

AS OF EARLY 2021

SIM registration requires proof of identity.

157

countries require mandatory prepaid SIM registration

72%

of all mobile SIM cards used globally are prepaid

93%

of prepaid SIM cards are in countries where proof of identity is required for mandatory SIM registration

13%

of countries with mandatory SIM registration empower mobile operators to validate customers' ID credentials against a government database or token

37%

of countries with mandatory SIM registration lack a comprehensive data protection or privacy framework

Proof of identity allows an individual to have a SIM card registered in their own name and, particularly for the underserved, to have access to a plethora of empowering mobile services.

In seven LMICs with a combined population of around **2.1 billion** GSMA Consumer Survey 2020¹

3%

of respondents do not have an official form of ID

14%

do not have a national ID card

18%

of SIM card users² do not have a SIM card registered in their own name

Certain underserved groups are less likely to have a SIM card registered in their own name



WOMEN



UNEMPLOYED



PERSONS WITH DISABILITIES



PRIMARY EDUCATED ONLY

Regulatory relaxations during COVID-19 have lowered the identity and on-boarding requirements for SIM registration and mobile money KYC, promoting digital and financial inclusion.

Governments in at least **11 countries** relaxed KYC ID/on-boarding regulatory requirements

GSMA Digital Identity COVID-19 KYC Policy Relaxation Research 2020³

Among mobile operators in 31 countries, **32%** relaxed their SIM registration and KYC ID verification/on-boarding requirements

GSMA Digital Identity MNO Survey 2020⁴

Measures often used in response to the regulatory relaxations:



Remote ID verification/on-boarding



Accepting a wider range of IDs



Harmonisation of SIM registration and mobile money KYC requirements

1 Nationally representative consumer survey of 8000 respondents in Algeria, Bangladesh, India, Kenya, Mozambique, Nigeria and Pakistan

2 SIM card users are defined as those that have a SIM card (i.e. mobile phone number) that they use at least once a month, in a handset that they have sole or main use of or in other people's handsets.

3 Research in Colombia, Ghana, Jordan, Pakistan and Senegal among 31 organisations, see Lowe, C. et al. (2021). Digital identity: accelerating financial inclusion during a crisis. GSMA.

4 Research in 31 countries, predominantly in LMICs, among a sample of MNOs. See Lowe, C. and Theodorou, Y. (2021). Commercially sustainable roles for mobile operators in digital ID ecosystems. GSMA.