SUPERVISORY GUIDANCE NOTE ON THE USE OF THE GHANA CARD

FOR

ACCOUNTABLE INSTITUTIONS

OCTOBER 2025

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EFFECTIVE DATE

This revised Supervisory Guidance Note on the use of Ghana Card for Accountable Institutions, October 2025 comes into effect from the date of issue and replaces the Supervisory Guidance Note on the use of Ghana Card for Accountable Institutions, June 2022.

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

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

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

This Guidance Note is to provide clarity to the Bank of Ghana Notice Number BG/GOV/SEC/2025/36 issued 13th November, 2025 and aims to 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 and Economic Community of West African States (ECOWAS) Nationals who are residents during onboarding (Account Opening)
2. AIs shall use only the Ghana Card to identify and verify Foreign Directors/Shareholders and Non-Residents who are signatories to accounts during onboarding (Account Opening).
3. AIs during the onboarding of new customers shall, in addition to KYC/CDD/EDD requirements, apply the following:
    a. Verify the identity of the customer using any of the biometric features the Ghana Card, Non-Citizen Identity Card or Refugee Identity Card in the case of non-Ghanaians.
    b. Update customer KYC data set using information from the National Identity Authority (NIA)
    c. In cases where the following data sets acquired from NIA differ:
        i. Secondary (Dynamic) data - The AIs shall verify and update using procedures prescribed by the NIA in this Guideline. Such data set includes local phone number, foreign phone number, residential address, postal address, digital-GPS address, name of next of kin, address of next of kin, occupation and email address.
        ii. Primary data – The AIs shall refer the customer to NIA for updates regarding their personal information. Such data set includes surname, first name, previous names, date of birth, sex, height, picture and nationality.

3.0 VERIFICATION PROCEDURES FOR ON-BOARDING CUSTOMERS ON MOBILE APPLICATIONS AND INTERNET BANKING PLATFORMS

1. Given the inherent Money Laundering, Terrorist Financing and Proliferation Financing (ML/TF/PF) risks associated with non-face-to-face technologies, identification and verification shall not be risk-based.
2. AIs during the onboarding of new customers on mobile banking applications and internet banking platforms shall conduct the following:
   a. Verify the identity of the customer using the Ghana Card, Non-Citizen Identity Card or Refugee Identity Card in the case of non-Ghanaians.
   b. Utilise a liveness check to biometrically verify the customer.
   c. Collect all KYC/CDD/EDD requirements as applicable in anti-money laundering, combating the financing of terrorism and combating the financing of proliferation of weapons of mass destruction (AML/CFT/CPF) laws, regulations and guidelines.
   d. Update customer KYC data set using information from the National Identity Authority (NIA).
   e. In cases where the following data sets acquired from the NIA differ:
      i. Secondary (Dynamic) data - The AIs shall verify and update using procedures prescribed by the NIA in this Guideline. Such data set includes local phone number, foreign phone number, residential address, postal address, digital-GPS address, name of next of kin, address of next of kin, occupation and email address.
      ii. Primary data – The AIs shall refer the customer to NIA for updates regarding their personal information. Such data set includes surname, first name, previous names, date of birth, sex, height, picture and nationality.

4.0 VERIFICATION PROCEDURES FOR EXISTING CUSTOMERS UNDERTAKING TRANSACTIONS

1. 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 who are signatories to the account and operate the account.
   f) Refugees
2. AIs shall, on a risk-based approach, verify the identity of the customer
3. AIs as part of ongoing due diligence shall update existing customers' data.
4. In cases where the new data sets acquired from the NIA differ:
   i. Secondary (Dynamic) data - The AIs shall verify and update using procedures prescribed by the NIA in this Guideline. Such data set includes local phone number, foreign phone number, residential address, postal address, digital-GPS

address, name of next of kin, address of next of kin, occupation and email address.

ii. Primary data – The AIs shall refer the customer to NIA for updates regarding their personal information. Such data set includes surname, first name, previous names, date of birth, sex, height, picture and nationality.

5. In the case where the customer does not physically possess the Ghana Card/ Non-Citizen Identity Card/Refugee Identity Card, the AI shall use the biometric information to verify and update appropriate customer records.
6. Where a customer has not registered for the Ghana Card, Non-Citizen Identity Card or Refugee Identity Card, the AI shall not undertake any financial transaction for or on behalf of the customer.

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

1. AIs shall only undertake the following one-off transactions for or on behalf of foreign customers who are non-resident in the country:
   a. Remittance;
   b. Third-party deposit or 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/EDD 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 keep records of the verification and transaction

6.0 VERIFICATION PROCEDURES FOR FOREIGN DIPLOMATS AND THEIR DEPENDENTS

1. For all Foreign Diplomats and their Dependents undertaking the following transactions;
   a. onboarding
   b. one-off
   c. on-going transactions.

2. 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. keep records of the verification and transaction.
c. in addition, apply a risk-based KYC/CDD/EDD procedure.

7.0 VERIFICATION PROCEDURES FOR THIRD PARTIES AND NON-FACE-TO-FACE TRANSACTIONS

1. Given the inherent ML/TF/PF risks associated with third-party and non-face-to-face transactions, identification and verification shall not be risk-based.
2. AIs in performing third-party transactions and in addition to KYC/CDD/EDD requirements, shall conduct the following:
   a. Verify the identity of the third-party using the Ghana Card, Non-Citizen Identity Card or Refugee Identity Card in the case of non-Ghanaians.
   b. Verify the biometrics of the third-party using finger (s) and/or face
3. In the case where a third party has been formally introduced by an introductory letter from the account holder or a Board Resolution, the AI shall conduct the following:
   a. Validate the introductory letter/board resolution
   b. Verify the identity of the third-party using the Ghana Card, Non-Citizen Identity Card or Refugee Identity Card in the case of non-Ghanaians,
   c. Verify the biometrics of the third-party using finger(s) and/or face
   d. Attach the third-party information to the account
4. AIs in performing multiple and/or linked transactions for third parties shall undertake the following:
   a. In the case where the third party is performing the transactions with the same officers, the third party shall be verified once.
   b. In the case where the third party is performing the transaction with multiple officers, the third party shall be verified multiple times.
5. AIs in performing transactions of existing customers on mobile banking platforms shall biometrically verify the identity using the finger (s) and/or face.
6. AIs shall keep records of the verification and transaction of both the third-party and non-face-to-face transactions.

8.0 NO MATCH OR FAILED VERIFICATION PROCEDURES

8.1 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 it 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(s) is not the lawful owner of the Ghana Card.

8.2 **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. there is poor network quality

9.0 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 in the Identity Verification System Platform (IVSP) Support Document, as indicated below.
   b. contact the IVSP Customer Support Center for notification and rectification if the escalation matrix procedure was unsuccessful.
   c. apply a risk-based approach and use the unique verification code generated by the National Identification Authority (NIA) for the identification of the customer.
   d. advise the customer to contact NIA for an update of records.

10.0 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 in the IVSP Support Document indicated below.
   b. contact the IVSP Customer Support Center for notification and rectification if the escalation matrix procedure was unsuccessful.
   c. flag the account as post no debit
   d. provide customer a ninety (90) days deferral period to update records before completing the account opening process and making the account operational.

11.0 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 in the IVSP Support Document, as indicated below.
   b. contact the IVSP Support Center for rectification and generation of a unique verification code if the escalation matrix procedure was unsuccessful.
   c. use the unique verification code generated by NIA for unsuccessful escalation procedure for the identification of the customer in addition to KYC/CDD/EDD procedures conducted.

12.0 ESCALATION MATRIX FOR THE NIA VERIFICATION SYSTEM

12.1 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 cardholders. In peculiar cases, the cardholder gets a "no match" result. If there is no doubt that the Ghana cardholder is who they claim to be, AIs shall implement the following steps to resolve the verification issues.

12.2 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 Personal ID Number (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 officer must perform another verification with a different finger.
3. Face verifications can be performed. If this leads to a "no match" result, the teller can verify using a single-finger verification.
4. Offline verification is also a method where the card is required

13.0 PERFORMING ONLINE VERIFICATIONS

13.1 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 cardholder's Ghana Card PIN, selects the operation being performed and takes the end user's photograph to receive the result. See the Online verification user manual for detailed instructions.

14.0 CAUSES AND SOLUTIONS TO FAILED FACE VERIFICATION RESULTS

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 is 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 captured. The image captured looks in motion or blurred.**	1. Request the card holder to look at the camera until the image is captured 2. If 1 fails, perform finger verification
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**	1. Look behind the card above the signature on newer cards to locate the PIN

14.1 ALTERNATIVE SOLUTIONS TO FAILED FACE VERIFICATION

1. If the card is present, perform an offline verification using the handheld specialised Android device (MECO)

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

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

The administrator inputs the Ghana Card PIN, from the dropdown lists selects the finger, selects the mode of operation, and captures the finger initially selected from the dropdown list to complete the verification process and receive a result. Refer to the Online verification user manual for detailed instructions.

15.0 CAUSES AND SOLUTIONS TO FAILED SINGLE FINGER VERIFICATION RESULT

Causes	Solution
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.**	1. The administrator must make sure that the card holder puts the correct finger on the scanner. 2. If 1 fails, perform face verification
Faint fingerprints **This is caused when the card holders prints are very faint due to dryness. The print captured appears faint**	1. The card holder must clean/ sanitize their hands and ensure their 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
Dirty fingerprint module **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.**	1. check if the fingerprint module has any 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 a little water if there's no alcohol) 2. If 1 fails, perform face verification
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.**	1. The card holder must clean/ sanitize their hands and ensure their hands are dry before trying again. 2. If 1 fails, perform face verification
Poorly placed fingers **This is caused when the card holder places just the tip of the finger on the sensor. The**	1. Place about 1/3 of the finger on the reader 2. If 1 fails, perform face verification

sensor is unable to capture the print properly	
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**	1. Look behind the card above signature on the newer card to locate the PIN

15.1.1 ALTERNATIVE SOLUTIONS TO FAILED FINGER VERIFICATION

1. If the card is present, perform an offline verification using the MECO device.

15.2 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' 10 fingerprints shall be captured

16.0 CAUSES AND SOLUTIONS TO FAILED NO CARD PRESENT VERIFICATION RESULT

Causes	Solution
1. Faint fingerprints **This is caused when the card holders prints are very faint due to dryness. The print captured appears faint**	1. The card holder must clean/ sanitize their hands and ensure their 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
2. Dirty fingerprint module **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.**	1. check if the fingerprint module has any 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)
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.**	1. The card holder must clean/ sanitize their hands and ensure their hands are dry before trying again.

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**	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

16.1 ALTERNATIVE SOLUTIONS TO FAILED NO CARD PRESENT VERIFICATION

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

16.2 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 shall input the cardholder's Card Access Number, which is the 6-digit number beneath the picture on the Ghana Card and captures the end user's image to complete the verification process and receive a result. Refer to the MECO verification user manual for detailed instructions.

17.0 CAUSES AND SOLUTIONS TO FAILED VERIFICATION RESULTS

Causes	Solution
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**	1. Re-position in a more lit-up place and redo 2. Perform finger verification
2. Smudges on the camera lens **This is caused when the camera lens is dirty due to dust or finger marks, so the image captured appears blurry or not clear**	1. Periodically wipe the camera lens with a clean cloth or tissue

17.1 ALTERNATIVE SOLUTIONS

1. Perform a finger verification in offline mode using the MECO device.

17.2 HOW TO PERFORM FINGER VERIFICATION IN OFFLINE MODE USING THE MECO DEVICE

1. To perform a finger verification, the end user's Ghana card PIN and biometric are required.
2. The administrator shall input the Cardholder's Card Access Number (CAN), which is the 6-digit number beneath the picture on the Ghana Card, select the finger and capture a fingerprint to complete the verification process and receive a result. Refer to the Offline verification user manual for detailed instructions

18.0 STEPS FOR NOTIFICATION AND RECTIFICATION OF A "NO MATCH" OR "FAILED" VERIFICATION

1. The designated Officer shall follow the steps below if a "No Match" or "Failed" Verification 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 IVSP Support Channel at https://verificationsupport.ims.gh.org/

19.0 BUSINESS CONTINUITY PROCEDURES FOR THE USE OF THE GHANA CARD

1. AIs, in using the National Identification Authority's Identity Verification System Platform (IVSP) to perform verifications during system downtimes and updates shall;
   a. Contact the IVSP Support Channel to ascertain that the system is down or undergoing updates, if applicable.
   b. Log the incident, indicating the time and date
   c. Use the MECO device to conduct verification in offline mode by undertaking the following:

Facial Verification

a) The physical Ghana Card of the customer shall be placed at the contact or contactless reader points on the MECO device.
b) The administrator shall input the cardholder's Card Access Number (CAN), which *is the 6-digit number beneath the picture section of the Ghana Card* and capture the end user's live facial image to complete the verification process and receive a result. Refer to the MECO verification user manual for detailed instructions.

Fingerprint Verification

a) The physical Ghana Card of the customer shall be placed at the contact or contactless reader points of the MECO device.
b) The administrator shall input the cardholder's Card Access Number (CAN), which *is the 6-digit number beneath the picture section on the Ghana Card* and capture the end users' fingerprint to complete the verification process and receive a result. Refer to the MECO verification user manual for detailed instructions.

3. In the case of no physical card present for third parties, only deposits shall be performed and obtain details (Name, ID number, phone number, and signature at a minimum).
4. In the case of no physical card present for existing customers, only deposits shall be performed and details obtained (name, ID number, phone number, and signature at a minimum).
5. AIs shall keep records of the processes above.

20.0 PROCESS FLOW ON HOW TO ACCESS VERIFICATION DATA ON THE MECO DEVICE

Institutions are required to configure a callback URL, which serves as the destination for receiving verification result data. To access this data, users should consult their in-house technical team responsible for the callback URL set up for assistance.

When the device operates in online mode (connected to a network), verification results are automatically transmitted to the institution's callback URL.

For offline mode (not connected to a network), the following steps must be followed to retrieve the data:

- Open the control center on the MECO device and tap the Data/WIFI icon to connect the device to a network. This action will send the data to the institution's callback URL.
- Once connected, access the callback URL to view the verification data or response.

21.0 OTHER BCP STEPS/ PROCEDURES FOR INSTITUTIONS TO FOLLOW

Adoption of a multi-modal approach to verification is advised. This is to ensure alternative verification solutions are readily available if challenges with a particular interface are being faced.

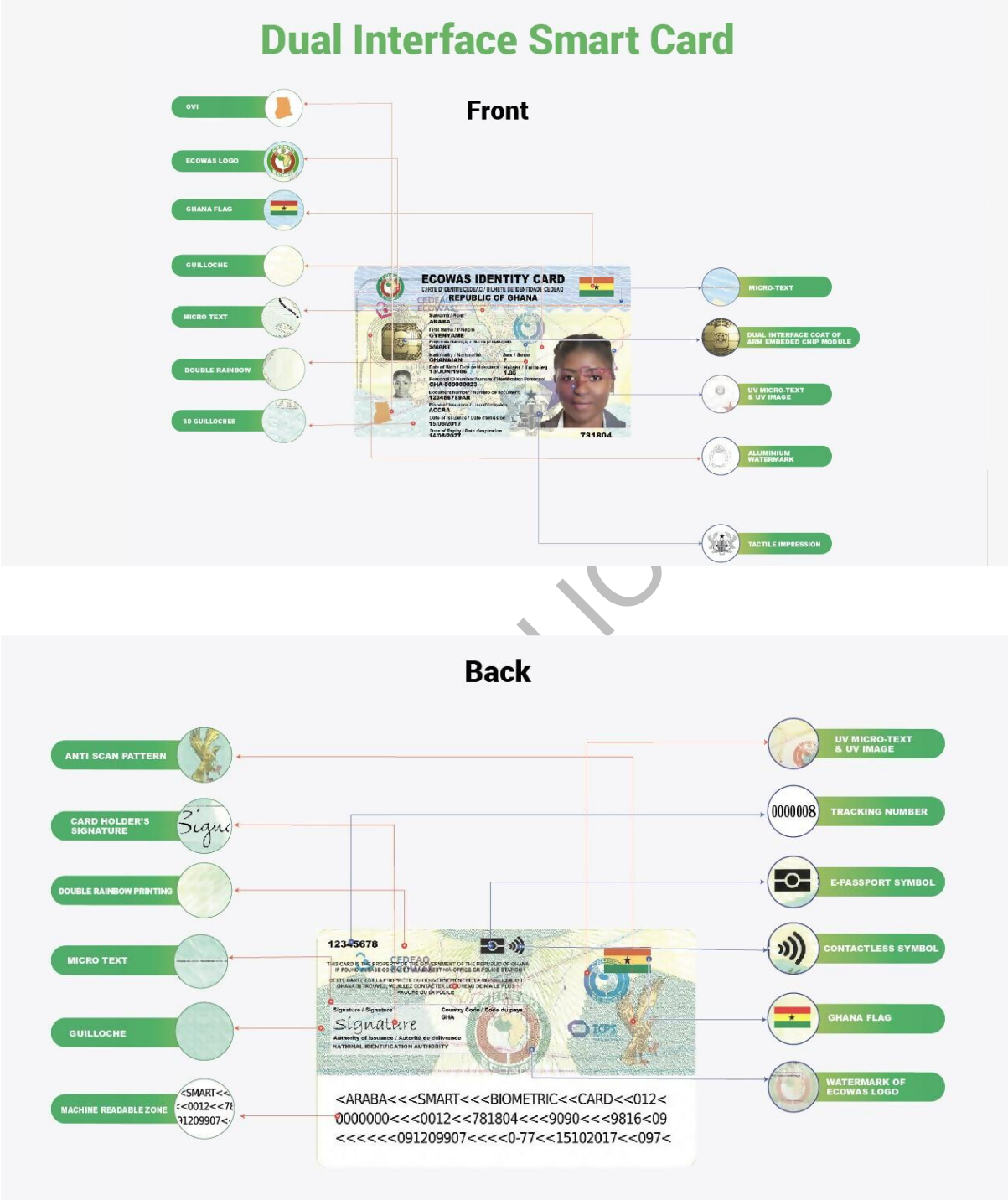
a) In the event there is a challenge with capturing the fingerprint of a customer, the institution shall proceed to conduct a facial verification on any of the verification solutions that support facial verification.

b) In the event there is a challenge in capturing the facial biometrics of a customer, the institution shall proceed to conduct fingerprint verification on any of the verification solutions that support fingerprint verification.

To ensure better documentation and efficient tracking, institutions are now required to raise tickets directly on the upgraded verification support portal at https://verificationsupport.imsgh.org/ This portal enables seamless account creation, allowing the support team to quickly identify the institution submitting the ticket.

- To sign in, navigate to the URL https://verificationsupport.imsgh.org/ and provide your full name along with your corporate email address.
- You will receive an email from Verification Support - click the link within it to activate your account.
- Next, create a secure password that adheres to the specified requirements. Your name will be automatically pre-filled in the respective field.
- Once you have entered the required details, click the "Activate and Login" tab to complete the process.
- Upon successful login, the user will be redirected to a dashboard where all features and functionalities of the support platform are readily available.

22.0 FEATURES OF THE GHANA CARD



23.0 TRANSITIONAL PROVISIONS

1. AIs shall note that linking one's Ghana Card to the bank account does not have an expiry date and shall be part of ongoing KYC/CDD/EDD procedures.
2. Ghanaians abroad who do not have access to attain/acquire Ghana Card in their country of residence should be allowed to use their passports to access banking transactions until such time that the Ghana Card will be made available for them to attain/acquire.
3. Deposits (cash, cheque, transfers) by third parties into accounts of customers (account holders) 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 customer 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.