

# 50 Countries. Mandatory SIM Registration. One Question Nobody Can Answer: **Who Is Your Agent?**

Every African regulator now mandates verified SIM registration. From the NCC in Nigeria to the CA in Kenya to ICASA in South Africa, the direction is the same: agents must be accountable. Fixiam is built for that accountability.

**50**

African countries with mandatory SIM registration laws

**\$4B+**

Lost to digital financial crime across Africa in 2024 (INTERPOL)

**1.1B**

Mobile money accounts in Africa (GSMA 2024)

# Every African Regulator Is Moving in the Same Direction.

## Nigeria – NCC

Biometric facial verification now mandatory at every SIM registration under NCC Business Rules 2025. NIN matching via Central Database required before any SIM activates. Fines reach N1.04 trillion (MTN, 2015). Airtel fined ₦104M for unapproved agent devices in May 2025.

## Kenya – CA

SIM Registration Regulations 2025 (Legal Notice No. 90) mandate traceable agent records – every registered SIM must be traceable to the registering agent. Operators face fines of up to 0.5% of annual gross turnover for failing compliance audits.

## South Africa – ICASA

ICASA has implemented significant digital identity reforms. The Malabo Convention enforcement is active. Digital banking crime surged 86% in 2024 – 65.3% of all fraud now comes from digital platforms.

## Ghana, Uganda, others

Ghana and Uganda have SIM registration mandates and expanding AML frameworks. 50 of 54 African countries have mandatory SIM registration laws. The regulatory floor across the continent is rising simultaneously.

**The pattern is identical in every market: agents must be verified. Registrations must be traceable. The regulator will enforce.**

*Sources: NCC Business Rules 2025 | CA Kenya SIM Regulations 2025 (LN 90) | Connecting Africa | Privacy International | INTERPOL AFCA 2025 | TechNext24*

## Three Failure Modes. Active Across Every African Market.

### Unapproved Devices & Stalls

In Nigeria, NCC found Airtel operating 198 unapproved devices outside authorised stalls in Kano (May 2025, ₦104M fine). In Kenya, CA identified unregistered SIM sales at informal outlets as the primary compliance gap. In South Africa, SIM swap fraud via compromised agents drove the 86% surge in digital banking crime in 2024.

Same failure. Different regulators.  
Same consequence.

### Ghost Agent Re-registration

A blacklisted agent does not stop at a border. Across Africa's distributed Telco markets — where MTN, Airtel, and Safaricom operate in 10 to 20 countries each — a removed agent can reregister in a neighbouring country's stall or a sister-brand outlet within days.

Your network in one market has no visibility into what your network in another has already flagged.

### Shared Credentials Across Shifts

One registered login. Multiple agents using it across a shift. Every SIM registered under that session is logged to the approved agent.

Kenyan SIM Regulations 2025 explicitly require that every registered SIM card must be traceable to the registering agent. Most Telco networks across Africa cannot demonstrate that traceability today.

*Sources: Technology Times (NCC Airtel, May 2025) / CA Kenya SIM Regs 2025 / TechNext24 (South Africa fraud surge) / Connecting Africa*

## Your System Authenticated a Credential. Not a Human

When an African regulator audits your agent network, they ask one question: can you prove which human performed each SIM registration? Your log shows a device ID. Not a face.

### **Nigeria: N1.04 trillion fine on MTN, ₦104M on Airtel**

Both for the same failure – agents that could not be verified. NCC is in enforcement mode, not advisory mode.

### **Kenya: 0.5% of gross annual turnover fine per compliance audit failure**

CA Kenya SIM Regulations 2025 – every SIM must be traceable to the registering agent. Operators cannot demonstrate this today.

### **South Africa: 86% surge in digital banking crime driven by agent compromise**

ICASA and SABRIC data confirm that 65.3% of all digital fraud comes through compromised digital channels including agents.

### **50 African countries, one converging standard**

SIM registration is mandatory across 50 of 54 countries. The regulatory direction is identical: verified agents. Human-level accountability.

**Sources:** NCC (MTN / Airtel fines) / CA Kenya SIM Regs 2025 / SABRIC 2024 / TechNext24 / Privacy International

# Why Seamfix Has the Authority to Solve This Across Africa

We built the identity infrastructure that African Telcos and governments called on when SIM compliance could not fail.

MTN Nigeria called Seamfix when they faced N1.04T in NCC fines. Deployed BioSmart X in 10 days across Nigeria. 43,000 mobile biometric kits. 700,000 records per day. 70M+ biometric registrations. The fastest biometric SIM deployment in the world.

2015

2019

Launched Seamfix Verify — AI-powered identity verification, now verifying 400M+ identities for UBA, First Bank, Interswitch, and 1,000+ businesses across Africa.

2023

Seamfix expanded MTN deployment to Côte d'Ivoire, Guinea Bissau, Liberia, Guinea, and Sudan via the BioSmart Enrolment Suite — over 30 million MTN subscribers in 5 countries.

2024

Active in Kenya, Uganda, Ivory Coast, UK, UAE. NIMC Diamond Sponsor 2025. GSMA member.

Fixiam is built by the company that Africa's largest Telcos and regulators trusted when identity could not fail

Sources: [seamfix.com](https://seamfix.com) / [seamfix.com/biosmartx](https://seamfix.com/biosmartx) / [Wikipedia \(Seamfix\)](https://en.wikipedia.org/wiki/Seamfix) / [BusinessDay MTN-Seamfix partnership](https://www.businessday.ng/news/2015/09/mtn-seamfix-partnership) / [Nairametrics 17 Years \(Oct 2024\)](https://www.nairametrics.com/17-years)

A Product of Seamfix

You can't fake a face. You can't share a fingerprint.

Fixiam 

# One Biometric Trust Layer. Every Agent. Every Registration.



## Live biometric at every SIM registration

Face liveness and fingerprint verification before any SIM is activated on any device. Anti-spoofing built in. Meets NCC 2025, CA Kenya 2025, and equivalent mandates across African markets.



## Continental blacklist – block once, blocked everywhere

A flagged agent is blocked across every connected node simultaneously. No ghost agent reregisters in a different country's outlet under a new name.



## Agent-traceable audit trail per registration

Every SIM registration tied to the verified biometric of the agent who performed it. Kenya SIM Regs 2025 requirement – every SIM must be traceable to the registering agent – met by design.



## SSO across all agent applications

One verified Fixiam identity grants access to SIM Reg, MoMo, Core Banking and all agent-facing tools. One biometric check. One fraud surface to manage.

**Sources:** NCC Business Rules 2025 (Nigeria) / CA Kenya SIM Registrations 2025 (LN 90) / ICASA (South Africa) / UCC 9Uganda)

# What Fixiam Delivers for Your Network Across Africa.

## Biometric Verification at Every Registration

**FEATURE:** Live face and fingerprint liveness detection with electronic ID matching at every SIM registration. Meets NCC 2025, CA Kenya 2025, and equivalent mandates in Ghana, Uganda and South Africa.

**ADVANTAGE:** Every registration is provably performed by a verified, live human. The regulator in any African market can trace any SIM to a human. The NCC, CA, ICASA, and UCC requirement is met at every session.

**BENEFIT:** The fines MTN and Airtel paid in Nigeria start with one unverified registration. Fixiam removes that exposure on day one of deployment, across every market your network operates in.

## Continental Ghost Agent Prevention

**FEATURE:** One blacklist propagates across every market your network operates in simultaneously. A flagged agent in Nigeria cannot reappear in Ghana, Kenya or Côte d'Ivoire under a new name.

**ADVANTAGE:** Your network has one real-time view of who is blocked – across every country, every brand, every outlet. The cross-border ghost agent vulnerability closes.

**BENEFIT:** Block once, blocked everywhere – permanently and continentally. The revolving door that enabled the Airtel Kano violations and Kenya's registration gaps closes across your entire African operation.

*Sources: NCC Business Rules 2025 / CA Kenya SIM Regs 2025 / NCC Airtel enforcement May 2025 / Privacy International (50 countries SIM mandate)*

RESULT – THE MTN DEPLOYMENT

# Africa's Largest SIM Compliance Crisis. Fixed in 10 Days

**The Situation:** NCC imposed N1.04 trillion on MTN Nigeria for 5.2 million improperly registered SIMs. A looming \$15 billion additional sanction was under discussion. MTN's CEO resigned. The JSE recorded a 14% loss in MTN's market value. MTN needed full biometric subscriber compliance – across their entire Nigerian network – immediately.

**Seamfix deployed BioSmart X across Nigeria in 10 days – the fastest biometric SIM deployment in the world.**

**43,000**

Mobile biometric kits deployed across Nigeria.

**700k+**

Records processed per day at deployment peak.

**70M+**

Biometric registrations. Further penalties avoided.

*Seamfix then expanded the MTN deployment to Côte d'Ivoire, Guinea Bissau, Liberia, Guinea, and Sudan – over 30 million subscribers across 5 markets.*

**Sources:** [seamfix.com](https://seamfix.com) / [seamfix.com/biosmartx](https://seamfix.com/biosmartx) / Wikipedia (Seamfix) / BusinessDay MTN-Seamfix partnership / Nairametrics 17 Years (Oct 2024)

A Product of Seamfix

*You can't fake a face. You can't share a fingerprint.*

Fixiam 

# We Have Been Building Africa's Identity Infrastructure Since 2007.

**400M+**  
Identities verified across Africa

**1**

## MTN Nigeria + 5 African countries

BioSmart X for SIM registration: Nigeria, Côte d'Ivoire, Guinea Bissau, Liberia, Guinea, Sudan. 70M+ biometric registrations. Deployed in 10 days.

**2**

## Airtel, Starcomms Nigeria

SIM registration solutions delivered for multiple major Nigerian Telcos. Seamfix's portal remains active for MTN Nigeria today.

**3**

## UBA, First Bank, Interswitch + 1,000+

Seamfix Verify: AI-powered identity verification deployed across Nigeria's largest banks and the broader fintech ecosystem.

**4**

## NIMC — National Identity Database

Licensed NIMC consultant since 2013. Mobile enrolment platform enrolled millions of Nigerians into the NIN database underpinning all KYC today.

**5**

## NIBSS + CBN — SANEF Programme

40 million low-income Nigerians enrolled into the financial system via Seamfix BVN infrastructure.

**6**

## UK, UAE, Ivory Coast, Uganda, Kenya

\$4.5M Alitheia IDF investment 2024 to scale into 5 more African countries. GSMA member. LSEG Companies to Inspire Africa 2019.

Sources: [seamfix.com](https://seamfix.com) | Wikipedia (Seamfix) | BusinessDay | Nairametrics | Punch | Techabal (Oct 2024)

## Your Regulatory Exposure Across Africa. Fixiam's Answer

| Exposure in Your Markets                                   | What Fixiam Does   | What Changes  |
|--|--|---|
| Unapproved agent devices (see: Airtel Nigeria, May 2025)   | Biometric login required before any registration on any device | Device-level violations become technically impossible       |
| Ghost agents crossing African borders to re register       | Continental blacklist propagation in real time                 | Block once, blocked everywhere – across every market        |
| Credentials shared across shifts in agent stalls           | Live biometric replaces OTPs and PINs at every session         | Credential sharing is technically impossible                |
| Regulators demand agent-traceable SIM records (Kenya 2025) | Every session tied to verified biometric identity              | NCC, CA, ICASA mandate met. Every SIM traceable to a human. |

**Deployment:** 2 to 4 weeks per market. Fixiam layers onto existing SIM Reg and MoMo platforms. Nothing replaced. Everything verified.

NEXT STEP

# See Fixiam Working for Your Network. Across Your African Markets

Book a 20-minute walkthrough. We map your specific markets, your regulatory exposure in each, and exactly where Fixiam closes the gaps before the regulator finds them.



**N1.04T**

MTN fine  
Seamfix helped  
stop escalating



**70M+**

Biometric SIM  
registrations  
deployed in 10  
days



**6 Markets**

MTN BioSmart  
deployed across  
Nigeria and 5  
African countries

A Product of Seamfix

WHO SHOULD BOOK

## Champion

Head of SIM Registration / KYC  
Head of Agency Operations  
Head of Fraud & Risk

## Decision Maker

CISO / Chief Risk Officer  
VP Compliance / Regulatory Affairs  
CTO / Chief Digital Officer

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Fixiam 

SOURCES & REFERENCES

All data from publicly available sources as of 2024–2025. Seamfix case study data from seamfix.com and published reports.

| S/N | REFERENCES   |   |
|-----|--|---|
| 1   | <b>INTERPOL Africa Cyberthreat Assessment 2025</b>   | <i>\$4B+ in digital financial crime across Africa. identity theft = 63% of digital financial crime. <a href="https://www.interpol.int">interpol.int</a></i>   |
| 2   | <b>GSMA State of the Industry Report on Mobile Money 2024</b>  | <i>1.1B mobile money accounts in Africa; \$1.68T in transactions; 20% YoY growth. <a href="https://www.gsma.com">gsma.com</a></i>   |
| 3   | <b>NCC Business Rules for SIM Registration 2025 (Nigeria)</b>  | <i>Biometric facial verification mandatory. NIN Central Database matching required. <a href="https://www.ncc.gov.ng">ncc.gov.ng</a></i>   |
| 4   | <b>CA Kenya – SIM Registration Regulations 2025 (Legal Notice No. 90)</b>  | <i>Every SIM traceable to registering agent. Operators fined up to 0.5% of annual gross turnover. <a href="https://www.connectingafrica.com">connectingafrica.com</a>   <a href="https://www.cmadvocates.com">cmadvocates.com</a></i> |
| 5   | <b>NCC – Airtel Nigeria ₦104M Fine (May 2025)</b>  | <i>8,275 SIM registrations via 198 unapproved devices. NCC sanction letter May 26 2025. <a href="https://www.technologytimes.ng">technologytimes.ng</a></i>   |
| 6   | <b>NCC Press Release – MTN N1.04T Fine (2015–2019)</b>   | <i>N1.04T fine; reduced to N330B; \$15B looming penalty avoided. <a href="https://www.ncc.gov.ng">ncc.gov.ng</a></i>  |
| 7   | <b>TechNext24 – Africa Mobile Money Fraud Crisis (March 2026)</b>  | <i>Kenya 4.6B threats Q1 2025; South Africa 86% surge; 65.3% fraud from digital channels. <a href="https://www.technext24.com">technext24.com</a></i>   |
| 8   | <b>Privacy International – SIM Card Registration in Africa</b>   | <i>50 of 54 African countries with mandatory SIM registration laws. <a href="https://www.privacyinternational.org">privacyinternational.org</a></i>   |
| 9   | <b><a href="https://seamfix.com/biosmart-x">seamfix.com/biosmart-x</a>   Wikipedia (Seamfix)   BusinessDay (MTN–Seamfix)</b> | <i>70M registrations; 43,000 kits; 700K/day; MTN deployed to 6 African markets. <a href="https://seamfix.com">seamfix.com</a></i>   |
| 10  | <b>Nairametrics / TechCabal / BusinessDay – Seamfix 17 Years (Oct 2024)</b>  | <i>400M+ identities verified; fastest biometric deployment in the world. <a href="https://www.nairametrics.com">nairametrics.com</a></i>  |