

**BANK OF GHANA****NOTICE TO INTERNATIONAL MONEY TRANSFER OPERATORS
(IMTOs), BANKS, SPECIALISED DEPOSIT-TAKING
INSTITUTIONS, AND PAYMENT SERVICE PROVIDERS****NOTICE NO. BG/GOV/SEC/2026/02**

In furtherance of its statutory mandate to promote a safe, efficient, and inclusive payment and financial ecosystem, the Bank of Ghana has issued the Guidelines for the Registration and Operations of International Money Transfer Operators (IMTOs) in Ghana. The Guidelines are available on the Bank's website at: (<https://www.bog.gov.gh/news/guidelines-for-the-registration-and-operations-of-international-money-transfer-operators-imtos-in-ghana/>)

The Guidelines are intended to strengthen regulatory oversight and enhance transparency of IMTO operations in line with Ghana's legal and regulatory framework and international best practice.

IMTOs that intend to operate in Ghana are required to be registered in accordance with these Guidelines by completing the registration form through the link: [IMTO Registration Form – Fill out form.](#)

IMTOs currently operating in Ghana are **mandated** to regularise their operations by completing the registration process **within ninety (90) calendar days from the date of publication of this Notice**. Failure to comply with this requirement within the stipulated timeframe shall incur **regulatory sanctions**.

Applicants are further advised that a **Registration Processing Fee of GHS 30,000.00** and an **Annual Fee of GHS 100,000.00** shall be payable upon application. These fees are subject to review by the Bank of Ghana as may be deemed necessary.

For enquiries or technical support relating to the registration process, kindly contact the undersigned:

The Head
Payment Systems Department
Bank of Ghana
Info.paymentsystems@bog.gov.gh

(SGD.)
AIMEE VYDA QUASHIE (MS.)
AG. SECRETARY

20TH JANUARY 2026