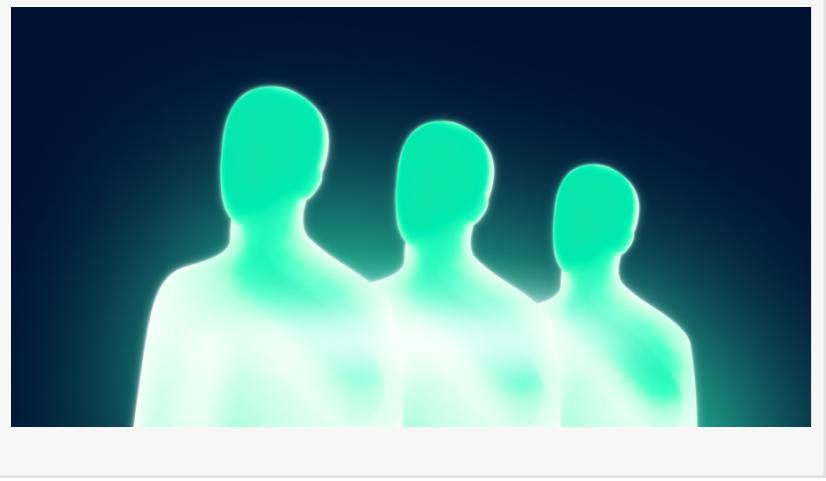


Sumsub launches AI Agent Verification to strengthen human accountability in Africa's digital economy

New solution links AI-driven automation to verified human identity, helping African businesses address AI-driven fraud while enabling safe digital innovation.

JOHANNESBURG, GAUTENG, SOUTH AFRICA, January 29, 2026

/EINPresswire.com/ -- [Sumsub](#), a global verification and fraud prevention leader, today announced the launch of its AI Agent Verification solution, a first-of-its-kind approach to controlling AI-driven automation by binding it to real, verified human identity within Sumsub's Know Your Agent (KYA) framework.



As artificial intelligence reshapes digital platforms across Africa, AI-powered agents are

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Vyacheslav Zholudev, Co-founder and CTO at Sumsub

increasingly used to automate onboarding, payments, payouts, and customer interactions across fintech, e-commerce, and digital services. While automation has accelerated efficiency, it has also driven a sharp rise in AI-enabled fraud. Based on the Sumsub's Identity Fraud Report 2025–2026, coordinated, multi-step fraud attacks increased by 180% year-on-year in 2025, reflecting a shift toward more complex, AI-assisted fraud techniques.

Across African digital markets, these dynamics are becoming increasingly visible as AI-powered agents and browser automation are embedded into fast-growing ecosystems. Many organizations face growing difficulty distinguishing legitimate, human-authorized automation from malicious activity. In response, platforms often default to blocking automation entirely, which can introduce friction and limit innovation.

Sumsub's AI Agent Verification takes a different approach. Rather than treating automation as

inherently suspicious, the solution enables organisations to manage automation as a measurable risk by ensuring that every AI agent and automated action is linked to a real, verified individual. This establishes a clear line of human accountability, allowing trusted automation to operate while reducing exposure to anonymous, AI-driven fraud.

According to [Sumsup Identity Fraud Report 2025–2026](#), Africa experienced a pronounced “Sophistication Shift” in 2025, characterised by fewer low-effort scams and a transition toward more advanced attacks involving deepfakes, synthetic identities, and coordinated fraud networks.

This shift is particularly evident in AI-based fraud. Sumsup’s data shows that fraud involving manipulated or mismatched facial images increased sharply across African markets in 2025, supported by rapid adoption of deepfake technologies. Year-on-year deepfake fraud attempts rose by 367% in the Democratic Republic of the Congo, 317% in Tanzania and 269% in South Africa. While the overall share of deepfakes in some markets remains relatively small, the growth rates indicate rapid adoption by organized fraud networks.

In higher-adoption markets such as Kenya, overall fraud rates declined in 2025, yet deepfakes accounted for a significant share of remaining fraud cases, indicating that attackers are increasingly targeting stronger verification environments with more sophisticated techniques rather than high-volume, low-skill methods.

“AI agents are rapidly becoming the backbone of digital operations, yet most of today’s systems still treat them as opaque, unaccountable black boxes,” said Vyacheslav Zholudev, Co-founder and CTO at Sumsup. “With AI Agent Verification, Sumsup is the first to bind AI agents to verified human identities at scale. Rather than attempting to blindly trust AI agents themselves, our solution focuses on verifying the humans behind them.”

By binding automated activity to verified human identity, AI Agent Verification enables African businesses to adopt AI-driven automation without enabling anonymous abuse. The system detects whether activity is automated, evaluates its risk level in real time, and applies proportionate safeguards only when necessary. At critical moments—such as onboarding, account changes, or high-value transactions—the platform can require a targeted liveness check to confirm that a real person is present and authorised.

AI Agent Verification enables risk-based control by building on the core capabilities of Sumsup’s full-cycle verification platform:

- Device Intelligence and Bot Detection: Detects when activity is automated and assesses its risk level in real time.
- Mule Network Prevention: Analyzes device behavior and network-level signals beyond basic IP

tracking, uncovering suspicious patterns across devices, accounts, and sessions to expose coordinated mule activity before it can scale.

- Liveness Verification: Confirms that a real human is present and authorizing the agent's actions at critical moments, such as onboarding, account control changes, or high-value payouts.
- Risk Scoring and Monitoring: Continuously evaluates behavioral and contextual signals across the customer lifecycle, so automation can be allowed, limited, or challenged based on risk.

This risk-based model reduces unnecessary friction for legitimate users while protecting platforms from deepfakes, mule networks, and coordinated fraud attacks, which Sumsup identifies as increasingly network-driven and cross-border.

"Automation is no longer optional as digital platforms scale," said Artem Popov, Head of Fraud Prevention at Sumsup. "But when AI agents can move money, create accounts, or transact at scale without human accountability, fraud becomes extremely difficult to mitigate. AI Agent Verification ensures that automation never operates without a real person behind it."

With AI Agent Verification, Sumsup helps organisations fight AI-driven fraud by verifying AI agents and ensuring only trusted automation can act on their behalf. Learn more about AI agent verification and KYA framework in the latest blog article by Sumsup experts:
<https://sumsub.com/blog/know-your-agent/>

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About Sumsup

Sumsup is a leading full-cycle verification platform that enables fraud-free, scalable compliance. Its adaptive, no-code solution covers identity and business verification, ongoing monitoring, and AI-driven fraud prevention—quickly adjusting to evolving risks, regulations, and market demands.

Recognized as a Leader by Gartner, Liminal, and KuppingerCole, Sumsup combines seamless integration with advanced fraud prevention to deliver industry-leading performance. Sumsup also invests in responsible AI innovation through its AI Academic Program, forming alliances with top academic institutions globally to strengthen resilience against AI-powered fraud.

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