



## **BANK OF GHANA**

### **NOTICE TO INTERNATIONAL MONEY OPERATORS (IMTOs), BANKS, SPECIALISED DEPOSIT-TAKING INSTITUTIONS (SDIs) AND PAYMENT SERVICE PROVIDERS (PSPs)**

**NOTICE NO. BG/GOV/SEC/2026/13**

#### **DEADLINE FOR THE REGISTRATION OF INTERNATIONAL MONEY TRANSFER OPERATORS (IMTOs) IN GHANA**

Further to Bank of Ghana's **NOTICE NO. BG/GOV/SEC/2026/02** issued on 20<sup>th</sup> January 2026, on the registration and operations of International Money Transfer Operators in Ghana, the Bank hereby notifies all existing IMTOs that the deadline for registration under the Guidelines for the *Registration and Operations of International Money Transfer Operators (IMTOs)* has been extended to **31<sup>st</sup> July 2026**.

Accordingly, all existing IMTOs are urged to take advantage of this extension to regularise their operations and submit all required documentation to the Bank of Ghana on or before the stated deadline.

For the avoidance of doubt, existing IMTOs that fail to comply with the registration requirements within the stipulated timeframe shall not be permitted to operate in Ghana. **Consequently, any existing arrangements or partnerships with Banks, Specialised Deposit-Taking Institutions (SDIs), and Payment Service Providers (PSPs) shall be rendered null and void.** Such entities may be subject to further regulatory and enforcement actions as prescribed under applicable laws.

All regulated institutions are hereby directed to ensure strict adherence to this Directive.

For further enquiries or technical assistance, kindly contact:

**The Head**  
**Payment Systems Department**  
**Bank of Ghana**  
[Info.paymentsystems@bog.gov.gh](mailto:Info.paymentsystems@bog.gov.gh)

(SGD.)  
**AIMEE VYDA QUASHIE (MS.)**  
**THE SECRETARY OF THE BANK**

**12<sup>TH</sup> JUNE 2026**