



**Business Rules & Operational Processes for
Implementation of the National Policy for SIM
Activation, Replacement and Other Key
Telecommunications Operational Processes**

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PART I: GENERAL

INTRODUCTION:

By a directive dated 7th December, 2020 the Nigerian Communications Commission (NCC) ordered the suspension of sales and activation of new SIMs (which includes subscription medium). The directive was underpinned by the Federal Government's resolve to address shortcomings in the existing SIM activation processes in furtherance of its resolve to tackle insurgency and insecurity through citizen identity management.

Subsequently a Ministerial Task Force and Technical Implementation Committee was set-up to define and develop new Business Rules to ensure a more secure and robust process for the registration /activation and replacement of new SIMs in line with the ideals of the citizen identity management policy

In May 2021, the National Identity Policy for SIM card registration and related activities was issued to provide steer with regard to the implementation of the Policy in respect of SIM activation premised on the use of a National Identity Number (NIN). Accordingly, and given how the use of NIN has become integral in the authentication of identity in the telecommunications sector, this document sets out the business rules and operational processes that will govern the following contexts:

- ✚ Harmonization of customer's SIM registration data and NIN data
- ✚ SIM activation for new & existing subscribers (individuals and corporates)
- ✚ SIM activation for foreigners
- ✚ SIM replacement and upgrade
- ✚ Mobile Number Portability

OBJECTIVE:

This document sets out the business rules for implementation of the Revised National Identity Policy for SIM Card Registration and related activities within the context of the Nigerian telecommunications sector. The objectives of the business rules are as follows:

- Harmonization of NIN and SIM Registration Data to improve the integrity of the SIM Registration Database.
- Aligning existing regulations, guidelines, directives and other regulatory stipulations with the Revised National Identity Policy for SIM Card Registration.
- Providing operational guidance for contexts and scenarios to ensure standardized implementation of the Revised National Identity Policy for SIM Card Registration.
- Specifying processes required to give effect to the Revised National Identity Policy for SIM Card Registration and related activities.
- Elimination of existing system and process gaps that facilitate improper SIM registration and other fraudulent SIM -related practices in the Nigerian Telecommunications Industry.
- Institution of processes that will guarantee a secure, sustainable and scalable mechanism of registering and verifying citizens' and flexibly utilizing same for various approved purposes.

SCOPE:

The Business Rules shall apply to processes impacted by SIM Registration requirement which include but not limited to the following:

- ✚ NIN-SIM Registration Database Harmonization;
- ✚ New SIM Activation and Registration;
- ✚ SIM Replacement and SIM Upgrade,
- ✚ Corporate, Internet-of-Things (IoT) and Machine-to-Machine (M2M) activations
- ✚ SIM Activation for foreigners
- ✚ Mobile Number Portability
- ✚ Churned and Recycled SIMs
- ✚ Agents and Dealers Governance

GENERAL RULES

1. NIMC Database is the reference database for Identity Management and SIM Registration for the relevant business processes within the telecommunication industry.
2. Basic NIN verification (NIN only) shall be allowed pending when NIMC database capacity is optimized;
3. Subject to the business rules on foreigner SIM activations, the NIN is the only acceptable proof of Identity for customers seeking to subscribe to telecommunications services.
4. Where a customer presents a NIN as proof of Identity, the MNO shall utilize the online NIMC NIN – Verification Service to confirm and authenticate such identity based on the rules defined herein.
5. Customer records on SIM Registration Database must align with the records on the National Identity Mandatory Database. As a result, any alteration to customer data must occur on NIN database prior to an update to SIM Registration records.
6. The use of NIN is Mandatory for all SIM Activations, MNP, and SIM Replacement.
7. The use and capture of other forms of identification is not mandatory except in the case of customers exempted from enrolling for NIN;
8. SIM activations for foreigners exempted from enrolling for NIN shall be configured for a period of 6 months in the first instance and can be renewed further upon request and where the visa is not for a stay of 2 years and above;
9. MNOs shall utilize all Foundational data from NIMC database as SIM Registration details per customer as part of the harmonization process, new SIM activations and SIM replacement and MNP;
10. Every new line acquired by the subscriber shall have no access to a Licensee's network service prior to activation; save for the ability to receive Short Message Service from the Licensee. This rule will

supersede the one month limited access profile granted to the new line under the suspended Regulation 12 of the Registration of Telephone Subscriber Regulation (2011).

11. Subject to compliance with data privacy rules, MNOs shall retain subscriber information including but not limited to biodata, facial image for business activities other than SIM activation, MNP and SIM replacement.
12. For effective verification of NIN, customer biometrics data including but not limited to facials, fingerprint or any other biometrics approved by the NCC shall be utilized subject to data privacy rules and NIMC's supporting infrastructure.
13. For verification of NIN carried out using customer facial image, the Facial Verification shall be done electronically and subsequently via case-management which includes manual facial verification (eye-balling). The commencement of full compliance with electronic matching for Facial verification shall be ascertained by thresholds and standards set out and determined by the NCC.
14. Adequate quality assurance measures shall be built into the validation and verification processes to ensure accuracy of verifications/validations.
15. All customers with Bank Verification Number (BVN) generated NIN shall be required to update their biometrics at NIMC offices before such NIN can be used by MNOs for verification, linkage and other SIM related transactions.
16. Where BVN generated NIN is flagged by NIMC, MNOs shall not conduct sale of New SIM or activations SIM Replacement, and MNP for Individual and Corporate (IoT/M2M) customer. MNO shall advise the Customer to return to NIMC office for regularisation;
17. Customer's consent shall be required prior to the harmonization and updating of the individual and corporate customer's SIM registration data record with NIMC data record. Customer Consent Channels set out in **Appendix 3** shall apply;
18. In the case of SIM registration harmonization for existing customers, where biometric details need to be updated, the customer shall be required to physically visit the MNO's store;
19. In the case of SIM registration harmonization for existing Corporate customers, effective verification of Primary Telecom Master shall be done by electronic facial verification and case-management which includes manual facial verification (eye-balling) of the Primary Telecom Master's passport photograph and verification form vis a vis the NIN details of the Primary Telecom Master from the NIMC database;
20. E-mails shall be sent to the official e-mail address of the authorized Primary or Secondary Telecom Master in cases of mismatched biometrics and/or demographic details of the corporate customer;
21. Physical consent forms shall be signed by the Primary Telecom Master only. The signature of the Secondary Telecom Master or any other party shall not suffice for this purpose;
22. Consent via portal, or any other channel, shall be given by Primary Telecom Master only;
23. All MNO SIM Registration data (demographics and verified biometrics) shall be transmitted to NCC's Central Database for storage in the interim until the NCC New Data Dictionary is issued;

24. For New SIM Acquisition/Activation, MNP, SIM replacement, MNOs shall capture live image as evidence of biometric detail;
25. Where MNOs are unable to successfully verify the customer's NIN records due to a degradation in the service availability threshold, MNOs are to refer to Appendix 2 to this Business Rules.
26. Electronic Image Matching shall replace manual backend facial verification (eyeballing) when available to improve accuracy of MNO's image matching process against NIMC database and SIM Registration database. However, manual verification will still be required in cases where Facial image system cannot be match;
27. It shall be possible to identify number of SIMs allocated to a customer per MNO and across MNOs;
28. Record of all recycled SIMs shall be purged of any NIN attached, this is to allow New subscriber register or submit and link a new NIN;
29. In respect of Foreigners who wish to activate New SIM (which includes subscription medium) s, perform SIM replacement, and MNP (porting of numbers), the following general rules shall apply:
30. Foreigners who are lawfully residing in Nigeria for a period of two years or more fall under the category of Registrable persons and shall require a NIN to register their SIM, request for MNP, and SIM replacement;
31. Foreigners validly transiting through Nigeria or are employed in or reside in Nigeria for less than 24 months are exempted from the mandatory use of NIN requirement. Persons in this category need to provide justification that they will be residing in Nigeria for less than 2 years;
32. NIN is mandatory for Foreigners with legal residency status or those living in Nigeria for 2 years and above. For those who do not already have a NIN, MNOs shall capture the Resident's details for NIN issuance as part of the NIN enrolment process, upon presentation of residents permits;
33. Foreigners with Visitor's visas (with visa less than 2 years) do not require a NIN. MNOs will capture the following on their records prior to New SIM activations, MNP and SIM replacements:
International passport biodata page; and Visa page
34. Foreigners with Diplomatic visas (including family diplomatic visas) will also require a NIN for their personal telephone lines if they are staying in Nigeria for 2 or more years. Those staying less than 2 years will require the following for registration of their personal telephone lines;
 - International passport biodata page
 - Letter from embassy indicating that their stay is for less than 2 years;
35. In respect of Embassies and Diplomatic Mission the following rules shall apply:
36. The data page containing the passport number of the diplomatic passport of the Head of Mission/Embassy along with a Letter of Request signed by the Ambassador or its equivalent for registration of the official telephone lines of the Embassy/Mission in Nigeria shall be submitted to the Ministry of Foreign Affairs for verification and confirmation and registration of the SIMs;
37. SIM (which includes subscription medium) s of the diplomatic missions are to be linked with Corporate Diplomatic Identification Number (CDIN) which will be unique to each diplomatic mission. Each mission will also be responsible for managing the lines and allocating them internally. Furthermore, the head of Mission is to serve as the telecom master or point of contact for the mission;

38. Any Foreign member of a diplomatic mission requiring SIMs for personal use shall go through the processes under item 4 above;
39. The following are general rules that shall apply to Corporate new SIM sales/activation:
 40. Primary Telecoms Master (TELECOM MASTER) shall be minimum Executive Management Staff.
 41. Corporate customers have the option of also appointing a Secondary or Operations Telecoms Master.
 42. Both Primary & Secondary/Operations Telecoms Master shall be indicated in a TELECOM MASTER Authorization letter.
 43. Machine to Machine SIM registrations will only require NIN of the Primary Telecom Master
 44. The Secondary/Operational Telecom Master will be responsible for the SIM Replacement, and other SIM related transactions on behalf of the Corporate customer.
 45. Telecoms Master Authorization Letter shall be signed by 1 or 2 C-Level staff (or above) of the Corporate Organization
 46. Telecoms Master Authorization Letter shall provide:
 - Registered names of the Primary Telecoms Master
 - Official Designation of the Primary Telecoms Master
 - NIN of the Primary Telecoms Master i.e. Primary NIN
 - MSISDN of the Primary Telecoms Master (within the corporate account)
 - Registered names of the Secondary/Operations Telecoms Master (Optional)
 - Official Designation of the Secondary/Operations Telecoms Master
 - MSISDN of the Secondary/Operations Telecoms Master (within the corporate account)
 - NIN of the Secondary Telecom Master
 47. Indemnity letter specifying the full responsibilities and liabilities of the Primary Telecoms Master and signed by the Primary Telecoms Master and C-Level staff of the Corporate Organization
 48. A CSV file (or other searchable format) of all associated/secondary SIMs on the same account is provided (not applicable for IOT/M2M). This shall provide:
 - All associated SIMs on the account
 - First, Middle (optional) and Last Names of each Secondary User
 - NIN of each Secondary user i.e. Secondary NIN
 - Alternate SIMs of Secondary Users

- Certificate of Incorporation with Registration Number duly verified by CAC (not applicable to companies listed on Nigerian Stock Exchange)
49. Tax Clearance Certificate or Tax Identification Number (not applicable to companies listed on Nigerian Stock Exchange)
 50. Public sector and Government organizations to present Legal Instrument showing evidence of establishment
 51. Verify Primary TELECOM MASTER NIN by matching MNOs' Primary TELECOM MASTER SIM Registration with NIMC records of Primary TELECOM MASTER NIN.
 52. Where there are mismatches or Primary TELECOM MASTER SIM Registration is unavailable in respect of an Existing Corporate Customer, MNOs shall obtain Primary TELECOM MASTER Passport Photograph and other demographic details.
 53. MNOs shall verify Primary TELECOM MASTER NIN records against details provided via the electronic facial matching and case-management which includes manual facial verification process.
 54. MNOs shall provide NIMC records to Primary TELECOM MASTER and obtain consent to use the records as Corporate SIM Registration.
 55. MNO shall update Primary TELECOM MASTER SIM Registration with NIMC records; store consent, passport photo and all other documents on the account.
 56. MNOs shall validate the Secondary NIN of the Corporate. This shall not be applicable for IOT/M2M;
 57. MNO shall copy verified Primary TELECOM MASTER NIN and each validated Secondary NIN on the SIMs accordingly;
 58. Where a Data only service is particular to individual use e.g Home car tracking, WiFi, MiFi services, et al, the standard NIN registration process will apply;
 59. In the case of SIM Replacement, where Customer (Individual or Corporate) NIN details (fingerprint or facial image) does not match with SIM Registration Records, ownership/usage details - Frequently Dialed Numbers, Sworn Affidavit or SIM packs shall be validated;
 60. MNOs shall capture live facial image of the customer during SIM Replacements for the purpose Effective Verification.
 61. Where Customers fingerprint or facial image or passport photograph (Corporate customer) matches NIMC and SIM Registration Records, other forms of validations shall not be required;
 62. MNO shall provide service, obtain consent and update customer SIM Registration records with NIMC data, following verification of biometrics. For this purpose, SIM Replacement Forms shall be updated with consent form provision;
 63. Where Primary Telecom Master's NIN data and MNO's SIM Registration records match, and Secondary Telecom Master's NIN is successfully verified, other forms of verification shall not be required;

64. Where Primary Telecom Master's NIN data and MNO's SIM Registration KYC records do not match (or where Primary Telecom Master's SIM Registration database is not available), SIM Registration data shall be updated with NIN details upon facial verification of Primary Telecom Master's passport photograph and consent form from Corporate customer;
65. For SIM replacement/upgrades on Secondary lines, Secondary Telecom Master's NIN shall be validated as part of Corporate Customer's SIM-NIN harmonization before SIM Replacement is carried out;
66. SIM Replacement/Upgrade for Primary Telecom Master shall not require secondary NIN validation;
67. Any peculiar request different from any Corporate entity which is at variance to the General Rules on Corporate and IoT/M2M SIM activation and replacement shall be treated on case by case basis after such Corporate entity procures a waiver from NCC and upon written directives from the NCC to the concerned MNO.
68. With respect to SIM Replacements, MNOs are to share SIM replacement APIs with NIBSS.
69. NCC should ensure Banks put controls in place to reduce financial frauds associated with swap frauds – i.e. block USSD and internet transactions 24hrs post SIM replacements.
70. A check must be carried out by the MNOs for all new activations and Port-in requests to ensure that the limit on the number of activations per subscriber as specified by the Commission from time to time are strictly adhered to.

PART II: BUSINESS RULES - SIM REGISTRATION

A. HARMONISATION OF DEMOGRAPHICS AND BIOMETRICS RECORDS FOR AN EXISTING CUSTOMER

The following processes relating to the update and harmonisation of SIM registration of existing customers with NIMC database shall be read and implemented in conjunction with the Paragraph 1 - General Rules, set out in this Business Rules.

2.1. Demographics are mismatched and require update

2.1	Context and Rules	<ul style="list-style-type: none"> i. This is where a customer’s biometric details (e.g fingerprint and/or facial image) match with the NIMC database and SIM Registration database but the demographics of the customer in the NIMC database do not match with the demographic records in the SIM Registration database of the MNO and therefore needs to be harmonised and updated as Functional data for the MNO’s use; ii. Verification of customer’s NIN details on SIM Registration database shall be done using the biometrics of the customer (which includes facial image, fingerprints or any other biometrics approved by the NCC). iii. This can occur during the bulk verification and/or single verification of existing customers who have submitted their NINs for verification and linkage; iv. In this case, given that only demographic information needs to be harmonized, the customer shall not be required to physically visit the MNO’s store. v. Where the source of mismatch is NIMC’s database, customer shall be advised to visit NIMC’s office for update.
2.2	Mismatch Scenarios	<p>The following mismatch scenarios are contemplated under these Business rules:</p> <ul style="list-style-type: none"> i. Mismatched customer data; ii. Change of name due to marriage or any other circumstance;
2.3	Proposed Harmonization Flow Summary	<p>Where there is a mismatch, the following process shall apply:</p> <ul style="list-style-type: none"> i. Validate and verify customer’s NIN on NIMC database ii. In the case of facial verification, MNO will effectively verify the Customer’s NIN data and match with SIM Registration using electronic Facial verification and case-management which includes manual facial verification (eye-balling); iii. Where mismatch is observed on SIM Registration database, notify customer that an update is required; iv. Obtain consent from customer via SMS, USSD, Email, Web or other such approved consent channel; v. Trigger OTP to customer; vi. Copy customer’s Foundational data from NIMC; vii. Update customer’s SIM Registration records; viii. Link NIN with MSISDN (if not already done);

		ix. Save.
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2.2. NIMC Biometrics do not match with SIM Registration Record. Biometric (fingerprint or facial) Requires Update

2.1	Context & Rules	<ul style="list-style-type: none"> i. This is where only the customer’s biometric details on the NIMC database (i.e. fingerprint or facial image) does not match with those on the SIM Registration Database; ii. This requires that the customer’s NIMC biometric details (e.g. facial image or finger print) be harmonised and updated as Functional data for the MNO’s use; iii. Effective Verification of customer’s NIN details on SIM Registration database shall be done using the biometrics of the customer (which includes facial image or fingerprints); iv. This can occur during the bulk verification and/or single verification of existing customers who have submitted their NINs for verification and linkage; v. In this case, given that biometric update is required, the customer shall be required to physically visit the MNO’s store; vi. Where the source of Mismatch is NIMC’s database, customer shall be advised to visit NIMC’s office for update.
2.2	Mismatch Scenarios	<p>The following mismatch scenarios are contemplated under these Business rules:</p> <ul style="list-style-type: none"> i. Fingerprint or facial image mismatch; ii. Third-party biometrics on customer’s SIM Registration data; iii. Disability due to illness (e.g., stroke) resulting in customer biometrics mismatch.
2.3	Proposed Harmonization Flow Summary	<p>Where there is a mismatch, the following process shall apply:</p> <ul style="list-style-type: none"> i. Validate and verify customer’s NIN on NIMC database; ii. In the case of facial verification, MNO will effectively verify the Customer’s NIN data and match with SIM Registration using electronic Facial verification and case-management which includes manual facial verification (eye-balling); iii. Where mismatch is observed on SIM Registration Database, notify customer that an update is required; iv. Obtain consent from customer via completed Customer Consent form; v. Trigger OTP to customer; vi. Query NIMC API for customer’s Foundational data. vii. Update customer’s SIM Registration records with live image or NIMC returned facial image; viii. Save.

2.3. NIMC Biometrics and Demographics do not match with SIM Registration Records-Complete KYC Update Required

2.1	Context & Rules	<ul style="list-style-type: none"> i. This is where both the customer’s NIMC Biometrics (i.e., fingerprint or facial image) and demographic details on the NIMC database do not match with the SIM Registration Database but the Customer’s NIN is verified. It can occur where the customer requests SIM Replacement or such other SIM-related transactions and shall require effective verification prior to the conclusion of the said transactions; ii. Effective Verification of customer’s NIN details on SIM Registration database shall be done using the biometrics of the customer (which includes facial image or fingerprints); iii. Where there is a mismatch in biometric and demographic records between the NIMC and SIM Registration Database, the MNO shall validate SIM Ownership via usage details – Frequently Dialed Numbers, last recharge, year of activation. The MNO shall also require the customer to provide indemnification in the form of a Sworn Affidavit or police report; iv. This mismatch category shall require the harmonisation and update of the Customer’s NIMC foundational data (including biometrics) with the SIM Registration database records as functional data for the MNO’s use; v. In this case, given that complete update is required, the customer shall be required to physically visit the MNO’s store;
2.2	Mismatch Scenarios	<p>The following mismatch scenarios are contemplated under these Business rules:</p> <ul style="list-style-type: none"> i. Lines distributed as gifts by politicians, philanthropists, associations, etc.; ii. Senior government officials or prominent persons whose lines are registered on their behalf by third parties. iii. Lines registered by another person other than original owner
2.3	Proposed Harmonization Flow Summary	<p>Where there is a mismatch, the following process shall apply:</p> <ul style="list-style-type: none"> i. Validate and verify customer’s NIN and biometrics on NIMC database; ii. In the case of facial verification, MNO will effectively verify the Customer’s NIN data and match with SIM Registration using electronic Facial verification and case-management which includes manual facial verification (eye-balling); iii. Where there is a mismatch in biometric and demographic records between the NIMC and SIM Registration Database, the MNO shall validate SIM Ownership via usage details – frequently dialed numbers, last recharge, year of activation. The MNO shall

		<p>also require the customer to provide indemnification in the form of a Sworn Affidavit or Police report;</p> <ul style="list-style-type: none"> iv. Validate whether NIMC Image & Live Image match; v. Trigger OTP to customer if transaction is a SIM Upgrade; vi. Obtain consent from customer via completed SIM Registration Form with Consent Note; vii. Copy NIMC Foundational Data and adopt as SIM Registration data; viii. Update customer's SIM Registration records with live image or NIMC returned facial image; ix. Save.
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2.4 Others - NIMC Biometrics and Demographics do not match with SIM Registration Records- Complete KYC Update Required

This flow covers below scenarios:

- A. Where a customer in possession of a line requests his/her SIM Registration data updated to reflect his/her NIN details

Context	<ul style="list-style-type: none"> i. This is where both the customer's NIMC biometrics (i.e., fingerprint or facial image) and demographic details do not match the data on the SIM Registration Database; ii. NIN of both Parent/Guardian and Ward/Child/Family member shall be captured and verified on NIMC's database; iii. Effective Verification of customer's NIN details on SIM Registration database shall be done using the biometrics of the customer (which includes facial image or fingerprints) iv. Where there is a mismatch in biometric and demographic records between the NIMC and SIM Registration Database, the MNO shall validate SIM Ownership via usage details – frequently dialed numbers, last recharge, year of activation. The MNO shall also require the customer to provide indemnification in the form of a Sworn Affidavit or police report; v. This mismatch category requires the harmonization and update of the Customer's NIMC foundational data (including biometrics) with the SIM Registration database records as functional data for the MNO's use; vi. In this case, given that biometric update and harmonization is required, the customer shall be required to physically visit the MNO's store; vii. OTP will only be required to authenticate customer ownership where it is a for SIM upgrade;
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2.4	Mismatch Scenarios	<p>The following mismatch scenarios are contemplated under these Business rules:</p> <ul style="list-style-type: none"> i. Child or ward (who was previously a minor and is now of age) in possession of a SIM originally purchased by living Parent or Guardian requesting that SIM Registration details be updated to his/her details. ii. Family member in possession of a SIM (who was previously a minor and is now of age) originally purchased by another living family member requesting that SIM Registration details be updated to his/her details.
2.5	Proposed Harmonization Flow Summary	<p>Where there is a mismatch, the following process shall apply:</p> <ul style="list-style-type: none"> i. Validate and verify NIN and biometrics of the Child (who was previously a minor and is now of age) and Parent or Guardian or Family member on NIMC database; ii. In the case of facial verification, MNO will effectively verify the Customer's NIN data and match with SIM Registration using electronic Facial verification and case-management which includes manual facial verification (eye-balling); iii. Where there is a mismatch in biometric and demographic records between the NIMC and SIM Registration Database, the MNO shall validate SIM Ownership via usage details – frequently dialed numbers, last recharge, year of activation. The MNO shall also require the customer to provide indemnification in the form of a Sworn Affidavit or police report; iv. Validate NIN Image & Live Image Match of both parties; v. Obtain consent from customer via completed SIM Registration Form with Consent Note. SIM Registration Form will include Consent to update SIM Registration records NIMC; vi. The consent form will be signed by both Child (who was previously a minor and is now of age) and Parent to update SIM Registration record with NIMC Foundational data; vii. Trigger OTP to the line; viii. Copy NIMC Foundational data; ix. Update SIM Registration records and biometrics; x. Save.

2.5 NIN Linking and Harmonization for Nigerians in the Diaspora

Context	The process relates to Nigerian citizen outbound roamers resident in the Diaspora and are constrained in the ability to enrol for a NIN or update their NIN details (i.e BVN generated NIN) due to prolonged spread of COVID-19 pandemic, lock-down measures put in place by countries to stave-off the spread of the COVID-19 pandemic, and the inadequate NIMC enrolment centers abroad.
NIN Linking and harmonization for Nigerians in diaspora	<ol style="list-style-type: none">I. MNO to identify and whitelist MSISDNs of all active Nigerian citizen outbound roamers on their respective network.II. In determining the qualifying national/citizenship, MNO will be guided by the nationality information previously provided by the customer at the point of SIM activation.III. MNO to send messages including but not limited to SMS, pop-up notification and/or emails to the roaming customers advising them to link their line with NIN or make effort to enrol for NIN if they do not have one within a specified time frame as may be determined by the NCC.IV. MNO to share the MSISDNs of all outbound roamers with the NCC for the purpose of exempting such customers from the deadline issued by the Federal Government for NIN-SIM linkage.V. Nigerian citizen outbound roamers will be given a timeline of 18 months to visit Nigeria for the opportunity to enrol for a NIN.

B. EXISTING CORPORATE CUSTOMER - HARMONIZATION OF NIMC AND SIM REGISTRATION DATABASE

2.6 Corporate Customer Harmonization of NIMC and SIM Registration Database (Corporate & IOT/M2M)

1.1	Context	<p>This harmonization process shall apply the following scenarios:</p> <ul style="list-style-type: none"> • Where Primary Telecom Master biometrics (fingerprint or facial image) on the SIM Registration match with NIMC record but require demographic update; • Where Primary Telecom Master SIM Registration demographics match with NIMC record but require biometrics (fingerprint or facial Image) update; and • Where Primary Telecom Master SIM Registration demographics and biometrics do not match NIMC records and require a full update • Where MNO has no record of existing corporate customer's Primary Telecom Master SIM Registration details. • The above scenarios will require Consent from the Corporate as set out in Appendix 3. Consent can be via USSD, Email, SMS, Web portal or Original consent form filled physically
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2.7 Corporate Demographic and Biometric Mismatch - Consent via USSD for NIN- SIM Registration Update

1	Proposed Process flow	<p>The below process flow shall apply:</p> <ol style="list-style-type: none"> i. Customer provides Primary Telecom Master's Authorization Letter and NIN; ii. MNO verifies Primary Telecom Master's NIN and confirms a mismatch or unavailability of Primary Telecom Master's SIM Registration; iii. MNO calls up Primary Telecom Master's NIN records from NIMC database and eyeballs the said records vis-à-vis customer's passport photograph and verification form; iv. Where (iii) above is successfully completed, MNO contacts customer to use deployed USSD code with options below: <ul style="list-style-type: none"> - <i>Press 1 to view your NIN records and adopt as SIM Registration KYC;</i> - <i>Press 2 to visit MNO stores/centers to update SIM Registration KYC.</i> v. Where Option 1 is selected, Customer accesses Portal/Link where NIN records are displayed for customer to give consent; vi. NIN records and consent form shall be captured in one form for customer's approval;
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		<ul style="list-style-type: none"> vii. Customer reviews NIMC records and gives consent by filling necessary details and clicking the 'Accept' button; viii. OTP is triggered to Primary Telecom Master's MSISDN or official email address; ix. MNO receives consent form and updates Primary Telecom Master's SIM Registration; x. MNO sends SMS or email sent to Primary Telecom Master on successful SIM Registration update; xi. MNO stores all documents on customer's account.
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2.8 Corporate Demographic and Biometric Mismatch - Consent via Physical Process for NIN- SIM Registration Update

1	Proposed Process flow	<p>The below process flow shall apply:</p> <ul style="list-style-type: none"> i. Corporate Customer represented by Primary Telecom Master, provides the Primary Telecom Master Authorization Letter and NIN; ii. MNO verifies Primary Telecom Master's NIN and confirms a mismatch or unavailability of Primary Telecom Master's SIM Registration; iii. MNO calls up Primary Telecom Master's NIN records from NIMC database, takes a live image and conducts electronic Facial verification and case-management which includes manual facial verification (eye-balling) on the Primary Telecom Master's passport photograph and verification form; iv. Where Facial Verification is successfully completed, MNO notes the mismatch features and informs the Primary Telecom Master; v. Primary Telecom Master reviews NIMC records and fills a physical Consent form as approval to the MNO to adopt the NIMC Foundational data as Functional data for the purpose of harmonization SIM Registration database for the Corporate Customer. vi. MNO receives consent form and updates Primary Telecom Master's SIM Registration; vii. MNO sends SMS or Email to Primary Telecom Master on successful SIM Registration update; viii. MNO stores all documents on Corporate customer's account.
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2.8 Customer Consent via SMS for SIM Registration KYC Update with NIN Records (Corporate & IOT/M2M)

1	Proposed Process flow	<p>The below process flow shall apply:</p> <ol style="list-style-type: none"> i. Customer Provides Primary Telecom Master's Authorization Letter and NIN; ii. MNO verifies Primary Telecom Master's NIN and confirms a mismatch or unavailability of Primary Telecom Master's SIM Registration; iii. MNO calls up Primary Telecom Master's NIN records from NIMC database, takes a live image and conducts electronic Facial verification and case-management which includes manual facial verification (eye-balling) on the Primary Telecom Master's passport photograph and verification form; iv. Where Facial Verification 3s successful, MNO sends SMS to Customer with link to NIN records & Consent form. A sample of the Consent SMS request is set out in Appendix 3 to this Business Rules; v. Customer accesses Portal/Link where NIN records and Consent form are displayed for customer consent and approval. vi. Customer review NIN records and gives consent by filling necessary details and clicking 'Accept' or 'Decline' button; OTP is sent to Primary TELECOM MASTER Line/official email address vii. Where customer submits Consent form, MNO updates SIM Registration with NIMC Foundational Data. viii. SMS or Email sent to Primary TELECOM MASTER on successful SIM Registration update ix. All documents stored on the account
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2.10 Customer Consent via MNO's Website for SIM Registration KYC Update with NIN Records (Corporate & IOT/M2M)

41	Proposed Process flow	<ol style="list-style-type: none"> i. Customer Provides Primary Telecom Master's Authorization Letter and NIN; ii. MNO verifies Primary Telecom Master's NIN and confirms a mismatch or unavailability of Primary Telecom Master's SIM Registration; iii. MNO calls up Primary Telecom Master's NIN records from NIMC database and eyeballs the said records vis-à-vis customer's passport photograph and verification form; iv. Where (iii) above is successful, MNO directs Primary Telecom Master to website hosting consent form; v. Customer accesses Portal/Link where NIN records are displayed for customer's consent; vi. NIN records and consent form are captured in one form for customer's approval; vii. Customer review NIN records and gives consent by filling necessary details and clicking 'Accept' or 'Decline' button; OTP is sent to Pry Telecom Master Line/official email address;
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		<ul style="list-style-type: none"> viii. Where customer 'Accepts' MNO receives consent form and updates SIM Registration; ix. SMS or Email sent to Primary Telecom Master on successful SIM Registration update; x. All documents stored on the account
2	Website Requirements	<ul style="list-style-type: none"> i. MNO website or portal shall have available NIN records; ii. In the case of mismatch, the mismatched details shall be displayed; iii. MNO website or portal shall display detailed Terms and Conditions of Acceptance shall be displayed; iv. Customer shall have the option to accept or decline.

2.11 Customer Consent via Email for SIM Reg KYC Update with NIN Records (Corporate & IOT/M2M)

1	Proposed Process flow	<ul style="list-style-type: none"> i. Customer Provides Primary Telecom Master's Authorization Letter and NIN; ii. MNO verifies Primary Telecom Master's NIN and confirms a mismatch or unavailability of Primary Telecom Master's SIM Registration; iii. MNO calls up Primary Telecom Master's NIN records from NIMC database and eyeballs the said records vis-à-vis customer's passport photograph and verification form; iv. Where (iii) is successful, MNO sends e-mail to the official e-mail address of the authorized Primary or Secondary Telecom Master c containing a Scanned Form (containing NIN records & Consent provision) or link to MNO's Portal (containing NIN records & Consent form); v. Where link is sent via email, Customer accesses Portal/Link where NIN records are displayed for customer's consent; vi. NIN records and consent form are captured in one form for customer's approval; vii. Customer reviews NIN records and gives consent by filling necessary details and clicking 'Accept' button; viii. OTP is sent to Primary Telecom Master's MSISDN/official email address; ix. Where customer 'Accepts', MNO receives consent form and updates Telecom Master's SIM Registration KYC; x. Where Scanned form is sent, Customer reviews NIN records and appends signature on Consent form; xi. Customer sends Consent form back to MNO (scanned and/or dispatched); xii. MNO compares signature on other documents; xiii. MNO updates SIM Registration with NIN records;
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		<p>xiv. MNO notifies Telecom Master via Email upon successful SIM Registration KYC update;</p> <p>xv. All documents stored on customer's account.</p>
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C. NEW SIM REGISTRATION/ACTIVATION FOR INDIVIDUALS, CORPORATES AND MACHINE-TO-MACHINE

Following the suspension of the Regulation 11 and 12 of the Registration of Telephone Subscribers Regulation (2011), the following processes will govern SIM Registration/Activations for Individuals and Corporate (IoT and M2M). Given the fact that the introduction and mandatory Use of NIN has become a pre-requisite feature in all telecommunication service transactions, it is imperative to adapt the following rules to give force to the Revised National Identity Policy for SIM Card Registration. The processes below should be read in conjunction with the Paragraph 1 – General Rules as it relates to the above subject matter.

NEW SIM REGISTRATION/ACTIVATIONS FOR INDIVIDUALS

2.12 Customer Acquisition (SIM Sales) Process

This flow covers below scenarios.

- A. Where new customers with NIN requests new SIM;
- B. Where existing customers with NIN requests additional SIMs;
- C. Where new or existing Foreign Customer requests SIM acquisition/activation
- D. Where new or existing Diplomatic Missions/Embassies requests SIM acquisition/Mobile Network Portability
- E. Where a customer with NIN requests MNP service;
- F. Where a new or existing customer without NIN requests a new SIM or MNP service;
- G. Where MNO seeks to re-cycle MSISDNs with NIN.

2.13 New Customer Acquisition with NIN (SIM Sales)

This flow covers below scenarios:

- A. Where a new Customer with NIN requests SIM Acquisition/Activation;
- B. Where new customer's NIN and fingerprint or facial image matches data on NIMC database.

New SIM Acquisition/SIM Sales Business Guidelines		
2.1	Activation Scenario	<p>New Customer with NIN requesting SIM acquisition/activation</p> <p>Customer NIN and biometric (including Finger Print or Facial Image) is the same with NIMC.</p>

	Proposed Process Flow	<ol style="list-style-type: none"> I. Customer requests new SIM activation; II. MNO verifies NIN from NIMC database; III. Where a P1 service outage is occasioned during NIN verification, MNO should refer to Appendix 2 Service Level Requirement and Limited Service Offering; IV. MNO to capture Biometrics (in this case Facial live image) and sends to the backend for electronic facial verification and case-management which includes manual facial verification (eye-balling). V. Where customer's NIN and biometric (including fingerprint or facial image) matches with records from NIMC database, MNO obtains Customer consent and copies NIMC Foundational data which becomes MNO's functional data for the purpose of SIM registration; VI. MNO completes SIM Registration with captured Live image and/or NIMC returned image; VII. MNO issues MSISDN to customer; VIII. MNO activates customer's MSISN and saves customer's Sim Registration information.
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2.14 Existing Customer with NIN

This flow covers below scenarios:

- A. Where existing Customer with NIN requests new SIM activation;
- B. Where existing customer's NIN and fingerprint or facial image matches the biometrics on both NIMC and existing SIM Registration database.

1.	Activation Scenario	Existing customer's NIN and fingerprint or facial image matches the biometrics on the NIMC database.
2	Proposed Process Flow	<ol style="list-style-type: none"> i. Customer requests new SIM activation; ii. MNO verifies NIN from NIMC database; iii. MNO to capture Biometrics (in this case Facial live image) and sends to the backend for electronic facial verification and case-management which includes manual facial verification (eye-balling). iv. Where a P1 service outage is occasioned during NIN verification, MNO should refer to Appendix 2 Service Level Requirement and Limited Service Offering;

		<ul style="list-style-type: none"> v. MNO shall obtain Consent, copy and update customer’s SIM Registration with NIMC Foundational details where there is a mismatch; vi. Where the Customer is requesting for additional SIM for the first time and NIN-SIM harmonization is required, MNO will copy and duplicate NIMC Foundational details unto SIM Registration database; vii. Where NIN-SIM harmonization has been performed, MNO duplicates and copies SIM Registration to customer’s new MSISDN; viii. MNO activates customer’s MSISDN and saves customer’s Sim Registration information.
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2.15 New and Existing Customer (Foreigners) SIM Acquisition/Activations

- This process should be read and applied in line with the general rules on Foreigners SIM Activation and SIM replacement as set out in Paragraph 1- General Rules.

This flow covers below scenarios.

- A. Foreigners with Legal Residency status or 2 years and above
- B. Foreigners with Visitors visas (with visas less than 2 years)
- C. Foreigners Transiting through Nigeria or employed or reside in Nigeria for less than 2 years
- D. Foreigners with Diplomatic visas (including family diplomatic visa)

7.1	Activation Scenario	<p>Foreigners with Legal Residency status or 2 years and above:</p> <ul style="list-style-type: none"> • Refer to the process on New SIM Activation (including MNP) for New and Existing Customer • NIN is mandatory • Where Foreigners are without NIN, MNO can capture and enroll the Resident for NIN issuance upon presentation of residents’ permit <p>Foreigners with Visitors visas (with visas less than 2 years)</p> <ul style="list-style-type: none"> • NIN is not mandatory and required • Upon the request to purchase a New SIM or additional SIM, MNO will request and capture the following on their records as proof of identity of the Foreign customer; • International passport bio-data page and • Visa page • The following process will be applicable for the purpose of New SIM activations and Additional SIM activations: • The Foreigner presents a Visa and MNO collects copy of same.

- The Foreigner *in addition to the above presents the International passport page* that contains the NIS Immigration entry stamp and MNO collects same as corroboration of NIS validation.
- MNO should verify to confirm that the date on the NIS entry stamp falls within the visa start and end dates.
- MNO captures the International passport page and number.
- MNO captures the walk-in image and NIN based demographic details of the Foreigner. The Foreigner's name that is captured should match with the name on the visa.
- MNO will perform electronic facial verification and case-management which includes manual facial verification, (eyeballing) of the live Image with visa page picture for matching.
- MNO will configure the activation period of the new SIM to 6 months.
- MNO issues SIM to Foreigner and activates same.
- SIM is automatically deactivated at 6 months. SIM can be reactivated for another 6 months were the visa validity period is more than 6 months but does not exceed 2 years and the Foreigner has made a request for such a renewal.
- MNOs are to collate the International Passport Number to send to NIS for validation on a weekly basis.
- Where NIS returns the details of the International Passport Number as invalid then the line will be deactivated.
- This process will apply to New SIM Activations (including MNP) for New and Existing Customer.
- All other processes in the New SIM Activation for New and Existing Customer is applicable save for the requirement of NIN validation and verification

Foreigners transiting through Nigeria or are employed in or reside in Nigeria for less than 2 years

- NIN is not mandatory and required
- Upon the request to purchase a New SIM or additional SIM or MNP, MNO will request and capture the following on their records as proof of identity of the Foreign customer;
- International passport bio-data page and
- Visa page
- The following process will be applicable for the purpose of New SIM activations and Additional SIM activations:
- The Foreigner presents a Visa and MNO collects copy of same.
- The Foreigner *in addition to the above presents the International passport page* that contains the NIS Immigration entry stamp and MNO collects same as corroboration of NIS validation.

		<ul style="list-style-type: none"> • MNO should verify to confirm that the date on the NIS entry stamp falls within the visa start and end dates. • MNO captures the International passport page and number. • MNO captures the Live image and NIN based demographic details of the Foreigner. The Foreigner's name that is captured should match with the name on the visa. • MNO will perform electronic facial verification and case-management which includes manual facial verification (eyeballing) of the live Image with visa page picture for matching. • MNO will configure the activation period of the new SIM to 6 months. • MNO issues SIM to Foreigner and activates same. • SIM is automatically deactivated at 6 months. SIM can be reactivated for another 6 months were the visa validity period is more than 6 months but does not exceed 2 years and the Foreigner has made a request for such a renewal. • MNOs are to collate the International Passport Number to send to NIS for validation on a weekly basis. • Where NIS returns the details of the International Passport Number as invalid then the line will be deactivated. • This process will apply to New SIM Activations (including MNP) for New and Existing Customers. • All other processes in the New SIM Activation for New and Existing Customer is applicable save for the requirement of NIN validation and verification. <p>Foreigners with Diplomatic visas (including family diplomatic visa) staying for 2 years or more</p> <ul style="list-style-type: none"> • Refer to the process on New SIM Activation for New and Existing Customer • NIN is mandatory • Where Foreigners are without NIN, MNO can capture and enroll the Resident for NIN issuance upon presentation of residents' permit • Where the Foreigner with Diplomatic visa is staying for less than 2 years the following documents will be retrieved by the MNO in the course of a new SIM sale/activation process for record keeping: <ul style="list-style-type: none"> • International passport biodata and • Letter from the Embassy that their stay is for less than 2 years
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Customer Acquisition and SIM Sales Process (Corporate & IoT/M2M Customers)

2.16 New SIM Registration/Activation Business Guidelines (Corporate & IOT/M2M)

New SIM Registration /Activation are grouped into 3 Scenarios: -

1. New Customers with NIN requesting New SIM
2. Existing Customers with NIN requesting additional SIMs
3. Customers (new & existing) requesting New SIM or Porting without NIN

2.17 New Customers With NIN (Corporate & IOT/M2M)

This flow covers below scenarios.

New Corporate Customer with Primary Telecoms Master NIN requesting SIM Acquisition (Physical visit for SIM Registration)

2.1	Scenario	New Corporate Customer with Primary Telecoms Master NIN requesting SIM Acquisition (Physical visit for SIM Registration is required).
2.2	Proposed Flow	<ol style="list-style-type: none"> 1. Corporate Customer (via the Primary Telecom Master) approach MNO for SIM Acquisition/New SIM 2. Corporate Customer provides Request Letter & other mandatory requirements (CAC Registration Number and CAC Incorporation document, TIN, Order Forms, Utility Bills etc.) 3. MNO confirms complete documentation & issues range of SIMs to Corporate Customer i.e. SIM serials and MSISDNs 4. Corporate Customer selects one SIM (MSISDN) for authorized Primary TELECOM MASTER & notifies MNO; 5. Customer provides TELECOM MASTER Authorization letter, signed Indemnity Form and List of lines, proposed users First Name and Last Name, their NINs & Alternative. phone numbers (List not applicable for IOT/M2M) 6. MNO calls NIMC database API to verify Primary Telecom Master's NIN and biometrics (including fingerprint or facial image). Primary Telecom Master's Line is fully activated, if NIN is successfully validated and verified; 7. In the case of Facial Verification, MNO captures Live image of Primary Telecom Master and executes electronic Facial verification and case-management which includes manual facial verification (eye-balling).

		<ol style="list-style-type: none"> 8. Where Primary Telecom Master's NIN and biometric (including fingerprint or facial image) matches with records from NIMC database, MNO collects Primary Telecom Master's consent and copies NIMC Foundational data which becomes MNO's functional data for the purpose of SIM registration; 9. MNO uses live image of the Primary Telecom Master as biometrics for SIM Registration process. 10. MNO must ensure Secondary NINs are validated. Associated Secondary lines are fully activated if secondary NINs are successfully validated (Not Applicable for IOT/M2M) 11. Where Secondary NIN validation fails the lines will not be activated. 12. Once NIN is used to activate corporate lines, an SMS will be sent to the provided alternative mobile phone numbers notifying the Users of the Corporate lines that their NINs have been linked to the Corporate account of their Employer. 13. Where a P1 service outage occurs during verification of Primary Telecom Master and validation of Secondary NIN, MNO should refer to the work around set out in Appendix 2 Service Level Requirement and Limited Service Offering.
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2.18 Existing Customers With NIN (Corporate & IOT/M2M)

This flow covers below scenarios.

1. Existing Corporate or IOT/M2M customer with Primary TELECOM MASTER NIN requesting additional SIM (which includes subscription medium) s
2. Primary TELECOM MASTER SIM Registration mismatch with NIN details or Primary TELECOM MASTER SIM Registration not available

3..1	Proposed Flow	<ol style="list-style-type: none"> 1. Primary or Secondary Telecom Master approaches MNO for additional SIM (which includes subscription medium) s this can be done via Emails, Request letter or Sales orders. 2. MNO confirms full compliance with new Corporate Telecom Master rules. 3. MNO confirms Primary NIN validation/verification status and Secondary NIN validation status (not applicable for IOT/M2M). 4. In the case of facial verification, MNO will effectively verify the Primary Telecom Master's NIN data and match with SIM Registration using electronic Facial verification and case-management which includes manual facial verification (eye-balling); 5. Where Corporate Telecom Master rules is irregular, Secondary Telecom Master regularizes Corporate account (i.e submits TELECOM MASTER authorization Letter, duly executed Indemnity forms, and all other relevant documents as set out in the Paragraph 1 - General Rules etc).

		<ol style="list-style-type: none"> 6. Where there is Primary TELECOM MASTER NIN/SIM Registration database mismatch or new Primary TELECOM MASTER SIM Registration is not available (MNO to refer to Existing Corporate Customer – Harmonization of NIMC-SIM Registration database). 7. Primary or Secondary Telecom Master provides duly filled Verification Form: Primary TELECOM MASTER details with Passport Photograph & Consent to use NIN data 8. MNO executes electronic facial verification and case-management which includes manual facial verification (eye-balling) process to treat mismatch & verify Primary TELECOM MASTER NIN. 9. Where #7 is successful, copy & update Primary TELECOM MASTER SIM Registration with NIMC Foundational detail. 10. Customer provides list of users of new lines with Secondary NIN and Names and Alternative Phone Numbers (not applicable for IOT/M2M). 11. Validate Secondary NIN and link to additional SIMs; upload list of additional Secondary NIN 12. Where a P1 service outage occurs during verification of Primary Telecom Master and validation of Secondary NIN, MNO should refer to the work around set out in Appendix 2 Service Level Requirement and Limited Service Offering. 13. Link Primary TELECOM MASTER SIM Registration and NIN on all new additional SIMs 14. Send SMS to alternate phone numbers provided in list of additional lines notifying the Users of the Additional lines that their NINs have been linked to the Corporate account of their Employer. 15. Activate additional SIM/MSISDN & Save.
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2.19 DIPLOMATIC MISSIONS AND EMBASSIES

<p>This flow covers below scenarios.</p> <p>A. Diplomatic Mission (New or Existing Customer) requesting SIM Acquisition or MNP</p>		
1	Activation Scenario	(New & existing) Diplomatic Mission or Embassy customer requesting New SIM or Porting with NIN
2	Proposed Process Flow	<ol style="list-style-type: none"> i. In respect of an Embassy and Diplomatic Mission requesting for SIM Acquisition or MNP the following process shall apply: <ul style="list-style-type: none"> - The Head of Mission will approach the MNO to request for SIMs (which includes subscription medium) by providing to the MNO the following;

		<ul style="list-style-type: none"> - The data page containing the passport number of the diplomatic passport of the Head of Mission/Embassy along with a Letter of Request signed by the Ambassador or its equivalent for registration of the official telephone lines of the Embassy/Mission in Nigeria shall be submitted to the Ministry of Foreign Affairs for verification and confirmation and registration of the SIMs; - SIM (which includes subscription medium) s of the diplomatic missions are to be linked with Corporate Diplomatic Identification Number (CDIN) which will be unique to each diplomatic mission. Each mission will also be responsible for managing the lines and allocating them internally. Furthermore, the head of Mission is to serve as the telecom master or point of contact for the mission; <p>ii. Any Foreign member of a diplomatic mission requiring SIMs for personal use shall go through the processes under item in respect of Foreigners with Visas less than 2 years;</p>
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PART III: SIM REPLACEMENT FOR INDIVIDUALS, CORPORATES & IoT/MACHINE TO MACHINE

Following the suspension of the Paragraph 6 and 7 of the SIM Replacement Guidelines (2017), the following processes will govern SIM Replacement of Individuals and Corporate (IoT and M2M). Notwithstanding the suspension of Paragraph 6 of the SIM Replacement Guidelines (2017), MNOs will be expected to ensure verification of ownership of the customer per the requirements in Paragraph 6, as a security measure where there is a discrepancy of the Customer’s biometrics and demographics with the existing SIM Registration records. These processes shall be read in conjunction with the Paragraph 1 – General Rules as it relates to the above subject matter to give force to the Revised National Identity Policy for SIM Registration.

3.1 SIM Replacement Process Business Guidelines for Individuals

This flow covers below scenarios:

1. Lost SIM Replacement - Customer fingerprint or facial image is the same with SIM Registration and NIMC database records;
2. Lost SIM Replacement - Customer fingerprint or facial image is different from SIM Registration and NIMC database records;
3. SIM Upgrade- Customer fingerprint or facial image is the same with SIM Registration & NIMC database records;
4. SIM Upgrade - Customer fingerprint or facial image is different from SIM Registration database records;
5. SIM Replacement by Proxy;
6. Lost SIM Replacement (Amputees) -Customer facial image is the same with SIM Registration & NIMC database records (Amputee Flag shall be required from NIMC);
7. Lost SIM Replacement Exception Handling: - (Amputees)- Customer facial image is different from with SIM Registration & NIMC database records (Amputee Flag shall be required from NIMC).
8. Online/Digital SIM Replacement – SIM Upgrade (Refer to Appendix 5- for further Review and Proof of Concept Approval)

9. Online/Digital Replacement – Lost/Damaged SIM (Refer to Appendix 5- for further Review and Proof of Concept Approval)

3.2 Lost SIM Replacement

This flow covers below scenarios:

1. Customer SIM is either missing, stolen or possibly damaged;
2. Customer fingerprint or facial image matches SIM Registration and NIMC Database record.

1.1	Scenario	Customer's fingerprint matches SIM Registration and NIMC database records
1.2	Proposed Flow	<ol style="list-style-type: none"> i. Customer visits MNO's store; ii. MNO verifies Customer Biometrics (including Fingerprint or Customer Live image) with MSISDN against SIM Registration Database. iii. Where Effective Verification is successful, MNO verifies MSISDN, NIN and biometrics (including fingerprint or facial image) against NIMC database and retrieves Foundational data from NIMC; If unsuccessful, reject SIM Replacement; iv. MNO system to match NIMC Foundational data with SIM Registration records. If unsuccessful, refer to (Process 3.3 Lost SIM Replacement – where Customer Biometrics differs from SIM Registration and NIMC database). v. In the case of Facial Verification, MNO captures Live image of Customer and executes electronic Facial verification and case-management which includes manual facial verification (eye-balling). vi. MNO verifies NIN image details with SIM Registration and Customer Live image, by electronic facial verification and case-management which includes manual facial verification (eyeballing). If unsuccessful, refer to Process 3.3 Lost SIM Replacement – where Customer Biometrics differs from SIM Registration and NIMC database). vii. In the case of Foreigner with a Visitor visa less than 2 years or a transiting through Nigeria/living in Nigeria for less than 2 years, the documentation provided in the General Rules on Foreign SIM Acquisition will be applicable as proof of identity in place of a NIN; viii. In the case of Foreigner with a Diplomatic visa staying in Nigeria less than 2 years, the documentation provided in the General Rules on Foreigner SIM Acquisition will be applicable as proof of identity in place of NIN;

		<p>ix. In the case of Diplomatic Missions and Embassies, the documentation provided in the Process 2.16: Diplomatic Missions and Embassies will be applicable as proof of identity in place of NIN;</p> <p>x. Where the verification is successful for all scenarios above, MNO collects duly filled SIM Replacement form and activates SIM Replacement Activate SIM Replacement.</p> <p>xi. Where there is a P2 Service outage, MNO should refer to Appendix 2.1 MNO Service Level Requirement for resolution.</p> <p>xii. MNO shall obtain Consent and update customer SIM Registration demographic record with Foundational data from NIMC database if required and links NIN.</p>
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3.3 Lost SIM Replacement – Customer Biometrics is different from SIM Registration and NIMC database

This flow covers below scenarios.

1. Customer SIM is either missing, stolen or possibly damaged;
2. Customer fingerprint or facial image does not match SIM Registration Database record.

2.1	Scenario	Customer fingerprint or facial image does not match SIM Registration database records
2.2	Proposed Flow	<p>(i) Customer visits MNO’s store;</p> <p>(ii) MNO verifies customer’s MSISDN and fingerprint or facial image against SIM Registration record;</p> <p>(iii) Where Effective Verification above fails, existing SIM Replacement rules shall apply to validate SIM ownership (i.e., Customer to submit:</p> <ul style="list-style-type: none"> • frequently dialed numbers; • last recharge; • active data bundle/value (for data SIM); • SIM pack/ownership certificate/sworn affidavit; • NIN Card/Slip; • Live image. <p>(iv) MNO Validate Frequently Dialed Numbers, Last Recharge, Live image and other parameters above and submit for backend validation. If unsuccessful, reject SIM replacement.</p>

		<p>(v) In the case of Facial Verification, MNO captures Live image of Customer and executes electronic Facial verification and case-management which includes manual facial verification (eye-balling).</p> <p>(vi) Where Effective Verification is successful, MNO verifies customer's NIN and fingerprint or facial image with data from NIMC database, if unsuccessful, reject SIM Replacement;</p> <p>(vii) MNO system matches the NIMC Foundational Data with SIM Registration. If unsuccessful go to NIN-SIM Harmonization for Existing Customer;</p> <p>(viii) MNO shall collect Consent to update SIM Registration record of the Customer with NIMC Foundational data based on the NIN-SIM Harmonization of Existing Customer Scenario.</p> <p>(ix) MNO will in the case of Foreigners with a Visitor visa less than 2 years or a transiting through Nigeria/living in Nigeria for less than 2 years, utilize the documentation provided in the General Rules on Foreign SIM Acquisition for verification of identity in place of a NIN;</p> <p>(x) In the case of Diplomatic Missions and Embassies, the documentation provided in the Paragraph 2.16: Diplomatic Missions and Embassies will be applicable as proof of identity in place of NIN;</p> <p>(xi) MNO will in the case of Foreigners with a Diplomatic visa staying in Nigeria less than 2 years, utilize the documentation provided in the General Rules on Foreigner SIM Acquisition for verification of identity in place of NIN;</p> <p>(xii) Where the verification is successful for all scenarios above, MNO collects duly filled SIM Replacement form and activates SIM Replacement;</p> <p>(xiii) Where there is a P2 Service outage, MNO should refer to the Appendix 2.1 MNO Service Level Requirement for resolution.</p>
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3.4 SIM Upgrade (Existing SIM is in possession of Customer and Active)

This flow covers below scenarios:

1. SIM upgrade.
2. Customer fingerprint or facial image matches SIM Registration database record.

3.1	SIM replacement Scenario	Customer fingerprint matches SIM Registration database record.
3.2	Proposed Flow	<p>(i) Customer visits MNO's outlet;</p> <p>(ii) MNO sends OTP to customer;</p>

		<p>(iii) OTP is validated successfully;</p> <p>(iv) MNO effectively verifies the Customer’s MSISDN and fingerprint or facial image against SIM Registration database record;</p> <p>(v) MNO verifies customer’s MSISDN, NIN and fingerprint or facial image against NIMC database record;</p> <p>(vi) In the case of Facial Verification, MNO captures Live image of Customer and executes electronic Facial verification and case-management which includes manual facial verification (eye-balling);</p> <p>(vii) MNO will in the case of Foreigners with a Visitor visa less than 2 years or a transiting through Nigeria/living in Nigeria for less than 2 years, utilize the documentation provided in the General Rules on Foreign SIM Acquisition for verification of identity in place of a NIN;</p> <p>(viii) In the case of Diplomatic Missions and Embassies, the documentation provided in the Paragraph 2.16: Diplomatic Missions and Embassies will be applicable as proof of identity in place of NIN;</p> <p>(ix) MNO will in the case of Foreigners with a Diplomatic visa staying in Nigeria less than 2 years, utilize the documentation provided in the General Rules on Foreigner SIM Acquisition for verification of identity in place of NIN;</p> <p>(x) Where verification is successful, MNO conducts SIM upgrade;</p> <p>(xi) MNO updates customer’s SIM Registration record with Foundational data from NIMC database if required and links NIN;</p> <p>(xii) Where NIMC verification fails, MNO is to advice the customer to visit NIMC to update data or enroll for NIN as applicable.</p> <p>(xiii) Where there is a P2 Service outage, MNO should refer to the Appendix 2.1 MNO Service Level Requirement for resolution.</p>
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3.5 SIM Upgrade (Existing SIM is in possession of Customer and Active)

This flow covers below scenarios:

1. SIM upgrade;
2. Customer fingerprint or facial image does not match SIM Registration database records.

4.1	Scenario	Customer fingerprint or facial image does not match SIM Registration database record.
4.2	Proposed Flow	<p>(i) Customer visits MNO’s outlet;</p> <p>(ii) MNO sends OTP to customer;</p> <p>(iii) OTP is validated successfully;</p>

		<p>(iv) MNO performs Effective Verification of the customer’s MSISDN and fingerprint or facial image against SIM Registration database record;</p> <p>(v) Where Effective Verification is unsuccessful, existing SIM Replacement rules shall apply existing SIM Replacement rules shall apply (i.e., Customer to submit:</p> <ul style="list-style-type: none"> • Frequently Dialed Numbers; • last recharge; • active data bundle/value (for data SIM); • SIM pack/ownership certificate/sworn affidavit; • NIN Card/Slip; • Live image. <p>(vi) MNO verifies the above details;</p> <p>(vii) In the case of Facial Verification, MNO captures Live image of Customer and executes electronic Facial verification and case-management which includes manual facial verification (eye-balling);</p> <p>(viii) Where Effective Verification is successful, MNO verifies customer’s NIN and Biometrics (includes fingerprint or facial image) against NIMC database;</p> <p>(ix) MNO will in the case of Foreigners with a Visitor visa less than 2 years or a transiting through Nigeria/living in Nigeria for less than 2 years, utilize the documentation provided in the General Rules on Foreign SIM Acquisition for verification of identity in place of a NIN;</p> <p>(x) In the case of Diplomatic Missions and Embassies, the documentation provided in the Paragraph 2.16: Diplomatic Missions and Embassies will be applicable as proof of identity in place of NIN;</p> <p>(xi) MNO will in the case of Foreigners with a Diplomatic visa staying in Nigeria less than 2 years, utilize the documentation provided in the General Rules on Foreigner SIM Acquisition for verification of identity in place of NIN;</p> <p>(xii) Where all verifications are successful, MNO conducts SIM Replacement;</p> <p>(xiii) MNO collects Consent and updates customer’s SIM Registration record with Foundational data from NIMC database, if required and links NIN;</p> <p>(xiv) Where NIMC Verification is unsuccessful, customer will be advised to visit NIMC to update data or enroll for NIN as applicable.</p> <p>(xv) Where there is a P2 Service outage, MNO should refer to the Appendix 2.1 MNO Service Level Requirement for resolution.</p>
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3.6 SIM Replacement by Proxy

This flow covers below scenarios:

1. Customer's SIM is either missing, stolen or possibly damaged;
2. Customer cannot visit the shop either due to sickness or inability to move.

3.1	SIM replacement Scenario	Customer's SIM is replaced by Proxy.
3.2	Proposed Flow	<p>(i) Both Proxy and Owner should be active customers of the MNO wherein the SIM Replacement is to be performed, and have their NIN effectively verified and linked (i.e verified Biometrics - including Fingerprint or Facial with SIM Registration and NIMC database);</p> <p>(ii) Proxy submits, proxy MSISDN, NIN and biometrics (including fingerprint or facial image) for validation against SIM Registration and NIMC database records;</p> <p>(iii) Proxy submits, Owner's MSISDN and NIN for validation against SIM Registration and NIMC database records;</p> <p>(iv) In the case of Facial Verification, MNO captures Live image of Customer and executes electronic Facial verification and case-management which includes manual facial verification (eye-balling).</p> <p>(v) Where all verifications are successful, Proxy fills and submits swap request form containing:</p> <ul style="list-style-type: none"> • Owner MSISDN & Proxy MSISDN; • Proxy Authorization letter; • Copy of owner's NIN Slip; • Owner's frequently dialed numbers and last recharge (for voice SIM); • Owner's active data bundle and value (for data SIM); • Owner's SIM Pack/Ownership certificate/Sworn affidavit; • Live image of Proxy. <p>(vi) MNO validates the above information;</p> <p>(vii) MNO will in the case of Foreigners with a Visitor visa less than 2 years or a transiting through Nigeria/living in Nigeria for less than 2 years, utilize the documentation provided in the General Rules on Foreign SIM Acquisition for verification of identity in place of a NIN;</p>

		<p>(viii) In the case of Diplomatic Missions and Embassies, the documentation provided in the Paragraph 2.16: Diplomatic Missions and Embassies will be applicable as proof of identity in place of NIN;</p> <p>(ix) MNO will in the case of Foreigners with a Diplomatic visa staying in Nigeria less than 2 years, utilize the documentation provided in the General Rules on Foreigner SIM Acquisition for verification of identity in place of NIN;</p> <p>(x) Where validation is successful, MNO shall conduct facial verification and change management which includes manual facial verification (eyeballing) of Proxy's SIM Replacement request;</p> <p>(xi) Where request is successfully verified, MNO conducts the SIM Replacement.</p> <p>(xii) Where there is a P2 Service Outage, MNO should refer to the Appendix 2.1 MNO Service Level Requirement for resolution.</p>
3.3	Points to Note	MNOs shall restrict the number of SIMs that an individual can swap as a Proxy to one per quarter

3.7 Lost SIM Replacement (Exception Handling: - Amputees)

This flow covers below scenarios:

1. Customer's SIM is either missing, stolen or possibly damaged;
2. Customer's facial image is the same with SIM Registration and NIMC database records (Amputee).

1	Scenario	Customer's facial image matches SIM Registration and NIMC database records (Amputee Flag is required from NIMC).
2	Proposed Flow	<p>(i) Customer visits MNO's outlet;</p> <p>(ii) MNO performs Effective Verification of the customer's MSISDN, live facial image against SIM Registration database record;</p> <p>(iii) Where Effective Verification is successful, MNO validates customer's MSISDN, NIN and facial image against NIMC database record;</p> <p>(iv) MNO executes electronic Facial verification and case-management which includes manual facial verification (eye-balling) using captured live image of the Customer;</p> <p>(v) MNO will in the case of Foreigners with a Visitor visa less than 2 years or a transiting through Nigeria/living in Nigeria for less than 2 years, utilize the documentation provided in the General Rules on Foreign SIM Acquisition for verification of identity in place of a NIN;</p> <p>(vi) In the case of Diplomatic Missions and Embassies, the documentation provided in the Paragraph 2.16: Diplomatic Missions and Embassies will be applicable as proof of identity in place of NIN;</p>

		<p>(vii) MNO will in the case of Foreigners with a Diplomatic visa staying in Nigeria less than 2 years, utilize the documentation provided in the General Rules on Foreigner SIM Acquisition for verification of identity in place of NIN;</p> <p>(viii) Where verifications are successful, MNO conducts SIM Replacement;</p> <p>(ix) Where NIMC verification is unsuccessful, MNO to advice Customer to visit NIMC Enrollment center to register for a NIN;</p> <p>(x) Where there is a P2 Service Outage, MNO should refer to Appendix 2.1 MNO Service Level Requirement for resolution;</p> <p>(xi) MNO collects consent and updates customer's SIM Registration record with Foundational Data from NIMC if required.</p>
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3.8 Lost SIM Replacement (Exception Handling: - Amputees)

This flow covers below scenarios:

1. Customer's SIM is either missing, stolen or possibly damaged;
2. Customer's facial image does not match SIM Registration and NIMC database records (Amputee Flag is required from NIMC)

1	SIM replacement Scenario	Customer's facial image does not match SIM Registration and NIMC database records (Amputee Flag is required from NIMC).
2	Proposed Flow	<p>(i) Customer visits MNO's outlet;</p> <p>(ii) MNO conducts Effective Verification of the customer's MSISDN, live facial image against SIM Registration database record;</p> <p>(iii) Where Effective Verification fails, existing SIM Replacement rules shall apply (i.e., Customer to submit:</p> <p>(iv) Frequently dialed numbers;</p> <p>(v) Last recharge;</p> <p>Active data bundle/value (for data SIM);</p> <p>(vi) SIM pack/ownership certificate/sworn affidavit;</p> <p>(vii) NIN Card/Slip;</p> <p>(viii) Live image.</p> <p>(ix) MNO Validate Frequently Dialed Numbers, Last Recharge and other parameters.</p> <p>(x) Where Effective Verification is successful, MNO verifies customer MSISDN, NIN and live facial image with data from NIMC database;</p> <p>(xi) MNO will in the case of Foreigners with a Visitor visa less than 2 years or a transiting through Nigeria/living in Nigeria for less than 2 years, utilize the documentation</p>

		<p>provided in the General Rules on Foreign SIM Acquisition for verification of identity in place of a NIN;</p> <p>(xiii) In the case of Diplomatic Missions and Embassies, the documentation provided in the Paragraph 2.16: Diplomatic Missions and Embassies will be applicable as proof of identity in place of NIN;</p> <p>(xiv) MNO will in the case of Foreigners with a Diplomatic visa staying in Nigeria less than 2 years, utilize the documentation provided in the General Rules on Foreigner SIM Acquisition for verification of identity in place of NIN;</p> <p>(xi) If (v) above is successful, MNO conducts SIM replacement;</p> <p>(xii) Where there is a P2 Service Outage, MNO should refer to Appendix 2.1 MNO Service Level Requirement for resolution.</p> <p>(xiii) MNO collects Customer consent and updates SIM Registration record with NIMC Foundational data</p>
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SIM Replacement Process (Corporate & IoT/M2M)

3.9. SIM Replacement Process Business Guidelines

This flow covers below scenarios:

1. SIM Replacement/Upgrade for customer's Primary Telecom Master with verified NIN;
2. SIM Replacement/Upgrade for customer's Primary Telecom Master with unverified NIN;
3. SIM Replacement/Upgrade for Associated SIMs: Primary Telecom Master with verified NIN;
4. SIM Replacement/Upgrade for Associated SIMs: Primary Telecom Master with unverified NIN.

3.10 SIM Replacement/Upgrade for Primary TELECOM MASTER with Verified NIN (Corporate & IOT/M2M)

This flow covers below scenarios:

1. Corporate or IOT/M2M Primary Telecom Master's SIM is either missing or stolen or damaged & requires SIM replacement;
2. Primary Telecom Master's SIM requires upgrade;
3. Primary Telecom Master's SIM Registration KYC match NIMC database records or Primary Telecom Master's NIN is already verified.

1	Scenario	Customer's fingerprint, facial image & demographics match in SIM Registration and NIMC database records.
2	Proposed Flow	<ol style="list-style-type: none"> (i) Corporate or IOT/M2M Primary or Secondary Telecom Master sends formal letter/e-mail to MNO for Primary Telecom Master's SIM replacement or upgrade; (ii) Letter specifies Primary Telecom Master's SIM MSISDN, NIN and Name; (iii) Customer provides Sworn Affidavit or SIM pack for SIM replacement (not required for SIM upgrade) (iv) MNO confirms new Telecom Master rules have been applied on Corporate's account. If not applied, the Corporate's account shall first be regularized (see new Telecom Master's directive); (v) MNO confirms verification and linkage of Primary Telecom Master's NIN on the Corporate account; (vi) In the case of facial verification, MNO will effectively verify the Primary Telecom Master's NIN data and match with SIM Registration using electronic Facial verification and case-management which includes manual facial verification (eye-balling);

		ix. Where verification is successful, MNO uploads SIM Replacement/upgrade request letter and sworn affidavit on Corporate's account and executes SIM Replacement/Upgrade.
		x. Where there is a P2 Service Outage, MNO should refer to Appendix 2.1 MNO Service Level Requirement for resolution.

3.11. SIM Replacement/Upgrade for Primary TELECOM MASTER with Unverified NIN (Corporate & IOT/M2M)

This flow covers the below scenarios:

1. Corporate or IOT/M2M Primary Telecom Master's SIM is either missing or stolen or damaged & requires SIM Replacement;
2. Primary Telecom Master's SIM requires an upgrade;
3. Primary Telecom Master's SIM Registration KYC does not match with NIMC records OR Primary Telecom Master's SIM Registration KYC is not available.

1	Scenario	Customer's fingerprint, facial image & demographics do not match in SIM Registration and NIMC database records.
2	Proposed Flow	<ul style="list-style-type: none"> (i) Corporate or IOT/M2M Primary or Secondary Telecom Master sends formal letter/e-mail to MNO for Primary Telecom Master's SIM replacement or upgrade; (ii) Letter specifies Primary Telecom Master's SIM MSISDN, NIN and Name; (iii) Customer provides Sworn Affidavit or SIM Pack (This will not apply to SIM Upgrade scenario); (iv) MNO confirms new Telecom Master rules have been applied on Corporate's account. If not applied, the Corporate's account shall first be regularized (see new Telecom Master's directive); (v) MNO attempts Effective Verification of Primary Telecom Master's NIN and SIM Registration database and confirms a mismatch (biometrics or demographics) or SIM Registration database is unavailable; (vi) Where verification fails, MNO uses Verification Form to obtain Primary Telecom Master's details & passport photograph, verifies Frequently Dialed Numbers and obtains Customer consent to use NIMC Foundational data records to update SIM Registration of the Corporate customer; (vii) MNO verifies Primary Telecom Master's NIN, executes electronic facial verification and case-management which includes manual facial verification (eye-balling);

		<p>(viii) Where verification is successful, MNO updates Primary Telecom Master's SIM Registration data with NIMC Foundational Data;</p> <p>(ix) Where there is a P2 Service Outage, MNO should refer to Appendix 2.1 MNO Service Level Requirement for resolution.</p> <p>(x) MNO conducts Primary Telecom Master's SIM replacement/upgrade;</p> <p>(xi) MNO uploads SIM replacement/upgrade letter, Sworn Affidavit & customer consent.</p> <p>(xii) MNO activates SIM replacement;</p>
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3.12. SIM Replacement/Upgrade for Secondary SIMs with Verified NIN (Corporate & IOT/M2M)

This flow covers below scenarios:

1. Corporate or IOT/M2M Secondary SIM is either missing or stolen or damaged & requires SIM replacement;
2. Secondary SIM requires upgrade;
3. Primary Telecoms Master's SIM Registration data match NIMC records or Primary Telecom Master's NIN and is already verified.

1	Scenario	SIM Replacement/Upgrade for Associated SIMs with Verified NIN (Corporate & IOT/M2M)
2	Proposed Flow	<p>(i) Corporate or IOT/M2M Primary or Secondary Telecoms Master sends formal letter/e-mail to MNO for Secondary SIM Replacement or Upgrade;</p> <p>(ii) Letter/e-mail specifies Primary Telecom Master's NIN, specific secondary MSISDN, Secondary Telecoms Master's NIN and Names;</p> <p>(iii) Customer provides Sworn Affidavit or SIM pack for SIM replacement (This will not apply to SIM upgrade);</p> <p>(iv) MNO confirms new Telecom Master rules have been applied on Corporate's account. If not applied, the Corporate's account shall first be regularized (see new Telecom Master's directive);</p> <p>(v) MNO confirms verification of Primary Telecom Master's NIN on the account;</p> <p>(vi) MNO confirms validation of Secondary Telecom Master's NIN on the account (This step shall not apply to IOT/M2M customers);</p> <p>(vii) Where the verifications are successful, MNO executes SIM replacement/upgrade;</p> <p>(viii) MNO uploads SIM replacement/upgrade request letter and sworn affidavit on corporate's account;</p>

		<p>(ix) MNO activates SIM replacement.</p> <p>(x) Where there is a P2 Service Outage, MNO should refer to Appendix 2.1 MNO Service Level Requirement for resolution.</p>
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3.13. SIM Replacement/Upgrade for Secondary SIMs with Unverified NIN (Corporate & IOT/M2M)

This flow covers below scenarios:

1. Corporate or IOT/M2M Secondary SIM is either missing or stolen or damaged & requires SIM Replacement;
2. Secondary SIM requires upgrade;
3. Primary Telecom Master SIM Registration KYC does not match NIMC records or Primary Telecom Master's SIM Registration KYC data is not available and/or Primary Telecom Master's NIN is unverified.

2	Proposed Flow	<p>(i) Corporate or IOT/M2M customer (Primary or Secondary Telecom Master) sends formal letter/e-mail to MNO for Secondary SIM replacement or upgrade;</p> <p>(ii) Letter specifies Primary Telecom Master's Names & NIN as well as Secondary Telecom Master's Name & NIN (This will not apply to IOT/M2M customers);</p> <p>(iii) Customer provides Sworn Affidavit or SIM Pack for Secondary SIM for replacement/upgrade;</p> <p>(iv) MNO confirms new Telecom Master rules have been applied on Corporate's account. If not applied, the Corporate's account shall first be regularized (see Paragraph 1- General Rules on New Telecom Master's directive);</p> <p>(v) MNO attempts Effective Verification of Primary Telecom Master's NIN and SIM Registration data and confirms a mismatch (biometrics or demographics) or SIM Registration data is unavailable;</p> <p>(vi) MNO also attempts validation of the Secondary SIM name & NIN (This step will not apply to IOT/M2M customers);</p> <p>(vii) Where Effective Verification fails, MNO uses Verification Form to obtain Primary Telecom Master's details & passport photograph, verifies Frequently Dialed Numbers and obtains Customer consent to use NIN records;</p> <p>(viii) MNO verifies Primary Telecom Master's NIN on NIMC database executes electronic facial verification and case-management which includes manual facial verification (eye-balling);</p> <p>(ix) Where Effective Verification is successful, MNO updates Primary Telecom Master's SIM Registration with NIMC Data;</p> <p>(x) Where verification is successful, secondary SIM replacement/upgrade is done but where it fails, secondary SIM replacement/upgrade is rejected;</p>

		<p>(xi) MNO uploads SIM replacement/upgrade request letter and sworn affidavit on corporate's account;</p> <p>(xii) MNO activates SIM replacement.</p> <p>(xiii) Where there is a P2 Service Outage, MNO should refer to Appendix 2.1 MNO Service Level Requirement for resolution.</p>
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PART IV. MOBILE NUMBER PORTABILITY (MNP) INDIVIDUALS AND CORPORATE CUSTOMERS

The MNP Regulations and MNP Business Rules and Processes 2014 is the governing instrument to ensure an effective and efficient porting regime in the telecommunication industry. Given the fact that the introduction and mandatory use of NIN has become a pre-requisite feature in all telecommunication service transactions, it is imperative to adapt the MNP rules to give force to the Revised National Identity Policy for SIM Card Registration. The following processes shall be read and applied in conjunction with the existing MNP Regulations and Business Rules and Processes (2014).

4.1. Individual Customers with NIN requesting Mobile Number Porting (MNP)

This flow covers below scenarios.

- A. Customer with NIN requesting Mobile Number Porting (MNP)
- B. Customer NIN and Finger Print or Facial Image is the same with NIMC

4.1	Activation Scenario	Customer NIN and Finger Print or Facial Image is the same with NIN
4.2	Proposed Process Flow	<ul style="list-style-type: none"> I. Customer approach MNO for MNP; II. MNO calls NIMC API to verify Customer's NIN and biometric (including Fingerprint or Facial image); III. In the case of facial verification, MNO will effectively verify the Customer's NIN data and using electronic Facial verification and case-management which includes manual facial verification (eye-balling); IV. In the case of a Foreigner, the General rules on Foreigner SIM acquisition/activation with respect to proof of identity will be applicable for verification purposes. V. In the case of a Diplomatic Mission and Embassies, the General rules on Diplomatic Missions and Embassies SIM acquisition/activation with respect to proof of identity will apply for verification purposes.

		<p>VI. Where verification is successful, MNO is to collect customer consent to copy NIMC Foundational Data as Functional data for SIM Registration;</p> <p>VII. Complete SIM Registration with live image;</p> <p>VIII. Activate MNP Service & Save</p> <p>IX. All other MNP Business Rules remain valid and in force.</p>
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4.2. New Customers With NIN requesting Mobile Number Porting (MNP) (Corporate & IOT/M2M)

This flow covers below scenarios.

- 1. New Customer with NIN requesting Mobile Number Porting (MNP)**
- 2. Customer demographics, biometrics and NIN match with NIMC database**

4.1	Scenario	<ol style="list-style-type: none"> 1. New Customer with NIN requesting Mobile Number Porting (MNP) 2. Customer demographics, biometrics and NIN match with NIMC database
4.2	Proposed Flow	<ol style="list-style-type: none"> Corporate customer approaches MNO for MNP; Primary Telecom Master provides TELECOM MASTERS Authorization (with Primary TELECOM MASTER NIN), Indemnity form, Last Invoice & List of Sec users and NIN (not applicable for IOT/M2M); MNO verifies Primary TELECOM MASTER NIN with NIMC database, if unsuccessful, reject MNP; In the case of facial verification, MNO will effectively verify the Primary Telecom Master's NIN data using electronic Facial verification and case-management which includes manual facial verification (eye-balling); MNO captures live image of the Primary Telecom Master, collects Primary Telecom Master's consent and completes Corporate SIM Registration of Primary TELECOM MASTER using NIMC Foundational data; MNO validates Secondary NIN records with NIMC Foundational Data (not applicable for IOT/M2M). If unsuccessful, reject MNP; MNO to link Primary TELECOM MASTER SIM Registration and NIN on all new SIMs; Link Secondary NIN to each SIM on the system Activate Service & Save

		<p>10. Upload the list of Secondary users, Secondary users NIN, First Name, Middle Name, Last Name and Alternative phone numbers;</p> <p>11. Send SMS to alternate phone numbers provided in list of additional lines</p> <p>12. Activate newly ported SIMs/MSISDN and Save</p> <p>13. All other MNP rules remain valid.</p>
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4.3. Existing Customers With NIN requesting Mobile Number Porting (MNP) (Corporate & IOT/M2M)

This flow covers below scenarios.

- Existing Customer with NIN requesting Mobile Number Porting (MNP)
- Where an Existing Customer has some Corporate SIMs with a particular MNO (A) and others in another MNO (B) and requests to port its Corporate SIMs from its corporate accounts with MNO (B) to its corporate account held with MNO (A) or vice versa.
- Primary TELECOM MASTER SIM Registration mismatch with NIN details or Primary TELECOM MASTER SIM Registration not available

4.1	Scenario	
4.2	Proposed Flow	<ol style="list-style-type: none"> Primary or Secondary Telecom Master approach MNO for MNP; Customer provides Telecom Master Authorization, Indemnity form, Last Invoice & List of Secondary users, Primary Telecom Master's NIN etc (not applicable for IOT/M2M); MNO verifies Primary Telecom Master NIN against NIMC database; Where there is Primary TELECOM MASTER NIN/SIM Registration mismatch or new Primary TELECOM MASTER SIM Registration is not available, refer to Existing Corporate Customer – Harmonization NIMC-SIM process; Customer provides Verification Form: Primary TELECOM MASTER details with Passport Photograph & Consent Form to use NIMC Foundational data as Functional data for SIM Registration. MNO executes electronic Facial Verification and Case-management which includes manual Facial verification (eye-balling) process to treat mismatch & effectively verify Primary TELECOM MASTER NIN; Where verification is successful, copy & update Primary TELECOM MASTER SIM Registration with NIMC Foundational details;

		<p>8. Customer provides list of Secondary users with Secondary NIN and Names and Alternative Phone Numbers (not applicable for IOT/M2M);</p> <p>9. Validate Secondary NIN and link to SIMs; upload list of Secondary users, NIN and other relevant Corporate Account documents;</p> <p>10. Link Primary TELECOM MASTER SIM Registration and NIN on all SIMs;</p> <p>11. Send SMS to alternate phone numbers provided in list of Secondary users</p> <p>12. Activate additional SIMs/MSISDN and Save.</p>
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PART V: CHURN AND RECYCLING OF CUSTOMER SIM ACTIVATION

The Quality of Service Regulations 2013 stipulates the procedure for the treatment of a Customer/Subscriber's Lifecycle on the telecommunication network of the MNO. Given the fact that the introduction and mandatory Use of NIN has become a pre-requisite feature in all telecommunication service transactions, it is imperative to adapt the provisions of the Quality of Service Regulations 2013 – as it relates to Subscriber Lifecycle to give force to the Revised National Identity Policy for SIM Card Registration.

The following processes shall be implemented in conjunction with the Quality of Service Regulations (2013) with respect to compliance with the provisions on Customer's/Subscriber lifecycle (Recycling and churn of Customers SIM activations).

5.1. Churned and Recycled SIM Activation

This flow covers below scenarios.

1. Recycling MSISDN with NIN
2. Where MSISDN of customers with NIN is inactive for a period of 360 days and has fallen due for Recycling based on the QoS Regulations 2013.

5.1	Activation Scenario	Recycling for customers with submitted /linked NIN
5.2	Proposed Process Flow	<p>I. MNOs to Purge NIN from Recycled MSISDN</p> <p>II. Call Recycle API to NIMC & NIBSS for Financial Institutions</p> <p>III. MNOs Keep SIM Registration &NIN History for 2 years</p>
5.3	Points to Note	All recycled SIMs shall be purged of any NIN attached, this is to allow New subscriber submit and link NIN

5.2. Churned and Recycled SIM Activation for Foreigners

This flow covers below scenarios.

Recycling MSISDN with NIN

Where Foreigner customers with NIN is inactive for a period of 360 days and due for Recycling

Foreigners with Visitors Visa with visas less than 2 years

Foreigners transiting through Nigeria or legally resident in Nigeria for less than 2 years

Diplomats with stay less than 2 years

5.1	Activation Scenario	<ol style="list-style-type: none"> 1. Recycling MSISDN with NIN 2. Where Foreigner customers with NIN is inactive for a period of 360 days and due for Recycling 3. Foreigners with Visitors Visa with visas less than 2 years 4. Foreigners transiting through Nigeria or legally resident in Nigeria for less than 2 years 5. Diplomats with stay less than 2 years
5.2	Proposed Process Flow	<ol style="list-style-type: none"> I. A Foreigner with a Nigerian visa with visa period less than two (2) years is required to present his/her international passport and visa page to the MNO prior to activation of a SIM for local telecommunications service. II. In activating the SIM, the Rules on New Acquisition/Sales for Foreigners will be applicable. III. Where a Foreigner has the intention of returning to Nigeria after the expiration of visa period within a maximum two (2) year period, and is desirous of retaining the line beyond the Visa period due to personal or business reasons, such Foreigner is required to make an application to the MNO requesting for a 'Keep My Line' service via any channel of official communication provided by the MNO. IV. A copy of the Foreigner's valid passport and visa page should accompany the application. V. Further to review of the customer's application, the MNO may extend the activation period for additional 90days period in the first instance. Subsequent extension request(s) which must be based on a request by the Foreigner, shall not exceed a maximum period of two (2) year (which includes the initial Visa period) VI. Where a Foreigner fails to make a request for the keep my line service or extension or where such request is declined by the MNO with reasons provided to the foreigner, such line shall be deactivated and recycled by the MNO in compliance with the Quality of Service Regulations (2013). VII. Where a Foreigner has retained a line for the maximum period of 2 years period cumulatively, such a Foreigner will be advised to secure a NIN.

		For the avoidance of doubt, this process (activation of lines for foreigners) does not apply to Nigerian citizens who are eligible for a NIN.
4.3	Points to Note	All recycled SIMs shall be purged of any NIN attached, this is to allow New subscriber submit and link NIN

5.3. Recycling (Corporate & IOT/M2M)

This flow covers below scenarios.

1. Recycling corporate MSISDN with NIN based on
2. Where customers with NIN is inactive for the period of 360 days and due for Recycling

1	Proposed Flow	<ul style="list-style-type: none"> • MNOs to purge both Primary & Sec NIN from Recycled MSISDN • MNO to call Recycle API to NIMC & NIBSS for Financial Institutions • MNOs keep Primary TELECOM MASTER SIM Registration & Secondary NIN History for that particular line in an archive for 2 years (from date of recycle) • Recycling policies for corporate customers apply
2	Points to Note	<i>All recycled corporate & IOT/M2M SIMs shall be purged of any NIN attached, this is to allow New subscriber submit and link their NIN</i>

PART VI : GOVERNANCE

6. Governance for Agents and Device handlers

The objective of this governance rule is to ensure that the SIM Registration Agents/Dealers and Device Handlers do not pose avoidable threat to the sanity of data that NIN, SIM registration and integration process intends to address.

1. All Dealers and Device handlers engaged by MNOs for NIN enrolment are to be accredited and their details forwarded to the Commission;
2. Details of all enrolment devices and sims assigned to each dealer are to be forwarded to the NCC;
3. The NCC will liaise with security agents to undertake security checks on all dealers and agents. Any agent/dealer with adverse security report will not be engaged and blacklisted as the case may be
4. MNOs are to accredit enrolment agents engaged by their dealers and forward details of all engaged agents to the commission

5. Enrolment agents must possess a NIN and BVN, details of which are to be forwarded to the NCC;
6. Enrolment agents must have minimum educational qualification of Secondary School Certificate (SSCE/WAEC);
7. MNOs shall not make cash payments to enrolment agents as commission or incentive. All payments are to be made through agent's bank accounts;
8. MNOs to provide details of dealers/agents that registered SIM (which includes subscription medium) s that have been identified as fraudulently registered
9. MNOs to have a mechanism for flagging off suspected infractions in sim registration and the sims involved in such infractions should be deactivated or blocked from the network
10. Any dealer/agent blacklisted by a network for fraudulent sim registration or sim swap transactions will be barred from all networks
11. The NCC will liaise with security agencies like EFCC and ONSA to block the accounts of any agent involved in fraudulently registered SIMs and NIN to serve as deterrent to others
12. The NCC will liaise with security agents to prosecute dealers/agents involved in fraudulently registered SIMs and NIN and
13. Any MNO that contravenes these guidelines will be sanctioned with relevant sanctions as stipulated by the NCC

APPENDIX 1: GLOSSARY OF TERMS AND ABBREVIATIONS

1	API	Application Programming Interface – a software intermediary allowing connectivity between NIMC and the MNO system for the purpose of calling up a customer’s NIN records for verification, harmonization and linkage of NIMC database with MNO’s SIM Registration database.
2	Agent/Dealer	Person or company engaged by an MNO to represent it in customer acquisition activities.
3	Biometrics	This shall include Finger Print or Facial Image of the Customer for the purpose of effective verification.
4	Device Handler	An individual to whom a device has been assigned and is responsible for the on-boarding of new subscribers via SIM registration.
5	Effective Verification	Use of biometrics (Finger print or Facial Image) to verify customer ownership on the SIM Registration Database.
6	Facial Verification	This shall be done by Electronic Facial matching and subsequently by case-management which includes eyeballing. Electronic Facial matching will be fully implemented on a cut-off date determined by the NCC.
7	Functional Data	These are relevant data which is used to determine whether the Customer is eligible for telecom service. This data will be retrieved by the MNO from NIMC database for the purpose of its telecom operations with respect to the customer identity verification.
8	Limited Access	This shall mean limitation by an MNO of communication services available to a Customer to receipt of calls and Short Message Services (SMS) and making of calls to emergency center numbers and the MNO’s call center only.
9	Licensee	Means a provider of Mobile Telephone Services that utilises a subscription Medium in the Federal Republic of Nigeria.
10	MNO	Mobile Network Operator
11	MSISDN	Mobile Station International Subscriber Directory Number
12	M2M	Machine to Machine
13	NIBSS	Nigeria Inter-Bank Settlement System
14	NIMC	National Identity Management Commission.

15	NIMC Foundational Data	This explains who the Customer is and shall include the data as stated in the NIMC Agreed and Approved Minimal Fields - Appendix 6 to this Business Rules; retrieved from the NIMC database during NIN verification.
16	NIN records	National Identification Number records of a Customer on the NIMC database.
17	NIS	Nigerian Immigration Service
18	NCC	Nigerian Communications Commission.
19	OTP	One Time Password
20	P1 Service Outage	Complete loss of service, without possible alternative e.g. the verification service (Search by NIN only or fingerprint) from NIMC is not available.
21	P2 Service Outage	Degraded service. Non-critical function or process becomes unusable or difficult to use having an operational impact. Example where some queries to NIMC API do not return images hence MNO are unable to provide service to the customer
22	Primary Telecom Master	This is a minimum Executive Management level staff who shall bear the authorized responsibility for the MSISDNs for corporate use and provide the operational primary NIN representation.
23	Secondary Telecom Master	This is a staff of a Corporate customer who will be responsible for operational activities of the Corporate account based on authorization by the Corporate entity the activated MSISDN e.g., SIM Replacements, etc. The primary tm is allowed to delegate operational activities to a secondary tm. This individual must also be nominated via an authorization letter from the business.
24	Secondary users	These are employees of Corporate Customers whose SIMs/Lines are associated and linked with Corporate customer and account.

APPENDIX 2: SERVICE LEVEL REQUIREMENT WITH NIMC AND LIMITED SERVICE OFFERINGS TO CUSTOMERS

1	SERVICE LEVELS BETWEEN NIMC AND MNOs	<ul style="list-style-type: none"> i. Service Levels will be agreed between MNOs and NIMC and set out as an Annexure to ensure seamless service delivery from the NIMC.
2.	Limited Access Governance	<ul style="list-style-type: none"> i. With respect to P1 service outage issues, MNOs are to submit service level statistics via email to the designated NCC officials on a weekly basis. ii. Where NIMC Service availability degrades consistently below the agreed Service Level thresholds as determined and agreed between NIMC and MNOs for a consecutive period of two (2) weeks, which results in a P1 outage issue, the NCC shall subject to its assessment of the service degradation statistics submitted by MNOs, communicate via an email to MNOs to trigger implementation of the Limited Service activation work around to mitigate the impact of the service outages on SIM activations only. iii. This Limited Access activation work around would persist for a period of 30 days or until the service availability level is restored and maintained to expected service levels for two consecutive weeks and as authorized by the NCC Heads of the Technical Implementation Committee on the Use of NIN. iv. Service availability will be measured by the MNOs via scripts that attempt calls to the NIMC verification API intermittently (10-minutes interval standard) and log the outcome of the attempts with failure reasons. The logged outcomes will be used to generate reports and shared by all MNOs with the designated NCC officials and collated to ascertain the overall availability of the verification service on a weekly basis for decision making by the governance body highlighted in #i above. v. All other services levels will also be tracked by the MNOs individually for continual improvement purposes with NIMC. vi. Following the commencement of the Limited Service work-around, MNOs are to share the details of NIN and MSISDN of customers put on Limited Service activation to the NCC for monitoring.

APPENDIX 2.1: MNO SERVICE LEVEL REQUIREMENT

MNO Service Level Requirements – NIN Verification Service provided by NIMC to the MNOs.

1.0 Introduction:

The objective of this document is to outline the Service Level Requirements (SLR) of the Mobile Network Operators (MNOs) as regards the NIN verification service. The outlined Service Level Requirements are expected to guide the development of the Service Level Agreement (SLA) with NIMC to ensure mutually beneficial engagement between the MNOs and NIMC.

The service objects or elements covered include but not limited to NIN verification response time, NIN verification response information completeness, Network Connectivity, API access.

2.0 Service Level Expectations

#	Service Level Name	Expected Service Level
1	Service Availability	99% resolved within target timeframe
2	Service Reliability – Count of Unscheduled Outages	3 outages per calendar quarter
3	Resolution of Priority 1 incidents	No more than 2 SLA breaches per Quarter (refer to section 3.4 below for target incident resolution timeframes)
4	Resolution of Priority 2 Incidents	95% resolved within target timeframe (refer to section 3.4 below for target incident resolution timeframes)
5	Notification for planned downtime and changes	<ol style="list-style-type: none">1. Minimum of 72 hours before the planned downtime for effective planning2. Change notification period should not be less than 1 (one) business week. However, the notification period depends on complexity of the change required by the MNO.3. MNOs to be notified as soon as possible for emergency changes and planned downtimes

NB:

1. If Service Availability degrades consistently below the 99% expected service level, over a period of two consecutive weeks, the MNOs would be authorized by the relevant governance body to trigger the **limited-service** activation work around to mitigate the impact of the service outages on activations. This work around would persist until the service availability level is restored and maintained to expected service levels for two consecutive weeks and as authorized by the governance body.
2. Service availability will be measured by the MNOs via scripts that attempt calls to the NIMC verification API intermittently (10-minutes interval standard) and log the outcome of the attempts with failure reasons. The logged outcomes will be used to generate reports and shared by all MNOs with the NCC secretariat and collated to ascertain the overall availability of the verification service on a weekly basis for decision making by the governance body highlighted in #1 above.
3. All other services levels will also be tracked by the MNOs individually for continual improvement purposes with NIMC.

3.0 Incident Prioritization Scheme

3.1 Incident Severity Classifications Definitions

#	Incident Severity Level	Definition
i.	High <i>Significant Business Impact</i>	Complete loss of service. Interruption, without possible alternative, making a critical functionality or solution inaccessible. Incident impacts all users of affected systems, expected to cause financial loss and reputational damage to the MNOs.
ii.	Medium <i>Moderate Business Impact</i>	Complete loss of service. Interruption, without possible alternative, making a critical functionality or solution inaccessible. Incident impacts all users of affected systems, expected to cause financial loss and reputational damage to the MNOs
iii.	Low <i>Minimal Business Impact</i>	Degraded service. Non-critical function or process becomes unusable or difficult to use having an operational impact, but with no direct impact on services availability. A workaround is available. Impacts all users of affected systems but not expected to cause any financial loss and reputational damage

3.2 Urgency Level Definition

The urgency level below defines the extent to which the incident's resolution can bear delay in terms of the reaction time.

#	Urgency Level	Urgency Level Definition
1	High <i>Immediate / Urgent</i>	The damage caused by the incident increases rapidly with potential to be widespread. Work that cannot be completed by MNO user is highly time sensitive. Several MNO customers with VIP status are affected.
2	Medium <i>Standard Response</i>	The damage caused by the incident increases considerably over time.
3	Low <i>Normal Response</i>	The damage caused by the incident only marginally increases over time. Work that cannot be completed by MNO user because of the incident is not time sensitive

3.3 Resolution Priority

The Priority levels define how quickly the NIMC Support team should address an incident. The priority level accorded incidents are dependent on impact and urgency as shown below.

Urgency	Impact / Severity			
	Incident Severity @ Urgency	High	Moderate	Low
High <i>Immediate / Urgent</i>		P1	P1	P2
Medium <i>Standard Response</i>		P1	P2	P2

	Low Normal Response	N/A	P2	P2

3.4 Target Incident Response and Resolution Time Frames

Service Level Category	Time Frame
Incident response time	Priority 1: 10 clock minutes Priority 2: 30 clock minutes
Incident resolution time	Priority 1: 4 clock hours Priority 2: 8 business hours

Based on the forgoing example of incidents and expected treatment are outlined below

Incident	Urgency	Severity	Priority	Response Time	Resolution Time	Resolution Process
Complete loss of service, without possible alternative e.g. the verification service (SearchByNIN or fingerprint) from NIMC is not available	High	High	P1	10 clock minutes	4 clock hours	MNO would notify NIMC via email to verificationsupport@nimc.gov.ng , and such would be treated as an incident.
Degraded service. Non-critical function or process becomes unusable or difficult to use having an operational impact. Example where some queries to NIMC API do not return images hence MNO are unable to provide service to the customer	Medium	Moderate	P2	30 clock minutes	8 business hours	MNO would notify NIMC via email to verificationsupport@nimc.gov.ng , and such would be treated as an incident.

Appendix 3 – CONSENT RULES

Customer Consent for SIM Registration Update		
General Rules for Obtaining Consent from the Customer (Individual and Corporate)		
1	Channels/Rules	<ol style="list-style-type: none">i. Customer consent shall be mandatory in all cases of harmonization that requires updating customer's SIM Registration data records with the NIMC data records.ii. Such consent shall be obtained physically and or through any one of following self-service channels:<ul style="list-style-type: none">• USSD;• Link via SMS;• Web portal;• Email; and• Self-care App.iii. Data Retention: Evidence/logs of consent received shall be stored for a minimum period of 2 years and shall be retrievable when required.iv. MNOs shall deploy best efforts to raise general customer awareness on how to link their SIM Registration records with their NIN records.

APPENDIX 4: SAMPLE MESSAGES -USSD

1	SAMPLE MESSAGES	<p>(i) <i>Dear Customer, please be informed that your personal data contained in your National Identification Number and SIM records do not match. Press 1 to consent to update your SIM records with your NIN details, otherwise press 2 to exit and visit our stores for further details;</i></p> <p>(ii) <i>Dear Customer, please note that your KYC record does not match with your National Identification Number records. Press 1 to consent to update your SIM records with your NIN details. 2 to exit and visit our stores for further details;</i></p> <p>(iii) <i>Dear Customer, please note that your KYC record does not match with your NIN [NIN number] records. Press 1 to consent to update your SIM records with your NIN details. Press 2 to exit and visit our stores for further details;</i></p> <p>(iv) <i>Dear Customer, please be informed that your personal data tied to your NIN doesn't match your KYC record on our network. Press 1 to opt in to give consent to update your KYC records. Press 2 to opt out of giving consent</i></p> <p>Messages to Customers may be delivered via a two-step process to enable MNOs get consent for specific update required.</p> <p>Harmonized consent form to be hosted on MNO's website and used as physical</p>
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APPENDIX 5: ONLINE DIGITAL SIM REPLACEMENT- TO BE REVIEWED AND APPROVED FOR PILOT PHASE

ONLINE DIGITAL SIM REPLACEMENT – SIM UPGRADE

This flow covers below scenarios.

1. Where a Customer requires a SIM (which includes a subscription medium) upgrade due to changes in technology. For instance, a 3G SIM requires upgrade to a 4G technology;
2. Where the Customer requires a SIM (which includes subscription medium) upgrade from a Regular SIM to an E-SIM;
3. Customer wishes to use the Online/Digital SIM Upgrade process which includes a self-service platform without need to physically visit the premises of the MNO.
4. Customer facial image either matches or does not match the SIM Registration Database record.

3.1	Scenario	<ol style="list-style-type: none"> 1. Customer SIM (which includes subscription medium) requires an upgrade; 2. Customer wishes to use the Online/Digital SIM replacement process which includes a self-service platform without need to physically visit the premises of the MNO; 3. Customer facial image either matches or does not match the SIM Registration Database record
3.2	Proposed Flow	<ol style="list-style-type: none"> i. MNO will deploy a self-service platform (which include MNO website, App etc) for the purpose of using the App/Web; ii. MNO will issue interested Customers with a unique Identification and PIN or OTP or Customer generated password for the purpose of using the App/Web; iii. For the purpose of Online/Digital SIM Replacement – (SIM upgrade) on the self-service channel, MNO will enable the customer create a unique transactional PIN or Password for the SIM upgrade application; iv. Customer will be required to access the SIM Upgrade portal using the unique transactional PIN or Password created. v. MNO will confirm the unique transactional PIN/Password and if validated successfully, the Customer will be given access to the SIM Upgrade application platform; if the validation is unsuccessful, the request is terminated. vi. Customer will input the following: <ul style="list-style-type: none"> • NIN details • Capture and upload Selfie • MSISDN of the SIM to be replaced • Visa page/International Passport biodata/Letter from Embassy (in the case of Foreigners who do not have a NIN) • MNOs are to provide Terms and Conditions for the benefit of the Customer. • Customer submit request vii. MNO verifies customer’s NIN basic details, MSISDN and uploaded Selfie against the SIM Registration record. If successful, proceed to NIN verification;

		<p>viii. MNO verifies Customers NIN basic details, uploaded photo and the information provided against the NIMC database. If unsuccessful, reject SIM Replacement;</p> <p>ix. MNO verifies Customers NIN, MSISDN and matches NIMC Foundational Data with SIM Registration. If unsuccessful, MNO to advise Customer to visit MNO shop for Existing Customer NIN-SIM Registration database harmonization;</p> <p>x. In the case of Foreigners with a Visitor visa less than 2 years or a transiting through Nigeria/living in Nigeria for less than 2 years, MNOs to comply with the General Rules on Foreign SIM Acquisition for verification of proof of identity provided by the customer in place of a NIN;</p> <p>xi. For Foreigners working with Diplomatic missions and foreigners with diplomatic visa staying in Nigeria less than 2 years, MNOs to comply with the General Rules on Foreigner SIM Acquisition for verification of identity in place of NIN;</p> <p>xii. Where verification is successful for all scenarios above, MNO is to notify customer to activate new SIM in accordance with the activation procedure.</p>
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ONLINE/DIGITAL SIM REPLACEMENT – LOST/DAMAGED SIM

This flow covers below scenarios.

1. Customer SIM (which includes subscription medium) is missing, stolen or possibly damaged;
2. Customer wishes to use the Online/Digital SIM replacement process which includes a self-service platform without need to physically visit the premises of the MNO.
3. Customer facial image either matches or does not match the SIM Registration Database record.

1	Proposed Flow	<ol style="list-style-type: none"> i. MNO will deploy a self-service platform (which include MNO website, App etc) for the purpose of using the App/Web; ii. MNO will issue interested Customers with a unique Identification and PIN/ OTP or a Customer generated Password for the purpose of using the App/Web; iii. For the purpose of Online/Digital SIM Replacement on the self-service channel, MNO will enable the customer create a unique transactional PIN or Password for the SIM Replacement application; iv. Customer will be required to access the SIM Replacement portal using the unique transactional PIN or Password created. v. MNO will confirm the unique transactional PIN or Password and if validated successfully, the Customer will be given access to the SIM Replacement application platform; if the validation is unsuccessful, the request is terminated. vi. Customer will carry out the following: <ul style="list-style-type: none"> ▪ Accept terms and conditions for SIM replacement ▪ Enter NIN details ▪ Three Frequently Dialed Numbers/Last data bundle purchased/Last two Recharge ▪ Upload NIN slip or card ▪ Upload Visa page/International Passport biodata/Letter from Embassy (in the case of Foreigners who do not have a NIN)

		<ul style="list-style-type: none"> ▪ Capture and upload selfie ▪ Capture and upload 10 to 30secs interactive introductory video where customer's registered name is expressed. ▪ MSISDN of the SIM to be replaced ▪ Scan and upload purchased SIM replacement card (with serial number) ▪ Customer submit request <p>MNO verification</p> <ol style="list-style-type: none"> i. MNO verifies customer's NIN, MSISDN and uploaded selfie and video against SIM Registration record, if successful proceed to (vi); ii. MNO verifies Customers NIN, uploaded selfie and video and the information provided with NIMC database. If unsuccessful, reject SIM Replacement; iii. MNO verifies Customers NIN, MSISDN and matches NIMC Foundational Data with SIM Registration. if unsuccessful, MNO to advise Customer to visit MNO shop for NIN-SIM record harmonization; iv. In the case of Foreigners with a Visitor visa less than 2 years or a transiting through Nigeria/living in Nigeria for less than 2 years, MNOs to comply with the General Rules on Foreign SIM Acquisition for verification of proof of identity provided by the customer in place of a NIN; v. For Foreigners working with Diplomatic missions and foreigners with diplomatic visa staying in Nigeria less than 2 years, MNOs to comply with the General Rules on Foreigner SIM Acquisition for verification of identity in place of NIN; vi. Where the verification is successful for all scenarios above, MNO activates SIM replacement and notifies customer to activate new SIM in accordance with the activation procedure. vii. This process will be applicable to limited number of customers in the first instance.
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APPENDIX 6: NIMC AGREED AND APPROVED MINIMAL DATA FIELDS

ID	FIELDS	FORMAT OF FIELD	COMMENTS
1	10-Fingerprints	Uncompressed WSQ images	
	Facial Image	Uncompressed JPEG 2000 image	
	Iris mage	JPEG 2000 image or PNG lossless compression	
2	Surname	String 40	Mandatory
3	First Name	String 40	Mandatory
4	Gender	String 1 (M/F)	Mandatory
5	Date of Birth	String 10 (DD-MM-YYYY)	Mandatory
6	Birth Country	String 3	Mandatory.
7	Nationality	String 3	Mandatory.
8	Address Line 1	String 128	Mandatory
	Address - Town	String 40	Mandatory
	Address – LGA/County	String 3	Mandatory.
	Address – State/Province	String 2	Mandatory.
	Address - Country	String 3	Mandatory.
9	Address Line 2	String 128	Optional.
10	Post/Zip Code	String (15)	Optional
11	Guardian NIN	String(11)	Mandatory for Children Enrolment
	Optional Fields		
1	Telephone Number	String 14 (Numeric)	Optional
2	Email Address	String 70 (Alphanumeric)	Optional
3	Middle Name	String 40	Optional

4	Place of Origin-Country	String 3	Optional
5	Place of Origin-State	String 2	Optional
6	Height	String 3	Optional

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