEOPLE CONFUSE THEM A LOT
BUT THEY ARE COMPLETELY DIFFERENT

Bank
Verification
Number

VS



BVN VS NIN 1.

FEATURES	NIN	BVN
FULL MEANING	National Identification Number	Bank Verification Number
ISSUED BY	NIMC - National Identity Management Commission	CBN & NIBSS - Central Bank of Nigeria & Nigeria Inter-Bank Settlement System
WHAT IT IS	Your National Identity . Proves you are a Nigerian.	Your Bank Identity . Proves you are one person across all banks.
FORMAT	11 digits, non-intelligent random numbers	11 digits

BVN VS NIN

2.

FEATURES	NIN	BVN
WHO MUST HAVE IT	EVERYONE - From birth. Mandatory for all Nigerians & legal residents	Only people who own a bank account.
PURPOSE	To identify you for everything: SIM card, passport, driver's license, JAMB, voter card, opening bank account, govt services	To identify you for all things banking. Stops fraud, multiple identities, KYC.
BIOMETRICS	Photo, 10 fingerprints, signature	Photo, 10 fingerprints

BVN VS NIN

3.

FEATURES	NIN	BVN
LINKED TO	National database-linked to phone, passport, etc.	All your bank accounts, no matter how many banks you have, they all link to one BVN.
CAN YOU HAVE MORE THAN ONE?	NO. Illegal. One person = One NIN for life	NO. Illegal. One person = One BVN for life. Even if you have 10 bank accounts
IS IT ON A CARD?	Yes - The card is called National ID Card/ e-ID Card	No card. It's just a number on paper/slip. Your bank ATM card is NOT BVN

BVN VS NIN

4.

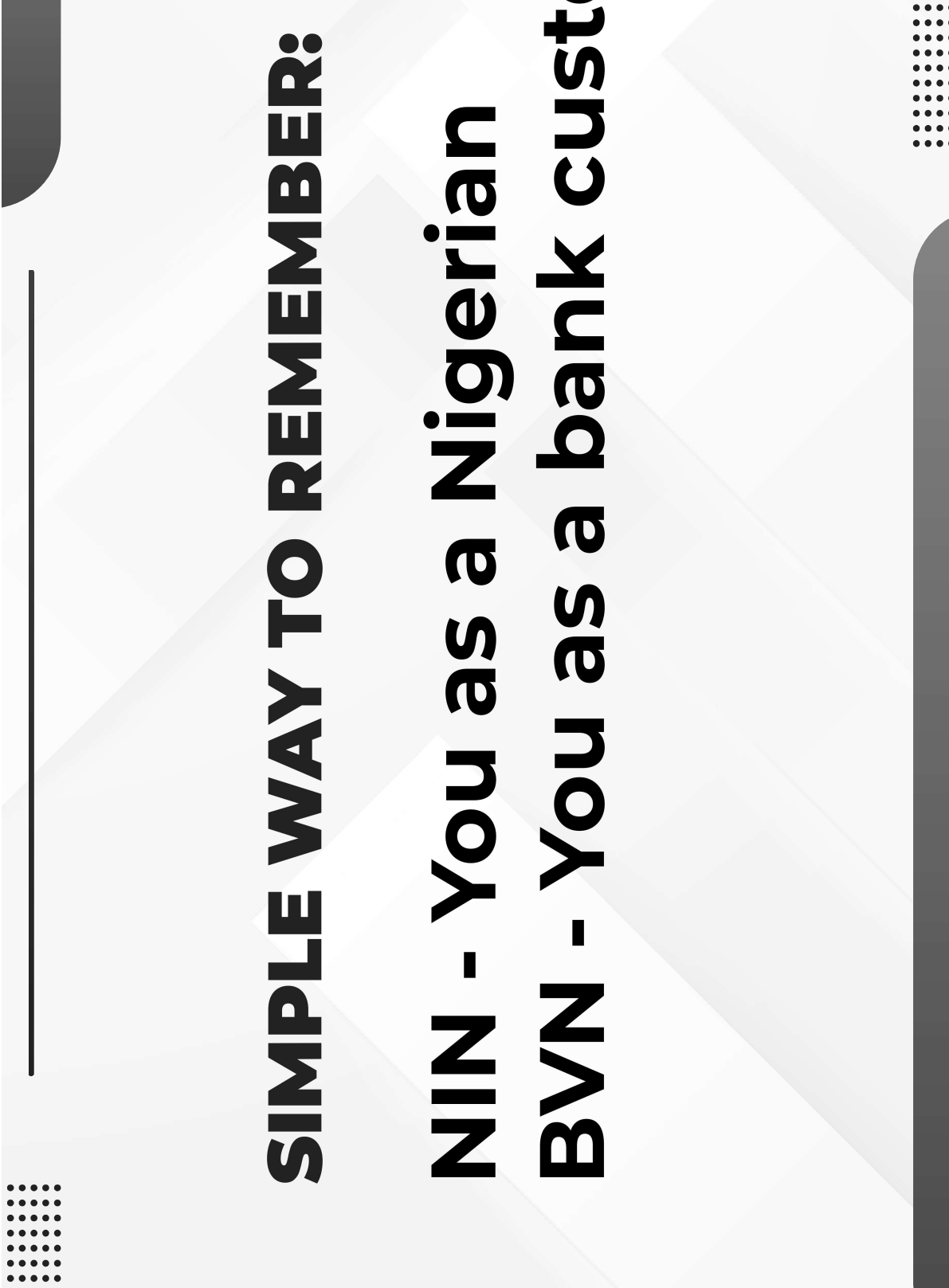
FEATURES	NIN	BVN
FOR CHILDREN?	Yes - Even newborns can be enrolled.	No. Only when you are old enough to open a bank account.
IF YOU LOSE IT?	You can reprint slip or request new card, number remains same.	Number remains same for life. Just retrieve it by dialing *565*0#



SIMPLE WAY TO REMEMBER:

NIN - You as a Nigerian

BVN - You as a bank customer



DO THEY WORK TOGETHER NOW?

Yes. Since 2024, CBN says you must link your BVN to your NIN. If you want to open a new bank account, you need both. Your bank account will be closed if you don't link NIN

How to check yours:

- NIN: Dial *346#
- BVN: Dial *565*0#

Need help linking or retrieving yours?