

**SUPERVISORY GUIDANCE NOTE
ON THE USE OF THE GHANA
CARD**

FOR

ACCOUNTABLE INSTITUTIONS

JUNE 2022

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1.0 SUPERVISORY GUIDANCE NOTE ON THE USE OF THE GHANA CARD FOR FINANCIAL TRANSACTIONS

The National Identity Register Regulations, 2012 (L.I. 2111) mandates the use of the National Identity Card commonly known as the “Ghana Card” for all transactions where identification is required.

In furtherance of the above, the Bank of Ghana issued the Notice Number BOG/GOV/SEC/01 mandating financial institutions to accept the Ghana Card as the sole identity document for all financial transactions which require identification.

This Guidance Note is to provide clarity to the Bank of Ghana Notice Number BG/GOV/SEC/01 issued on 19th January 2022 and also ensure compliance with Know Your Customer (KYC) and Customer Due Diligence (CDD) requirements.

2.0 VERIFICATION PROCEDURES FOR ON-BOARDING CUSTOMERS

1. Accountable Institutions (AIs) shall use only the Ghana Card to identify and verify all customers including Ghanaian Citizens living in Ghana and Abroad, Permanent Residents, ECOWAS Nationals who are residents, Foreign Directors/Shareholders and Non-Residents for on-boarding (Account Opening).
2. AIs during the on-boarding of new customers shall in addition to KYC/CDD requirements apply the following:
 - a. Verify the identity of the customer using the Ghana Card or Non-Citizen Card in the case of non-Ghanaians.
 - b. Verify the Biometric information of both fingers and/or face of the customer
 - c. Update customer KYC data set using the data set from National Identity Authority (NIA).
 - d. In cases where the following data sets acquired from NIA differ:
 - i. Dynamic data - The AIs shall verify and update using procedures prescribed by the NIA in this Guideline. Such data set include phone numbers, addresses, occupation, next of kin and others.
 - ii. Static data – The AIs shall refer the customer to NIA for the update. Such data set includes names, date of birth or place of birth.

3.0 VERIFICATION PROCEDURES FOR EXISTING CUSTOMERS UNDERTAKING TRANSACTIONS

For existing customers in the following categories:

- a) Ghanaian Citizens
- b) Foreign National Permanently Resident in Ghana (e.g. ECOWAS Nationals)

- c) Foreign National cumulatively resident in Ghana for at least 90 days;
- d) Dual Citizen
- e) Foreign Directors/ Shareholders.

1. AIs shall:

- a. For Ghanaian Citizens and Dual Citizens, verify the identity using the Ghana Card and Biometric information using fingers and/or face
 - b. For categories b, c and e above, verify using the Non-Citizen Card and Biometric information using fingers and/or face
 - c. Update existing customers KYC using the new data set from the NIA. In cases where the new data sets acquired from NIA differ:
 - i. Dynamic data - The AIs shall verify and update using procedures prescribed by the NIA in this Guideline. Such data set include phone numbers, addresses, occupation, next of kin and others.
 - ii. Static data – The AIs shall refer the customer to NIA for the update. Such data set includes names, date of birth or place of birth.
2. In the case where the customer does not physically possess the Ghana Card/ Non-Citizen Card the AI shall use the biometric information fingers and/ or face to verify and update appropriate customer records.
3. Where a customer has not registered for the Ghana Card or Non-Citizen Card the AI shall not undertake any financial transaction for or on behalf of the customer.

4.0 VERIFICATION PROCEDURES FOR FOREIGN NON-RESIDENTS WHO ARE IN THE COUNTRY LESS THAN 90 DAYS AND UNDERTAKING ONE-OFF TRANSACTIONS

- 1. AIs shall only undertake the following **one-off transactions** for or on behalf foreign customers who are non-resident in the country:
 - a. Remittance;
 - b. Third party deposit/withdrawal; and
 - c. ATM/POS (e.g. VISA/MasterCard) transactions.
- 2. AIs shall obtain and verify the identity of the customer using a valid international passport.
- 3. AIs shall apply a risk-based approach in undertaking additional KYC/CDD procedures at a minimum in obtaining the following:
 - a. visa information;
 - b. date of entry into the country;
 - c. foreign residential address; and
 - d. residential address in Ghana.
- 4. AIs shall maintain a record of the verification and transaction

5.0 VERIFICATION PROCEDURES FOR FOREIGN DIPLOMATS AND

THEIR DEPENDANTS

For all Foreign Diplomats and their Dependents undertaking the following transactions;

- a. on boarding
 - b. one-off
 - c. on-going transactions.
1. AIs shall;
 - a. obtain and verify the identity of the customer using an identity document such as diplomatic passport/card issued by a competent authority
 - b. maintain records of the verification and transaction.
 - c. in addition, apply a risk-based KYC/CDD procedure.

6.0 NO MATCH OR FAILED VERIFICATION PROCEDURES

6.1 NO MATCH

A “NO MATCH” verification is a case where:

1. The data (Card/Biometric) presented to the verification system does not match with anyone in the system.
2. Only the biometric data presented for verification is successfully captured but does not match the identity of a registered person.
3. The Ghana Card PIN being used with the biometrics of the customer was mistyped.
4. The customer presenting the Ghana Card as identification and verification for transaction is not the lawful owner of the Ghana Card.

6.2 FAILED

A “FAILED” verification is a situation where;

1. the biometric data sent to the verification system is not of sufficient quality to be processed.
2. The verification system displays a red ‘X’.

7.0 PROCEDURES FOR NO MATCH OR FAILED VERIFICATION OF EXISTING CUSTOMERS

1. Where there is “No Match” or “Failed” verification of identity for an existing customer, the AI shall:
 - a. follow the escalation matrix for correction of the “No Match or “Failed” verification as prescribed by Margins Group as indicated below.
 - b. contact Margins Group customer support center for notification and rectification if the escalation matrix procedure was unsuccessful.

- c. apply risk-based approach and use the unique verification code generated by Margins Group for the identification of the customer.
- d. Advise the customer to contact NIA for update of records.

7.1 PROCEDURES FOR FAILED AND NO MATCH VERIFICATION FOR ON-BOARDING

1. Where this is a **“No Match or Failed”** verification of identity for a new customer, the AI shall:
 - a. follow the escalation matrix for correction of the “No Match or “Failed” verification as prescribed by Margins Group as indicated below.
 - b. contact Margins Group customer support center for notification and rectification if the escalation matrix procedure was unsuccessful.
 - c. Apply risk-based approach before proceeding to undertake additional account opening procedures.
 - d. Flag the account as post no debit
 - e. Provide customer ninety (90) days deferral period to update records before completing the account opening process and making the account operational.
 - f. Advise customer to contact NIA to update records.

7.2 PROCEDURES FOR “FAILED AND NO MATCH” VERIFICATION FOR THIRD PARTY TRANSACTIONS

1. Where there is **“a No” match or failed”** verification of identity for a third party, the AI shall:
 - a. follow the escalation matrix for correction of the “No Match or “Failed” verification as prescribed by Margins Group as indicated below.
 - b. contact Margins Group customer support center for notification and rectification if the escalation matrix procedure was unsuccessful.
 - c. apply risk-based approach and use the unique verification code generated by Margins Group for the identification of the customer.
 - d. Advise the customer to contact NIA for update of records.

8.0 ESCALATION MATRIX FOR THE NIA VERIFICATION SYSTEM

8.1 INTRODUCTION

This document highlights the techniques that can be used in cases of no match verifications. The verification platform provides several methods to be used to verify Ghana card holders. In peculiar cases the card holder gets a no match result. If there is no doubt that the Ghana card holder is who they claim to be, AIs shall implement the following step to resolve the verification issues.

8.2 VERIFICATION METHODS

1. No Card Present or No Card PIN Verification: is used to verify a person who is **without the Ghana Card ID or does not know his / her PIN. The verification is done using KYC or Yes/ No 4-4-2 device.**
2. Single finger verification can be used to perform verifications. The preferred digits are the thumbs or index fingers. If there is a no match result the teller must perform another verification with a different finger.
3. Face verifications can be performed. If this leads to no match result the teller can verify using a single finger verification.
4. Offline verification is also a method where the card is required

9.0 PERFORMING ONLINE VERIFICATIONS

9.1 HOW TO PERFORM YES/NO OR KYC FACE VERIFICATIONS CORRECTLY

1. To perform a Yes/No or KYC face verification, the end users Ghana Card PIN and biometrics are required.
2. The administrator inputs the card holders Ghana Card Pin Number, selects the operation being performed and takes the end users photograph to receive the result. See Online verification user manual for detailed instructions.

10.0 CAUSES AND SOLUTIONS TO FAILED FACE VERIFICATION RESULT

Causes	Solution
1. Poor room lighting This is caused when the light in the room is so dim that the image captured appears dark and card holders' features cannot be read by the device.	1. Re-position the end user in a more lit up place 2. If 1 fails, perform finger verification
2. Glare This is caused when the light reflects onto the camera lens, so image captured is too bright or has a light reflection on it and makes the features difficult to read	1. Adjust the camera away from the light glare 2. If 1 fails, perform finger verification
3. Smudges on the camera lens This caused when the camera lens is dirty due to dust or fingermarks, so the image captured appears blurry or not clear	1. Periodically wipe the camera lens with a clean cloth or tissue 2. Adjust the camera using the sides and avoid holding the lens 3. If 1 fails, perform finger verification
4. Out of focus This is caused when the image captured did not focus on the subject i.e., the card holder. This can be caused when the subject fidgets while the image is being	1. Request the card holder to look at the camera until the image is captured 2. If 1 fails, perform finger verification

captured. The image captured looks in motion or blurred.	
5. Wrong PIN This is caused when an incorrect PIN is entered during the verification i.e., numbers misplaced, more than 10 digits etc. due to the embossment on the card or faint digits	<ol style="list-style-type: none"> 1. Look behind the card above the signature on newer cards to locate the PIN 2. If 1 fails, perform finger verification

10.1 ALTERNATIVE SOLUTIONS TO FAILED FACE VERIFICATION

1. If the card is present perform a verification using the offline device.

10.2 HOW TO PERFORM SINGLE FINGER YES/NO OR KYC VERIFICATIONS CORRECTLY

1. To perform a Yes/No or KYC finger verification the end users Ghana card PIN and biometrics are required.

The administrator inputs the Ghana Card Pin number, from the dropdown lists selects the finger, selects the mode of operation, and captures a fingerprint to receive the result. See Online verification user manual for detailed instructions.

11.0 CAUSES AND SOLUTIONS TO FAILED SINGLE FINGER VERIFICATION RESULT

Causes	Solution
<ol style="list-style-type: none"> 1. Placing the wrong finger on the scanner This happens when the card holder puts the wrong finger on the scanner. The administrator selects which finger to scan, if any other finger is placed on the scanner the result will be a no match. 	<ol style="list-style-type: none"> 1. The administrator must make sure that the card holder puts the correct finger on the scanner. 2. If 1 fails, perform face verification
<ol style="list-style-type: none"> 2. Faint fingerprints This is caused when the card holders prints are very faint due to dryness. The print captured appears faint 	<ol style="list-style-type: none"> 1. The card holder must clean/ sanitize their hands and ensure hands are dry before trying again. 2. Moisturize hands but ensure it is not too greasy. 3. Apply pressure to the finger on the reader 4. If all of the above fail, perform face verification
<ol style="list-style-type: none"> 3. Dirty fingerprint module This is caused when the scanner surface gets dirty from the 	<ol style="list-style-type: none"> 1. check if the fingerprint module has any liquid or dirt and clean it with a clean cloth. If the dirt is sticking to

<p>accumulation of liquid or dirt from people placing their fingers on the sensor. This causes the sensor not to read the finger properly.</p>	<p>the module, gently clean it with wipes or a damp cloth wetted with alcohol (or little water if there's no alcohol)</p> <p>2. If 1 fails, perform face verification</p>
<p>4. Dirty fingers This is caused when the card holder has dirty, oily, or wet fingers. This causes the sensor not to read the finger properly.</p>	<p>1. The card holder must clean/ sanitize their hands and ensure hands are dry before trying again.</p> <p>2. If 1 fails, perform face verification</p>
<p>5. Poorly placed fingers This is caused when the card holder places just the tip of the finger on the sensor. The sensor is unable to capture the print properly</p>	<p>1. Place about 1/3 of the finger on the reader</p> <p>2. If 1 fails, perform face verification</p>
<p>6. Wrong PIN This is caused when an incorrect PIN is used during the verification i.e., numbers misplaced, more than 10 digits etc. due to the embossment on the card or faintly printed digits</p>	<p>1. Look behind the card above signature on newer card to locate the PIN</p> <p>2. If 1 fails, perform face verification</p>

11.1 ALTERNATIVE SOLUTIONS TO FAILED FINGER VERIFICATION

1. If the card is present perform a verification using the offline device.

11.2 HOW TO PERFORM NO CARD PRESENT (4-4-2) YES/NO OR KYC FINGER VERIFICATIONS CORRECTLY

1. To perform a no card Yes/No or KYC finger verification the end users biometric are required.

12.0 CAUSES AND SOLUTIONS TO FAILED NO CARD PRESENT VERIFICATION RESULT

Causes	Solution
<p>1. Faint fingerprints This is caused when the card holders prints are very faint due to dryness. The print captured appears faint</p>	<p>1. The card holder must clean/ sanitize their hands and ensure hands are dry before trying again.</p> <p>2. Moisturize hands <i>but</i> ensure it is not too greasy.</p> <p>3. Apply pressure to the finger on the reader</p>
<p>2. Dirty fingerprint module</p>	<p>1. check if the fingerprint module has any</p>

<p>This is caused when the scanner surface gets dirty from the accumulation of liquid or dirt from people placing their fingers on the sensor. This causes the sensor not to read the finger properly.</p>	<p>liquid or dirt and clean it with a clean cloth. If the dirt is sticking to the module, gently clean it with wipes or a damp cloth wetted with alcohol (or little water if there's no alcohol)</p>
<p>3. Dirty fingers This is caused when the card holder has dirty, oily, or wet fingers. This causes the sensor not to read the finger properly.</p>	<p>1. The card holder must clean/ sanitize their hands and ensure hands are dry before trying again.</p>
<p>4. Poorly placed fingers This is caused when the card holder places just the tip of the finger on the sensor. The sensor is unable to capture the print properly</p>	<p>1. Rest fingers on the reader so the base of the fingers are not raised off it 2. Pay attention to the prompts given on the screen and device so fingers are not lifted before proper prints are captured</p>

12.1 ALTERNATIVE SOLUTIONS TO FAILED NO CARD PRESENT VERIFICATION

1. If the card holder continues to receive a false verification and his/her card is present, perform a KYC finger/face verification.
2. Should the above fail, perform a verification using the offline device.

12.2 HOW TO PERFORM FACE VERIFICATIONS CORRECTLY

1. To perform a Yes/No or KYC face verification the end users Ghana card **CAN (card access number)** and biometrics are required.
2. The administrator inputs the card holders Ghana Card CAN and captures the end users captured image to receive the result. See Offline verification user manual for detailed instructions

13.0 CAUSES AND SOLUTIONS TO FAILED VERIFICATION RESULT

Causes	Solution
<p>1. Poor room lighting This is caused when the light in the room is dim so the image captured appears dark and card holders' features cannot read</p>	<p>1. Re-position in a more lit up place and redo 2. Perform finger verification</p>
<p>2. Smudges on the camera lens This caused when the camera lens</p>	<p>1. Periodically wipe the camera lens with a clean cloth or tissue</p>

<p>is dirty due to dust or fingerprints, so the image captured appears blurry or not clear</p>	<p>2. Adjust the camera using the sides and avoid holding the lens</p>
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13.1 ALTERNATIVE SOLUTIONS

1. Perform a **finger** verification using the offline device.

13.2 HOW TO PERFORM FINGER VERIFICATIONS CORRECTLY

1. To perform a finger verification the end users Ghana card PIN and biometric are required.
2. The administrator inputs the Ghana Card CAN, selects the finger and captures a fingerprint to receive the result. See Offline verification user manual for detailed instructions

14.0 STEPS FOR NOTIFICATION AND RECTIFICATION OF A “NO MATCH” OR “FAILED” VERIFICATION

The designated Officer shall follow the steps below If a “No Match” or “Failed” Verification still persists after adhering to the escalation matrix above:

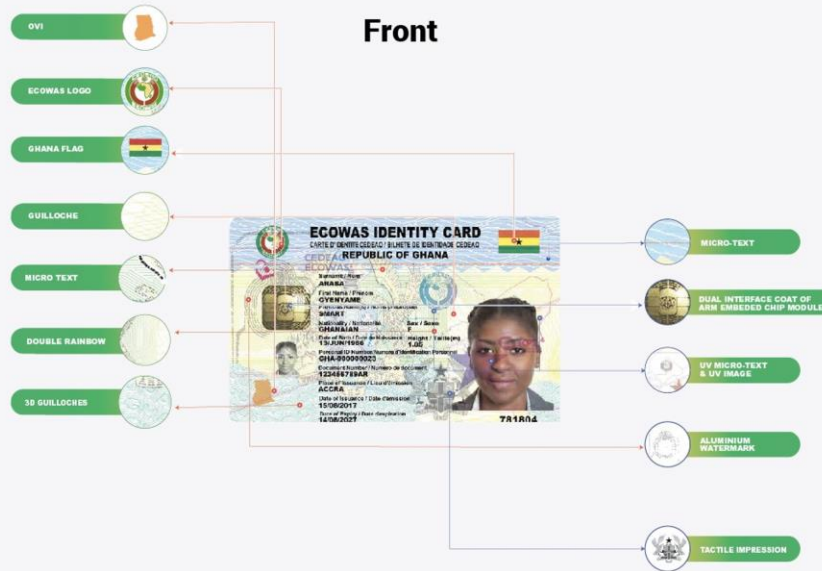
- a. obtain the error code generated by the system
- b. Send an email with the error code to the help desk at verificationssupport@imgsh.org

14.1 FOR EXISTING CUSTOMERS UNDERTAKING A TRANSACTION

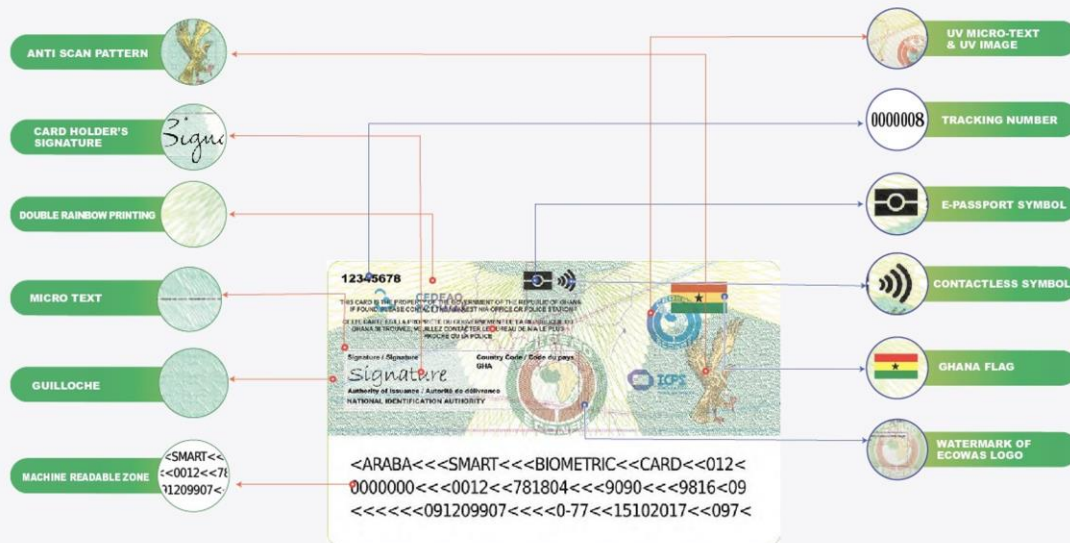
- a. the Teller and his/her supervisor will both use their biometrics and login information to validate the verification process. In addition, the *unique verification code provided will be used to complete the transaction.*
- b. *The designated officer will then escalate the case to the compliance officer with the unique verification code obtain from the help desk as evidence of verification.*
- c. The compliance officer shall maintain records of such cases and file to the NIA.

15.0 STEPS FOR PHYSICAL INSPECTION OF THE GHANA CARD

Dual Interface Smart Card



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16.0 TRANSITIONAL PROVISIONS

1. After 1st July, 2022 no one can undertake transactions without linking one's Ghana Card to the bank account. However, linking ones Ghana Card to the bank account does not have an expiry date.
2. Non-resident Ghanaians who cannot access Ghana Card in countries where they are domiciled should be allowed to use their passports to access banking transactions until such time that the facility will be made available to them.
3. Deposits (cash, cheque, transfers) into accounts of customers who have not updated their records with the Ghana Card should be allowed by financial institutions. However, no debit withdrawal should be placed on such accounts.
4. In line with the National Identity Registration Regulation L.I. 2111(2) which exempts Diplomatic Corps from usage of the Ghana Card, members of the Diplomatic Corps should be allowed to use the foreign passport as a means of identification for banking transactions.

PUBLIC