MCP for digital public infrastructure

Beginner masterclass/showcase workshop

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Agenda

01 Why access to DPI matters

02 MCP in everyday words

03 Low-resource settings

04 VoiceAgent and live demo

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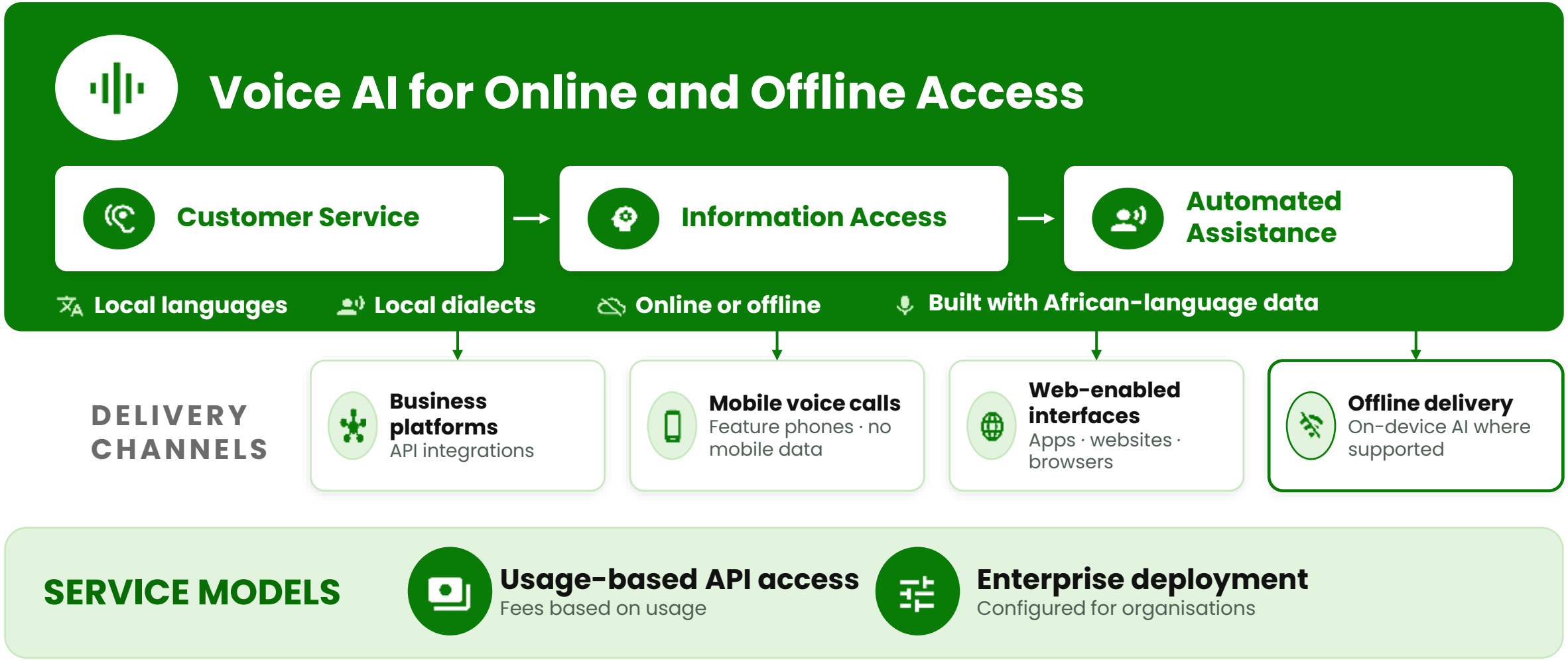
About EqualyzAI :

We develop African-language voice AI infrastructure for internet and non-internet channels



Digital public infrastructure supports essential services



Identity

Who you are



Credentials

What you have earned



Payments

How money moves



Health records

Your care history

These systems often have different access requirements.

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What is DPI? Think of a shared road

School Clinic Farm market Bank app



The road
= DPI rails

Identity, payments, data sharing

The vehicles
= Services

Banks, clinics, schools, aid

Traffic rules
= Governance

Laws, standards, consent

Build the road once. Many services can travel on it.

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More everyday parallels for DPI



Power grid

Plug in any appliance

DPI LESSON

Any app can connect to one system



Phone numbers

Call any network

DPI LESSON

Systems talk to each other



Postal address

Anyone can find you

DPI LESSON

One trusted ID, accepted everywhere



Market square

Open to every trader

DPI LESSON

Open access, same rules for all

DPI is shared, open and governed by public rules.

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3 things make something DPI

Shared

Built once, reused by many services

Open

Common standards anyone can plug into

Governed

Clear rules, rights and accountability

Not DPI: a closed system that only its owner can use or connect to

DPI = shared + open + governed.

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3 core rails of DPI

SERVICES PEOPLE USE

Social aid | Health | Banking | Education | Farming

Identity
Prove who you are

Payments
Move money instantly

Data exchange
Share records with consent

Foundation: laws · standards · privacy · trust

Many services ride on the same three rails.

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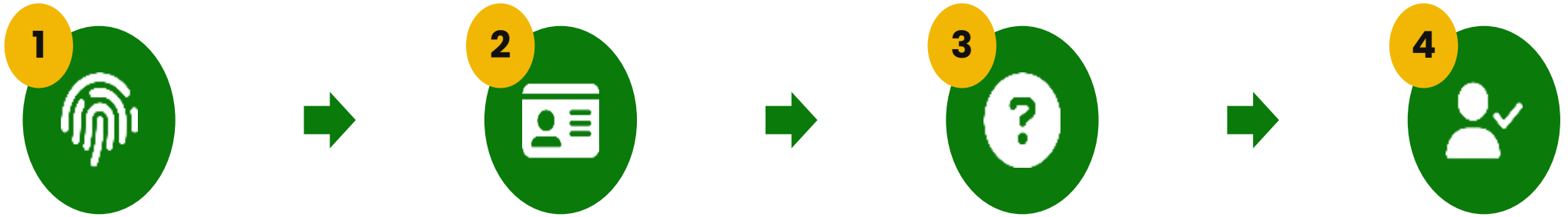
Identity rail: how it works



Enrol once

Name, photo and fingerprints captured

Get a number

A unique ID, e.g. Nigeria's NIN

Service asks

Bank or clinic asks: is this you?

Yes or no

Confirms, shares minimum data

Without an ID, people miss bank accounts, SIM cards and social support.

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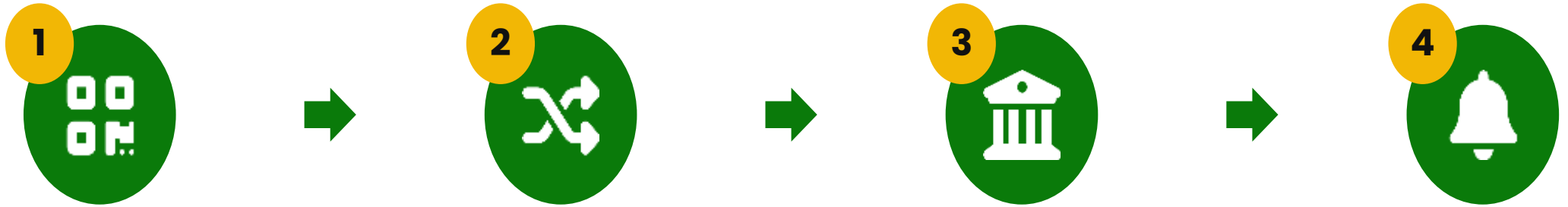
Payments rail: how it works



Pay

Phone number or QR code

Switch

Central switch routes the payment

Settle

Banks and wallets update balances

Confirm

Both sides notified in seconds

Examples: UPI (India), Pix (Brazil), NIBSS Instant Payment (Nigeria)

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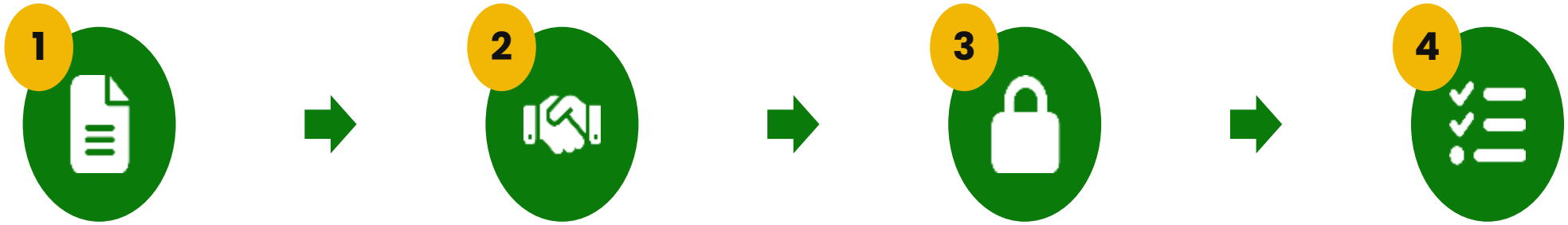
Data exchange rail: how it works



Ask

A service requests one record

Consent

The person approves the request

Exchange

Secure layer moves only that record

Log

Every request recorded for audit

Example: Estonia's X-Road. Data stays where it is.

Nigeria example: verifying identity with NIN

Channels
Bank app, USSD, agent, NINAuth app

Consent
Citizen shares a one-time virtual NIN

Gateway
NINAuth: web, API and mobile checks

Identity database
NIDB: personal and biometric records

136m+
Nigerians enrolled for a NIN (NIMC, July 2026)

180m
Enrolment target for December 2026

vNIN
Consent token used instead of the raw NIN

Requests flow down. Only the answer flows back up.

Sources: NIMC via Techeconomy (July 2026); TechCabal and Biometric Update on the 180m target; BusinessDay on NINAuth (2026).

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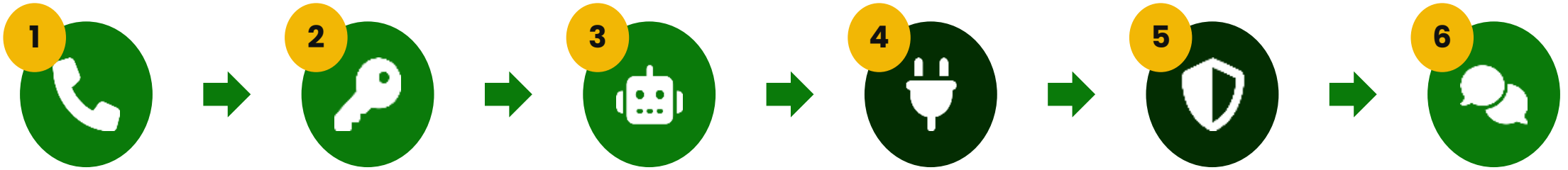
Where MCP fits in NIN verification



1	2	3	4	5	6
Call	**Consent**	**AI agent**	**MCP tool**	**NINAuth**	**Reply**
Caller speaks Yoruba	Shares one-time vNIN	Understands the request	verify_identity	Official check	"You are verified"

Tool returns

Match: yes or no, and the verified name

Tool never returns

Photo, fingerprints, address or raw NIN

The AI gets an answer, not the database.

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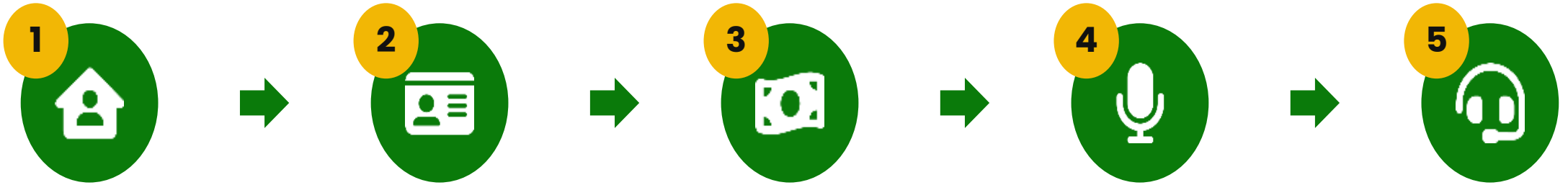
A social register with voice check-ins



Register

Communities identify poor households

Link NIN

Removes duplicate and ghost records

Pay

Regular transfers to bank or wallet

Check in by voice

Own language, any phone

Get help

Human agent for problems

21.1m

households on the National Social Register

83.2m

people living in those households

15.6m

people with NIN linked to the register

Source: NASSCO figures as of October 2026, reported by Legit.ng and MSME Africa.

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How voice verification works: two layers

1. **Enrol**
   Record your voice and set a spoken VoicePIN — Voiceprint
2. **Store a voiceprint**
   A numeric pattern, not the recording — Voiceprint
3. **Speak on each call**
   System compares the new voice — Voiceprint
4. **Answer a VoicePIN check**
   Say random PIN digits or answer a question — VoicePIN
5. **Decide**
   Both pass: continue. Else: code or agent

Why 2 layers?

- Colds, noise, bad lines
- Shared family phones
- Voice cloning fraud
- **A cloned voice still cannot answer the VoicePIN**

Voiceprint checks who you are. VoicePIN checks what you know.

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VoicePIN: a second check, spoken

Spoken PIN digits

Set 4 to 6 digits at enrolment. Each call: "Say the 2nd and 5th digits"

Challenge questions

From register data: "Which ward are you registered in?"

AS AN MCP TOOL

```
verify_voicepin(caller, answer)
→ {"result": "pass"}
```

Match based on risk

Low

General information

No check needed

Medium

My status or payment

Voiceprint + VoicePIN

High

Change bank or health records

Both layers + one-time code or human

Random digits beat replay. The PIN is never read back.

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Why DPI is needed



Include

Reach people without papers or bank accounts



Save

Build once instead of many separate systems



Stop leakage

Remove ghost and duplicate beneficiaries



Speed up

Support in days, not months

DPI turns a policy promise into a service people can reach.

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DPI around the world

INDIA · IDENTITY

Aadhaar

142.76 crore (about 1.43bn) numbers issued

INDIA · PAYMENTS

UPI

24.51bn payments in August 2026

BRAZIL · PAYMENTS

Pix

178m+ users, about 91% of adults

ESTONIA · DATA

X-Road

Data stays put; used in 20+ countries

NIGERIA · IDENTITY

NIN + NINAuth

136m+ enrolled; consent-based checks

KENYA · IDENTITY

Maisha Namba

One lifelong number, linked to birth and school

Sources: UIDAI (Sept 2025); NPCI via Free Press Journal (Aug 2026); Financial IT (2026); EU OSOR on X-Road; NIMC (July 2026); Biometric Update and Huduma Global on Maisha Namba (2026).

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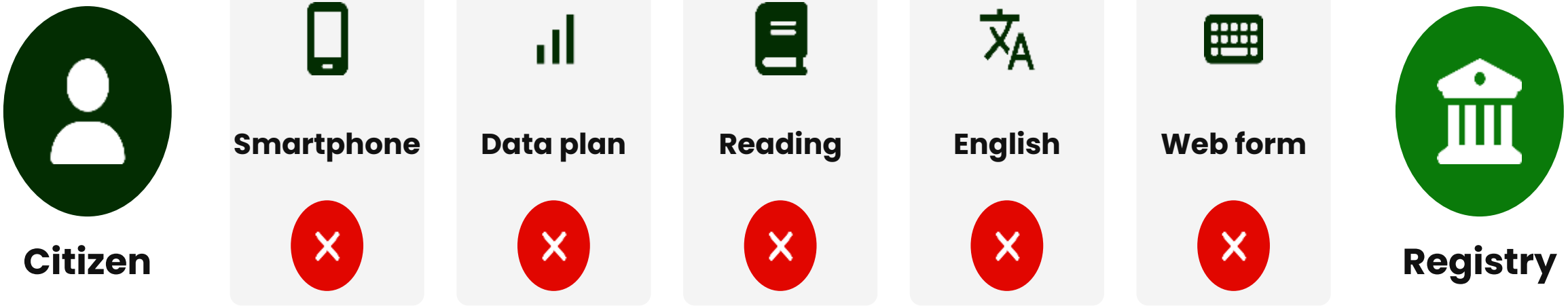
Digital public services can be difficult to access



Digital-only services can exclude those with limited access.

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Today, we already pay people to help us



Queue runner

Paid to wait overnight at the ID or passport office



Broker or agent

Knows the forms and offices, follows up for you



Tech attendant

Fills online forms you cannot do alone



Travel agent



House agent



Insurance agent



Costly, slow, only for those who can pay, and risky with your documents

People need a helper. Not everyone can afford one.

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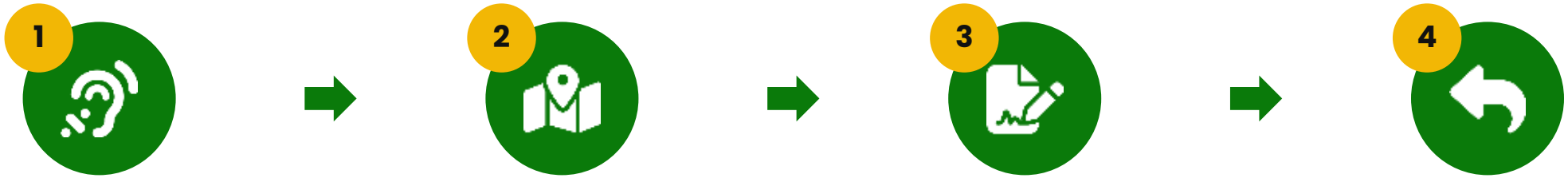
What a good agent actually does



Listen
Understands what you need

Plan
Knows the offices, forms and steps

Act
Fills, books and pays for you

Report back
Tells you the result

An AI agent does the same 4 jobs

An agent is a servant with a task, not just a chatbot.

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Human agent vs AI agent

	Human agent	AI agent
Hours	Office hours, if available	Any time, day or night
Cost	A fee for every errand	A small cost per call
Language	A few languages	Many local languages
Reach	One person at a time	Thousands at once
Your data	Often copies your documents	Checks with consent, keeps nothing extra

An AI agent is only as safe as the access we give it.

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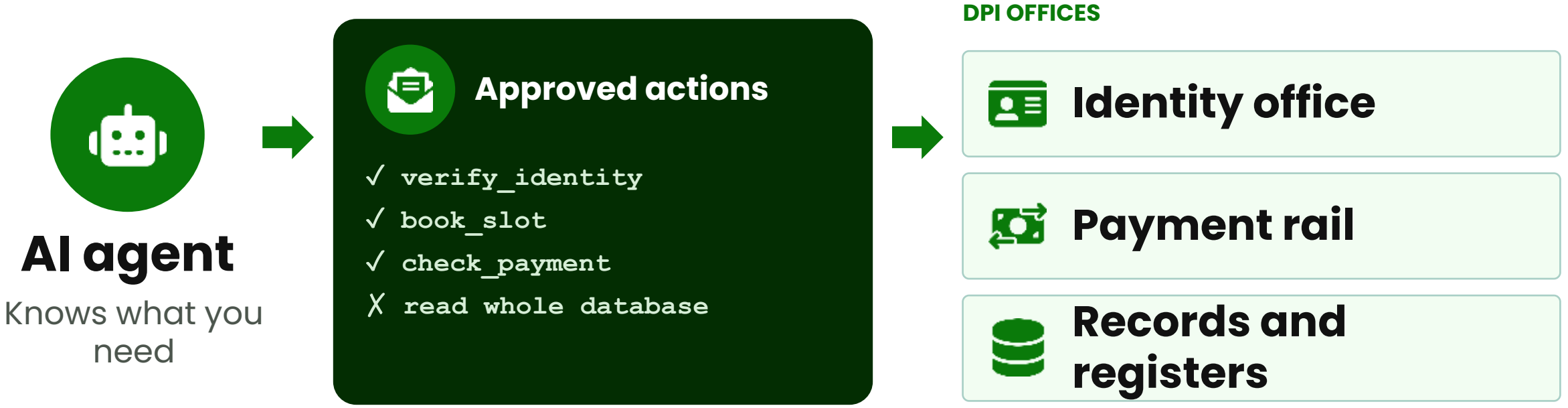
MCP: the authorisation letter for AI agents



IN EVERYDAY WORDS

MCP is the letter that tells each office exactly what the agent may do

IN TECHNICAL WORDS

An open protocol: servers expose tools with set inputs and outputs

No letter, no access. The agent only does what MCP allows.

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From the overnight queue to a phone call

Before

- Travel to the office
- Queue overnight or pay a broker
- Forms in English only
- Wait days or weeks

With agents + MCP

- Call from any phone
- Speak your own language
- Agent uses MCP tools on DPI
- Done in minutes

Next: connecting citizens to public services through voice

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Connecting citizens to public services through voice



Any phone

Local language

No data plan

Approved registry services become available by phone.

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Mobile internet access remains unequal

63%

of Africans within mobile broadband coverage do not use mobile internet

60%

of mobile internet users in Sub-Saharan Africa use 3G or feature phones

$39

entry-level smartphone: 26% of monthly GDP per capita in Sub-Saharan Africa

Voice calls can reach people without mobile data.

Sources: GSMA, State of Mobile Internet Connectivity 2025; GSMA, Mobile Economy Africa 2026; GSMA, Accelerating Smartphone Adoption in Africa (2025).

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01 Why access to DPI matters

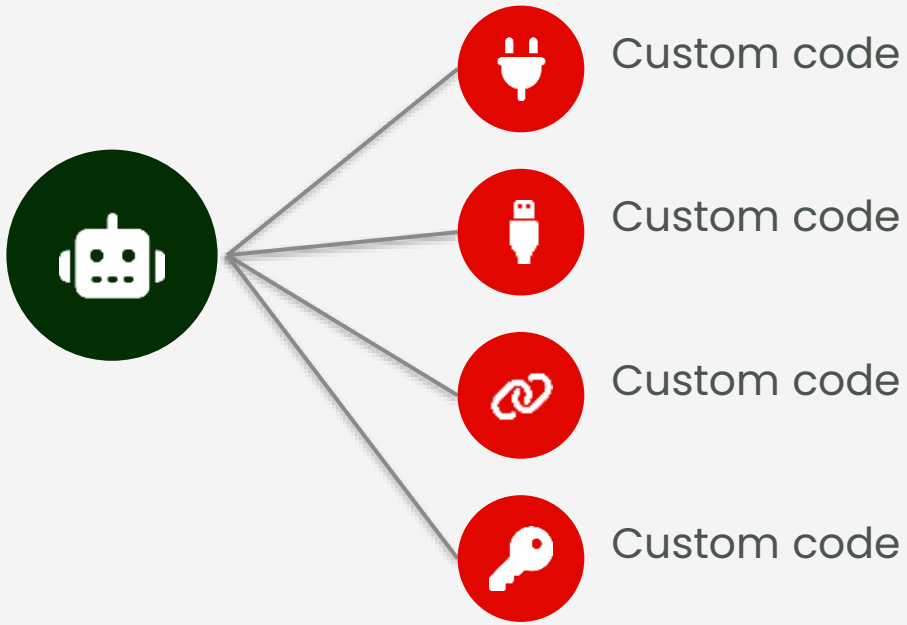
02 **Understanding MCP**

03 Low-resource settings

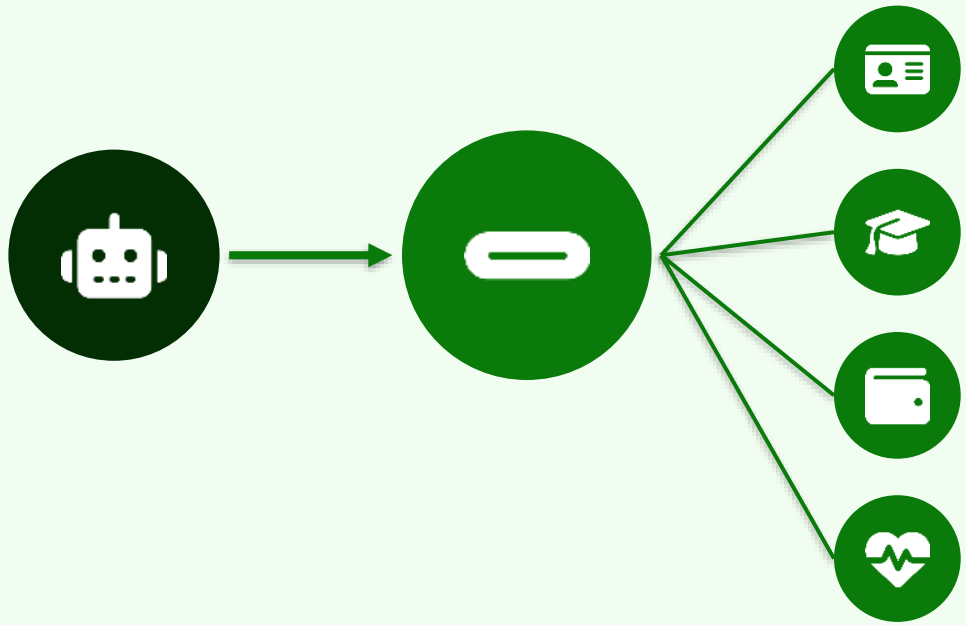
04 VoiceAgent and live demo

MCP: A common standard for AI tools

Before: separate integrations



With MCP: a shared interface



Compatible AI applications use a standard interface.

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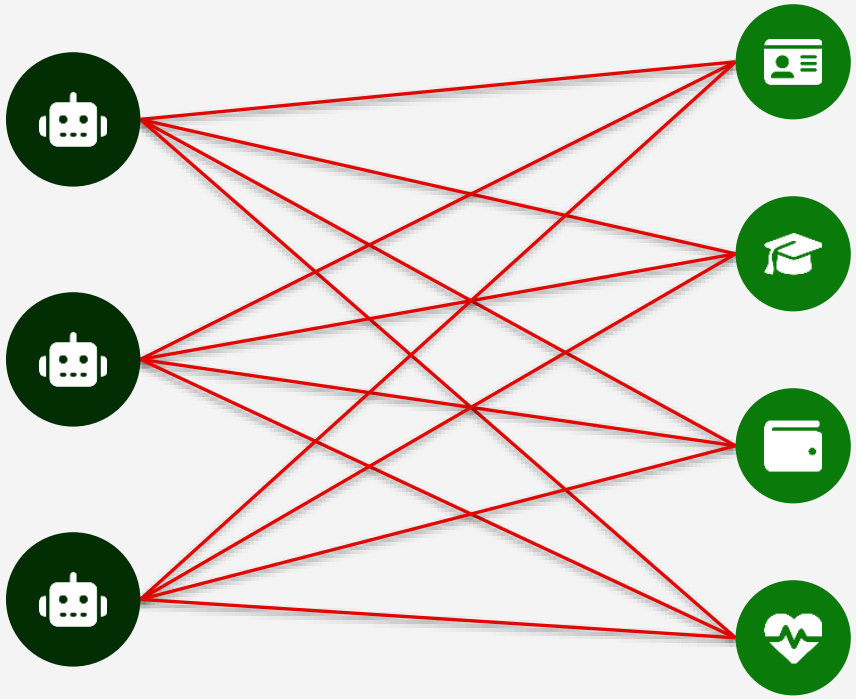
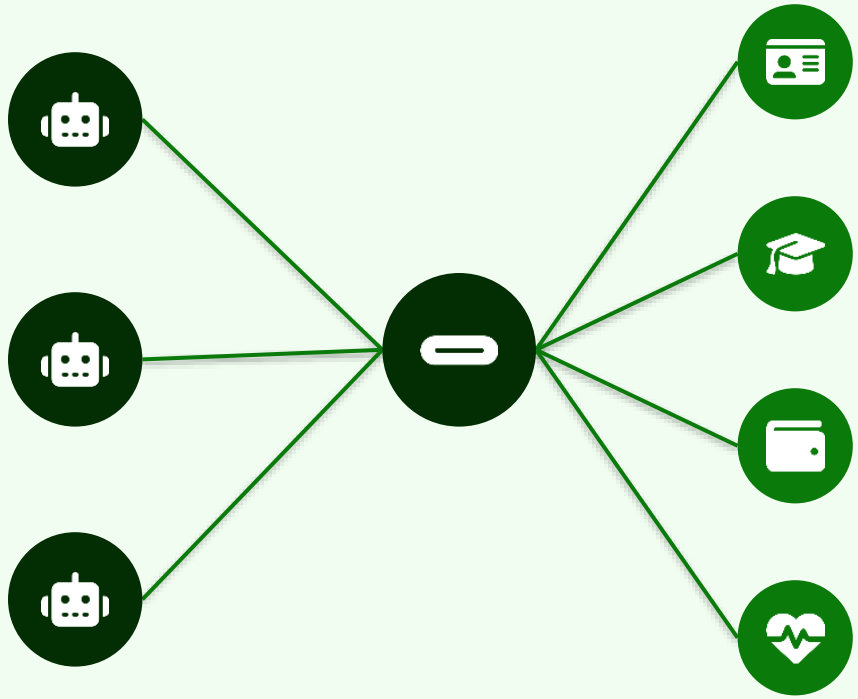
How MCP can reduce custom integrations



12 direct links (3 × 4)



7 interface components (3 + 4)

A new registry can reuse the standard interface.

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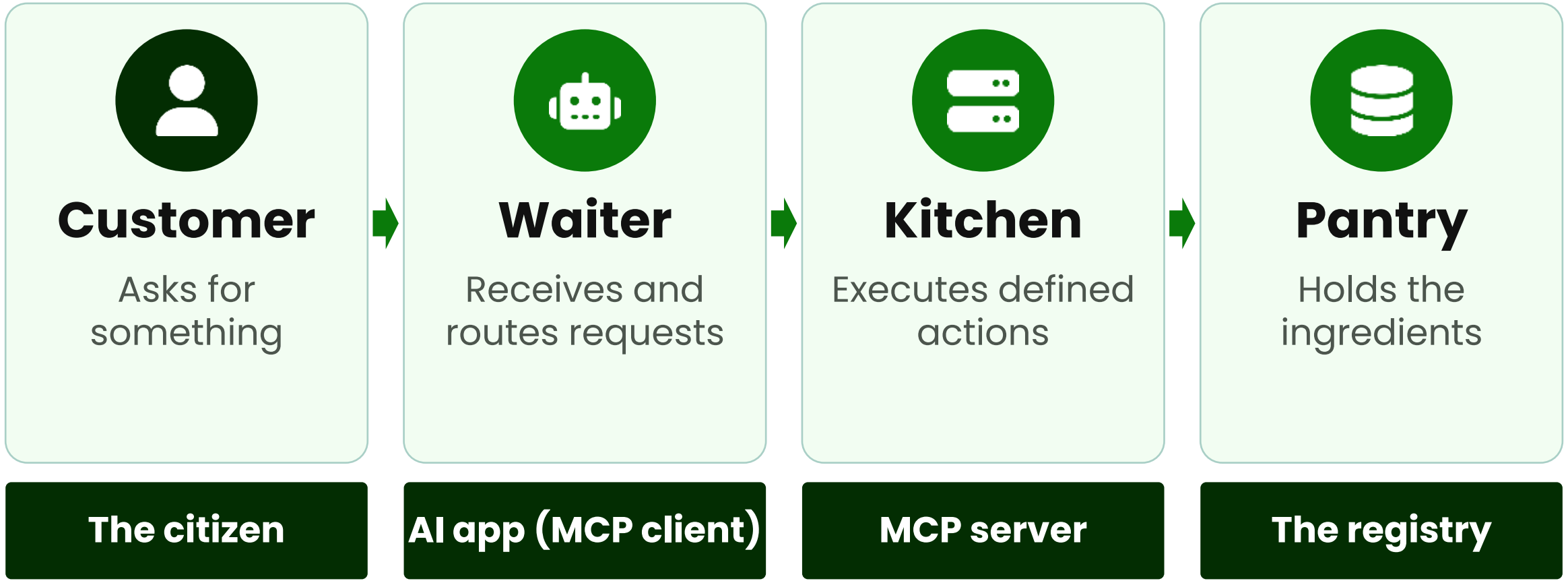
MCP roles: A restaurant analogy



AI accesses the registry through the server.

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MCP's 3 building blocks

Tools

The dishes: things the kitchen can do

A function with typed inputs and outputs

```
DPI: verify_identity
```

Resources

The notice board: rules you can read

Read-only data fetched by its address

```
DPI: eligibility_rules
```

Prompts

A set meal: a ready-made order

A reusable instruction template

```
DPI: check_my_payment
```

Tools do. Resources inform. Prompts guide.

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Anatomy of an MCP tool: like a counter form

EVERYDAY WORDS: THE COUNTER FORM

SERVICE NAME

Verify my identity

WHAT IT IS FOR

Confirms you are who you say

WHAT TO BRING

Your one-time vNIN and surname

WHAT YOU GET BACK

A simple yes or no

TECHNICAL WORDS: THE TOOL DEFINITION

```
name: verify_identity

description: Confirm a citizen's
  identity with a one-time vNIN.
  Use before any personal lookup.

inputs:  vnin, surname
returns: {"match": true}
```

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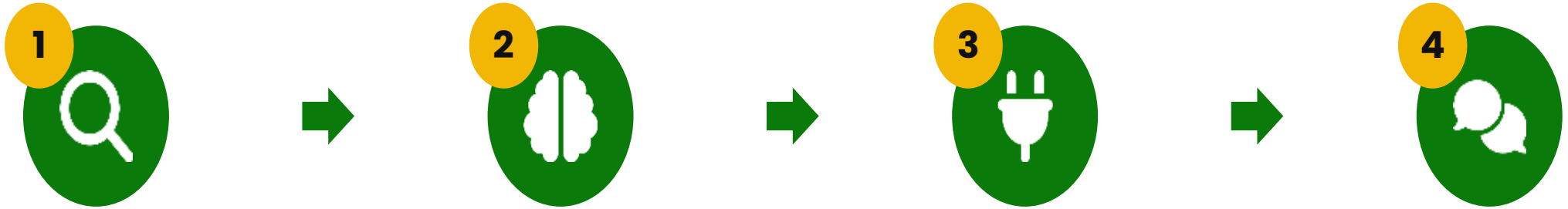
How an AI agent finds and uses a tool



Discover

EVERYDAY

Reads the directory board

TECHNICAL

`tools/list: names and descriptions`

Choose

EVERYDAY

Matches your request to a counter

TECHNICAL

`Model picks a tool by description`

Call

EVERYDAY

Hands in the form with your details

TECHNICAL

`tools/call with JSON inputs`

Answer

EVERYDAY

Explains the result in your language

TECHNICAL

`Result turned into a spoken reply`

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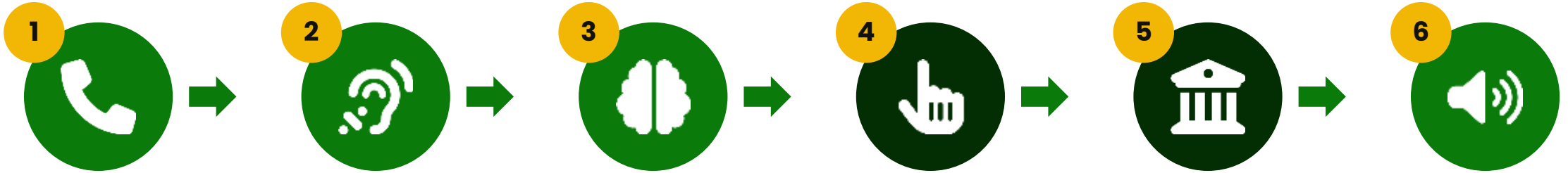
How a phone request reaches a registry



1 Call and speak

In Hausa, any phone

2 Transcribe

Speech becomes text

3 Interpret

AI interprets the request

4 Invoke the tool

Credential verification

5 Query the registry

Authorised result

6 Reply

Spoken back in Hausa

MCP connects the AI application to the registry tool.

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Secure registry access through MCP



- **Define approved actions**
- **Implement permissions and consent**
- **Log requests appropriately**

Security controls must be implemented.

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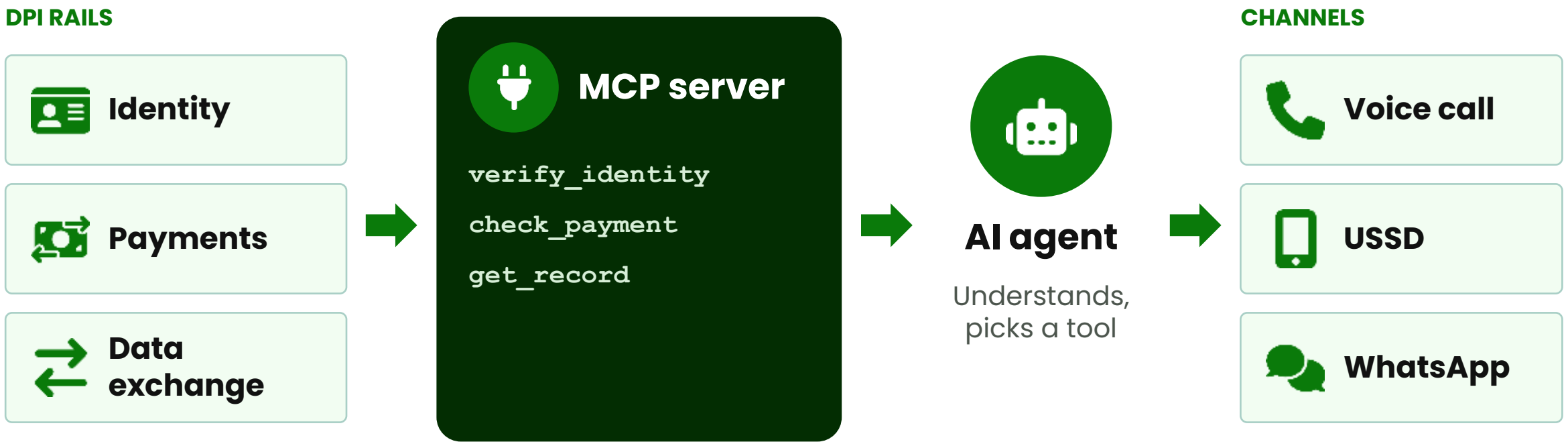
MCP + DPI: putting it together



DPI is the road. MCP is the standard on-ramp. The AI agent is a driver who speaks your language.

MCP gives AI a safe, standard way onto DPI.

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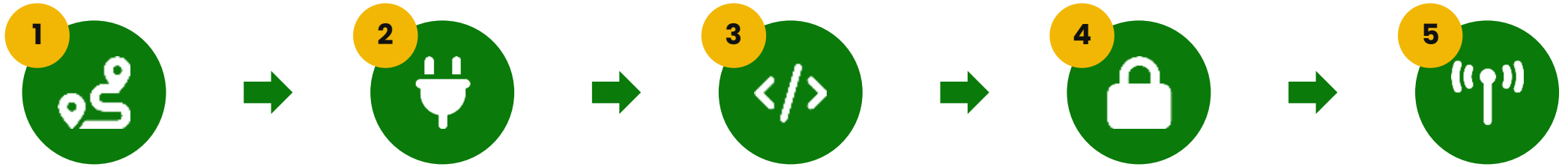
How it works: from DPI rail to MCP tool



Pick a rail

One service, e.g. a NIN check

Wrap the API

MCP server calls the official API

Name the action

One small tool, clear description

Add guards

Consent, permissions, logs

Connect

Voice, USSD, WhatsApp reuse it

Build verify_identity once. Every channel can reuse it.

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Mapping each DPI rail to an MCP tool

DPI rail	Example MCP tool	Returns	Never returns
Identity	`verify_identity`	Match: yes or no	Biometrics, address, raw NIN
Payments	`check_payment_status`	Paid or pending, date	Balances; never sends money
Data exchange	`request_record`	One approved record	The whole file
Social register	`check_enrolment`	Enrolled, next pay date	Other household data

Small tools. Minimum answers. Data stays at home.

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Principles for connecting MCP to DPI (1 of 2)

1 Wrap, don't copy

Data stays in the official registry

e.g. *Tool asks NINAuth live; no local copy*

2 One tool, one job

Narrow actions, never open search

e.g. *check_payment_status, not query_database*

3 Minimum answer

Return only what the task needs

e.g. *"Match: yes" instead of the full record*

4 Consent first

The citizen approves each use

e.g. *One-time vNIN or PIN before any lookup*

Ask: what is the smallest safe answer?

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Principles for connecting MCP to DPI (2 of 2)

5

Read before write

Start with checks; add actions later

e.g. *Status checks before payment changes*

6

People decide big things

AI informs; officials approve

e.g. *AI never removes anyone from a register*

7

Log everything

Who asked, which tool, when, result

e.g. *An audit trail for complaints and fraud*

8

Reuse across channels

Same tools for voice, USSD, WhatsApp

e.g. *One check_enrolment for every channel*

Start small, keep people in charge, and keep records.

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What works, and what may not

Works well

- Status checks: enrolled? paid?
- Yes or no identity matches
- Answers from approved FAQs
- Reminders and SMS receipts
- Routing complaints to people

Risky or may not work

- AI deciding who is eligible
- Moving money on voice alone
- Open "search the registry" tools
- Answers without approved sources
- No fallback when the API is down

Let AI inform and check. Let people decide and pay.

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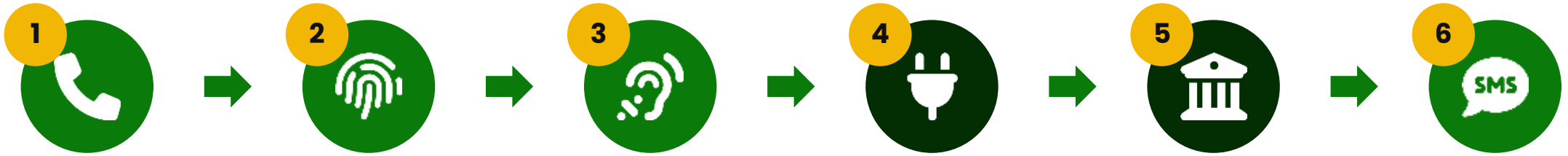
Walkthrough: Amina checks her support payment



Amina calls

Toll-free line, speaks Hausa

Verify

Voice match + one-time PIN

Understand

"Has my payment come?"

Use tool

AI calls one MCP tool

Registry

Payment system answers

Reply

Hausa answer + SMS receipt

WHAT THE TOOL SEES

```
check_payment_status("HH-0042")
→ {"status": "paid", "date": "12 Nov"}
```

Problem? Amina is passed to a human agent

One call, one tool, one clear answer.

Illustrative example with fictional data.

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Where it can break, and the fix

Step	What can go wrong	Design fix
Listening	Household ID misheard	Read it back; ask to confirm
Verifying	Voice fails or is cloned	PIN fallback; no payments by voice
Choosing	AI picks the wrong tool	Clear descriptions; test failures
Registry	API is offline or slow	Say so; SMS when it is back
Replying	AI adds things not in the result	Answer only from tool output

Design for failure from day one.

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01 Why access to DPI matters

02 Understanding MCP

03 **Low-resource settings**

04 VoiceAgent and live demo

The last mile: three barriers



Language

Most services speak English only

IN REAL LIFE

Mama Hauwa in Kano speaks only Hausa; the portal is in English



Literacy

Forms and SMS assume you can read

IN REAL LIFE

A farmer in Kebbi cannot read the SMS, but follows a call



Connectivity

Apps need smartphones and data

IN REAL LIFE

A feature phone with no data can still make a call

If it needs reading, English or data, millions are left out.

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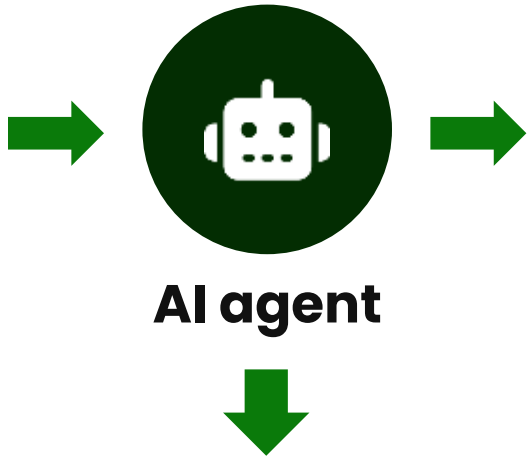
MCP can carry language and channel, not just data

UNDERSTAND

The interpreter

```
speech_to_text(audio, lang)
translate(text, to)
```



DELIVER

The messenger

```
text_to_speech(text, lang)
send_sms(to, text)
ussd_menu(session)
```

ACT ON DPI

The clerk

```
verify_identity    check_enrolment
check_payment_status    book_appointment
```

Same plug, three jobs: understand, act, deliver.

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Voice-first design for people who cannot read

Short sentences

One idea at a time

Read numbers back

Confirm IDs digit by digit

Yes or no

Confirm before every action

Keypad fallback

"Press 1 for yes" on noisy lines

Repeat on request

Slower and simpler, no penalty

Human any time

Say "agent" or press 0

Talk like a good radio presenter, not like a form.

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Pick the channel that fits the person

Channel	Needs	Good for	Watch for
Voice call	Any phone, no reading	Everyone, incl. non-readers	Call cost, dropped calls
USSD	Any phone, basic reading	Short menus, quick checks	Session timeouts
SMS	Any phone, reading	Receipts and reminders	No back-and-forth
WhatsApp voice	Smartphone and data	Voice notes, follow-ups	Leaves out feature phones
Web	Smartphone or PC, data	Literate, connected users	Leaves out most rural users

Start with voice. Add text for receipts and reminders.

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One tool, many languages and channels

Amina · Kano
Hausa · voice call

- `speech_to_text(ha)`
- **`check_enrolment`**
- `text_to_speech(ha)`

Chidi · Enugu
Pidgin · WhatsApp note

- `speech_to_text(pcm)`
- **`check_enrolment`**
- `text_to_speech(pcm)`

Wanjiku · Nakuru
Kiswahili · USSD

- `ussd_menu(sw)`
- **`check_enrolment`**
- `send_sms(sw)`

Same MCP tool underneath: `check_enrolment(household_id)`

Build the action once. Swap language and channel around it.

Illustrative people and tool names.

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5 components of an MCP-enabled service

5	**Access channels**	Phone, SMS, USSD, web and apps
4	**Speech and language processing**	Speech-to-text and voice
3	**AI reasoning and knowledge**	Model responses using approved knowledge
2	**MCP server and tools**	Defined actions and standard interfaces
1	**Official data sources**	Verified records and services

For each layer

- **What it does**
- **What it costs**
- **Common risks**

Illustrative service architecture

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Layer 1: Official data sources



Think of it as

Authoritative records and services

What it does

Maintains official records: identity, qualifications and payments

What it costs

- Existing systems may reduce initial costs
- APIs, availability and data quality

Common risks

- No secure API is available
- Duplicate or out-of-date records
- Unclear legal basis for access

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Layer 2: MCP server and tools



Think of it as

Defined registry functions for AI apps

What it does

Exposes registry functions as tools; security and logging require implementation

What it costs

- Development, hosting and maintenance
- Security review and monitoring

Common risks

- Unclear descriptions lead to tool errors
- Tools have excessive permissions
- Registry API changes without notice

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Layer 3: AI reasoning and knowledge



Think of it as

AI model using approved information

What it does

Interprets requests and uses approved documents to explain results

What it costs

- Model usage fees or hosting costs
- Token costs vary by model and language

Common risks

- Incorrect or unsupported answers
- Out-of-date policy documents
- Inappropriate disclosure of personal data

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Layer 4: Speech and language processing



Think of it as

Speech-to-text and voice

Layer 4 of 5

What it does

Converts speech to text and generates speech in supported languages

What it costs

- Speech data and model development
- Hosting and processing per minute

Common risks

- Accents, dialects and code-switching
- Names, numbers and IDs recognised wrongly
- Noisy lines and poor audio

Layer 5: Access channels



Think of it as

Phone calls, SMS, USSD and web

What it does

Offers access through internet and non-data channels

What it costs

- Telecom minutes, short codes and SMS
- Decide who pays: citizen, government or operator

Common risks

- Dropped calls and USSD session timeouts
- Verifying the caller's identity
- Cost to the citizen if not toll-free

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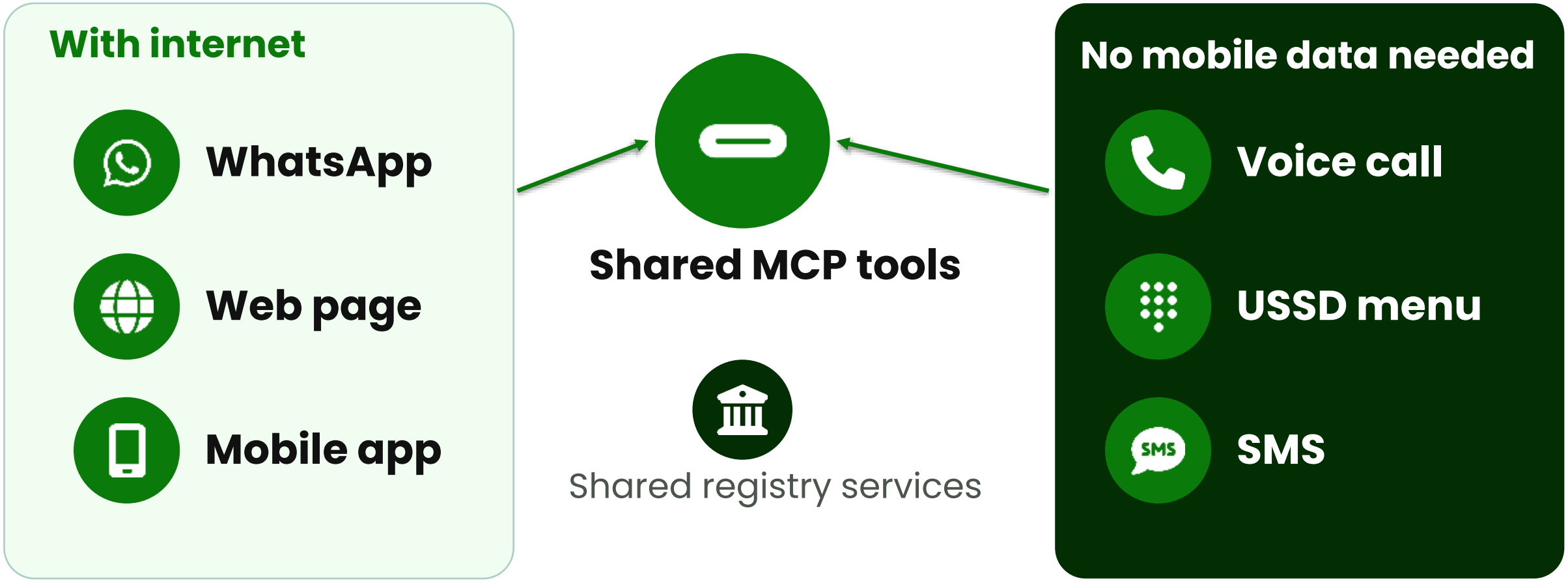
One service through multiple channels



Reuse registry tools across supported channels.

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Implementation costs, risks and controls

Layer	Main cost	Where it breaks	Design fix
1 Registries	API, uptime, data clean-up	Portal only, poor data	Start with one read-only action
2 MCP	Light server, engineering days	Vague tools, too much access	Small tools, clear labels, logs
3 Knowledge	Per-token model cost	Wrong or outdated answers	Approved documents, cite sources
4 Language	Speech data, compute per minute	Misheard names and numbers	Read back and confirm
5 Channels	Airtime, short codes, SMS	Dropped calls, timeouts, cost	Toll-free, short sessions, SMS receipt

Good design addresses security, data, access and cost.

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Safeguards for public AI services



Informed consent

Seek consent where required



Data minimisation

Disclose only necessary information



Audit records

Log relevant actions securely



Human support

Provide an escalation option

Public services require safeguards.

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Low-resource languages need data first



Call in

Any phone, no app or data

Hear a prompt

e.g. "Describe a sick cow"

Speak naturally

Own language and dialect

Check and label

Recordings reviewed

Better models

Agents understand more people

Like a community building the dictionary its own interpreter learns from.

No data, no voice agent. VoiceBridge collects it by phone.

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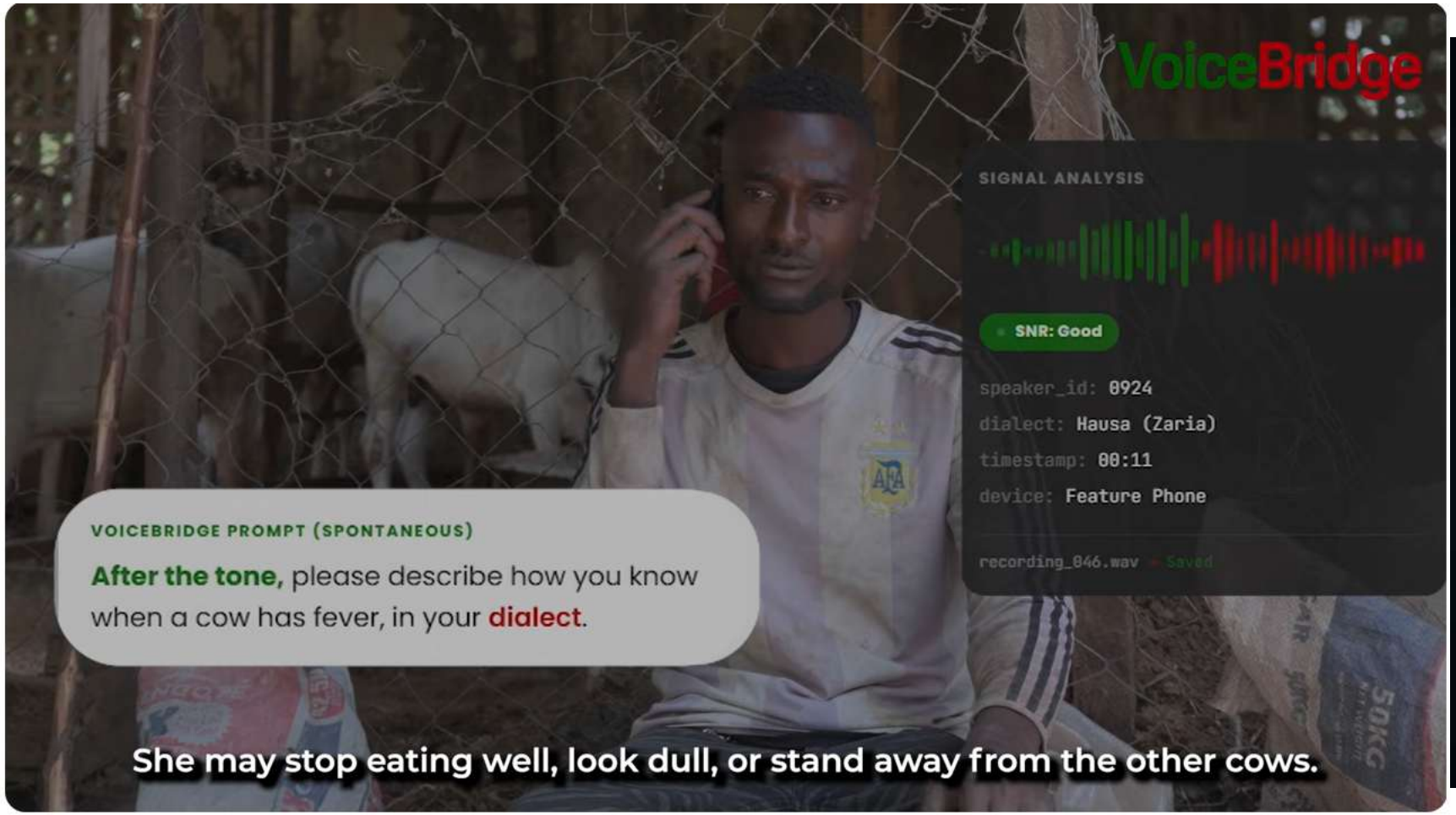
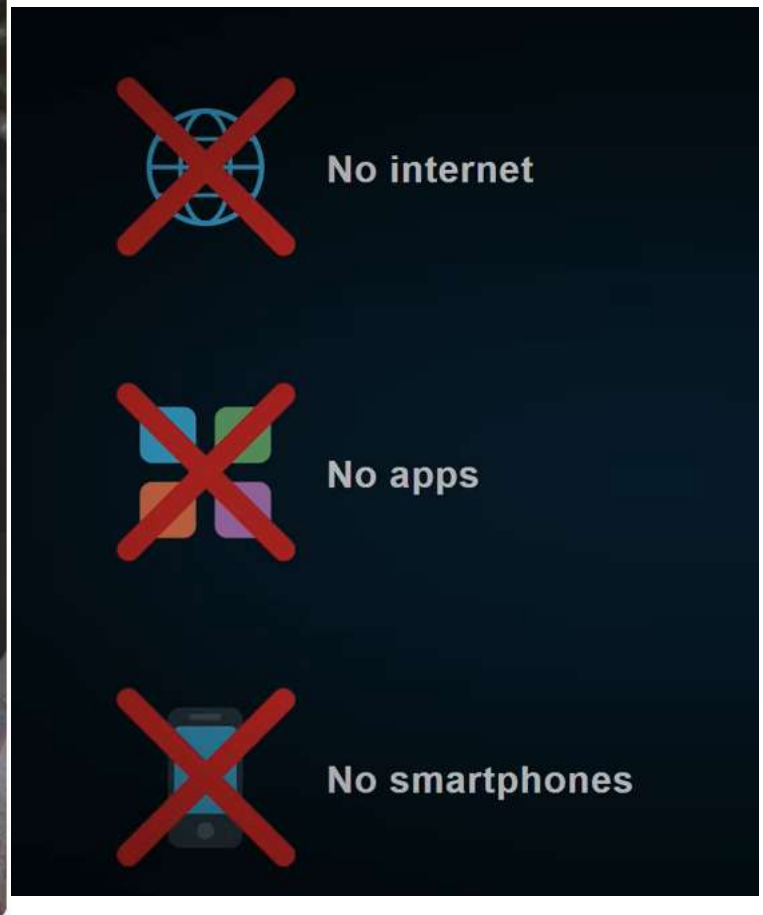
VoiceBridge: Contributing speech data by phone call

Watch the VoiceBridge demonstration





EqualyzAI VoiceBridge - Enables users with no access to smartphones cont... 16K views 6mo ago

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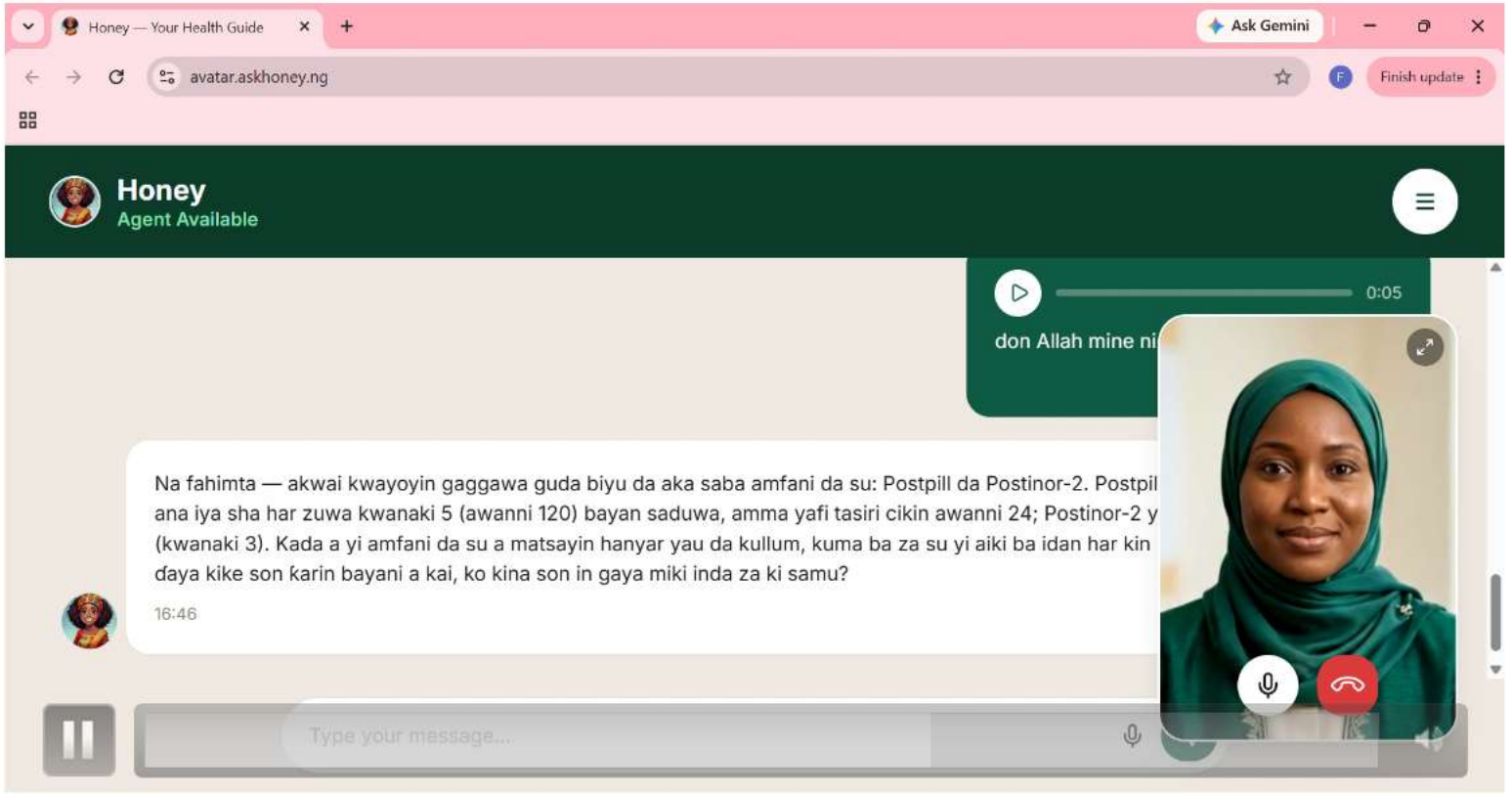
Demo: A Hausa-language voice health assistant





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Honey — Your Health Guide

Ask Gemini

avatar.askhoney.ng

Finish update

Honey

Agent Available

Today

Welcome 👋

Hey! My name is Honey. I am a family planning and pregnancy prevention chatbot 🤖. I am here to help with information on family planning, sexual health, and intimacy.

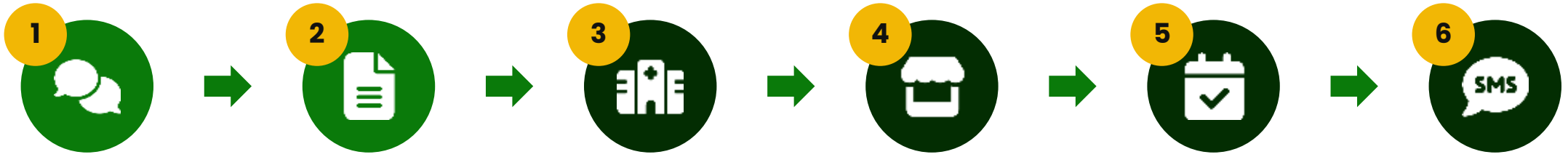
I can answer your 👫 family planning questions, refer you to a 👩‍⚕️ medical professional to talk to, and also refer you to a 🏥 family planning clinic.

🔐 Any communication happening in this chat is strictly confidential, so you can feel safe sharing personal information.

13:55

Get Started

Beyond chat: the health assistant takes action



Ask privately

Hausa question on family planning

Answer safely

From approved health guidance

Find a clinic

Nearest family planning nurse

Or a pharmacy

Nearest one offering the service

Book

A slot with the nurse

Remind

Discreet SMS before the visit

Chatting only

Good information, then she is on her own

Chat + MCP actions

Good information, a booked visit and a reminder

Language gets people talking. MCP gets them served.

Dark circles = actions taken through MCP tools.

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The tools behind the health assistant

MCP piece	What it does	Returns
`health_guidance`	Approved family planning information (resource)	Answer with source
`find_nearest_clinic`	Clinics with a family planning nurse nearby	Top 3, distance, hours
`find_nearest_pharmacy`	Pharmacies offering the service nearby	Name, distance, open now
`book_appointment`	Reserves a slot with the nurse	Booking reference
`send_reminder`	Discreet SMS or call before the visit	Sent or failed

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Handling a sensitive topic safely



Consent first

Ask before using location

e.g. *"May I use your area to find a clinic?"*



Minimum data

Area only; no names stored

e.g. *Ward or town is enough to find a clinic*



Discreet messages

Time and place, never the topic

e.g. *"Your appointment is at 10am, Gwale clinic"*



The nurse decides

AI informs and books; nurse advises

e.g. *Method choice happens with the nurse*

Private by design: people must feel safe to ask.

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Other examples of what we have built



MCP for credential verification

AI applications can verify credentials through approved registry tools



Local-language access to services

People interact with services in their own language

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Agenda

01 Why access to DPI matters

02 Understanding MCP

03 Low-resource settings

04 **VoiceAgent and live demo**

VoiceAgent: one voice front door to any service

PEOPLE REACH IT BY

Phone call
Any phone, no data

Web
Browser or website

VoiceAgent

Speaks local languages
Understands and replies
Uses your knowledge

IT CONNECTS TO

MCP tools
Book, schedule, pay

DPI rails
Identity, payment, data

Knowledge base
Your FAQs, policies, price lists

People just talk. VoiceAgent handles the systems behind the scenes.

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How VoiceAgent uses MCP and DPI

MCP: to act

Book
Reserve a slot or service

Schedule
Set appointments and reminders

Pay
Take a payment

Update
Change a record



VoiceAgent

Decides: act, verify or answer

DPI: to trust

Verify identity
For exclusive or health services

Confirm payment
Payment rail shows it arrived

Exchange data
Linked by a unified ID

MCP gets things done. DPI makes them trusted.

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Simple to reach, simple to set up

FOR USERS

Phone call

Any phone · no data plan · local language

Web

A link or a widget on your website

FOR ORGANISATIONS

Upload knowledge

FAQs, policies, price lists

Adapt the service

Customer service, information, automated help

Plug in systems

Databases, agents, MCP tools, DPI

Easy to reach for users. Easy to set up for organisations.

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Where VoiceAgent can help

Health

Act: Book, remind, refill

Trust: Verify patient identity

Social protection

Act: Payment status, complaints

Trust: NIN-linked register

Finance

Act: Pay bills, check status

Trust: Consent-based ID check

Agriculture

Act: Book inputs, get prices

Trust: Farmer ID for subsidies

Education

Act: Pay fees, get results

Trust: Verify certificates

Public services

Act: Book an ID or permit slot

Trust: One ID across agencies

Same pattern everywhere: MCP to act, DPI to trust.

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During the demo: what to watch for

1. 

Did it understand my language and accent?

2. 

Which tool did it pick, and why?

3. 

When did it ask who I am?

4. 

What did it refuse to reveal?

5. 

Did it confirm before taking money?

6. 

How fast can I reach a human?

Call in and try to break it. That is how we make it safe.

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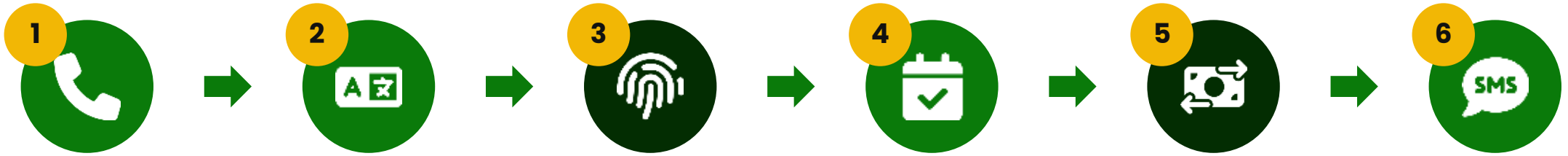
Live demo: booking a clinic visit by voice



Call

Any phone or web link

Speak

"I want to see a doctor" in Hausa

Verify

Consent-based ID check

Book

AI calls an MCP tool

Pay

Pay, then confirm on payment rail

Confirm

Spoken reply + SMS slip

TOOLS USED IN THIS CALL

`verify_identity`
`book_appointment`
`confirm_payment`
`make_payment`

Left: DPI · Right: MCP

Health data shared only with consent, and only what the clinic needs

One conversation. Four systems. Zero forms.

Dark circles = DPI steps. Demo uses test data.

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Key lessons

1



MCP standardises AI access to external tools and information

2



Voice and local language extend access through phone calls

3



Plan for security, reliability, permissions and cost

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EqualyzAI
AI Infrastructure for the Next Billion
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Meet the co-founders



Bayo Adekanmbi

PhD

22-year Pan-African experience serving 300m customers as C-level technical and business executive responsible for innovation, analytics, AI and strategy for Africa's 2 largest telecommunication companies (MTN Nigeria, MTN South Africa, Airtel Africa UK Plc) serving over 300 million customers in 28+ countries

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Ife Adebara

PhD

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