



## **BANK OF GHANA**

### **NOTICE TO BANKS, PAYMENT SERVICE PROVIDERS, REGULATED FINANCIAL INSTITUTIONS AND THE GENERAL PUBLIC**

**NOTICE NO. BG/GOV/SEC/2026/14**

#### **SUPERVISORY DIRECTIVE REGARDING SUPPORT FOR FIAT USD WALLET SERVICES IN GHANA**

The Bank of Ghana has noted with concern the operation of fiat currency wallet arrangements, denominated in foreign currencies, mainly United States Dollars (USD), by certain crypto platforms for users in Ghana, supported through bank transfers, payment cards, and other payment channels provided by some Regulated Financial Institutions.

These arrangements typically involve activities that require authorisation under the Payment Systems and Services Act, 2019 (Act 987), the Foreign Exchange Act, 2006 (Act 723), and other regulatory requirements. The relevant crypto platforms have not been authorised by the Bank of Ghana to undertake such activities.

Accordingly, banks, Specialised Deposit-Taking Institutions, Electronic Money Issuers, Payment Service Providers, and other Regulated Financial Institutions are hereby directed to refrain from establishing or maintaining arrangements that facilitate the funding, operation, settlement, or customer access to unauthorised fiat currency wallet services offered to users in Ghana.

Institutions that currently provide any banking, payment, card acquiring, settlement, or related services in support of such arrangements shall take immediate steps to discontinue such support.

Failure to comply with this Directive may result in supervisory or enforcement actions.

For enquiries or technical support related to the registration process, please contact: [vasp@bog.gov.gh](mailto:vasp@bog.gov.gh).

**(SGD.)**

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

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