BANK OF GHANA

NOTICE NO. BG/GOV/SEC/2026/42

NOTICE TO INTERNATIONAL MONEY TRANSFER OPERATORS (IMTOS), BANKS & SPECIALISED DEPOSIT-TAKING INSTITUTIONS (SDIs), DEDICATED ELECTRONIC MONEY ISSUERS (DEMIs) AND PAYMENT SERVICE PROVIDERS (PSPs)

PUBLICATION OF REGISTERED INTERNATIONAL MONEY TRANSFER OPERATORS (IMTOs) IN GHANA

Further to Bank of Ghana **NOTICE NO. BG/GOV/SEC/2026/02** dated 20th January 2026, on the registration and operations of International Money Transfer Operators in Ghana, and **NOTICE NO. BG/GOV/SEC/2026/13** dated 12th June 2026, extending the registration deadline to 31st July 2026, the Bank of Ghana hereby publishes, as Appendix 1 to this Notice, the list of IMTOs registered under the Guidelines for the Registration and Operations of International Money Transfer Operators in Ghana, as at 31st October 2026.

The publication confirms that the listed entities have satisfied the applicable regulatory requirements and are recognised by the Bank of Ghana to facilitate inward remittance services into Ghana.

Accordingly, all Banks, Specialised Deposit-Taking Institutions, Payment Service Providers, and Dedicated Electronic Money Issuers are hereby reminded to establish and maintain business relationships **for inward remittance services only** with IMTOs included in the Bank's published list.

The Bank of Ghana wishes to emphasise that any regulated financial institution found to be facilitating or conducting remittance business through an IMTO that is not duly registered by the Bank shall be subject to appropriate regulatory and administrative sanctions under applicable laws and directives.

The Bank of Ghana will periodically review and update the list of registered IMTOs. Regulated financial institutions are therefore encouraged to consult the Bank's official website and subsequent published notices for the most current information on registered IMTOs operating in Ghana.

For further information or clarification, please contact the undersigned

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

(SGD)
AIMEE VYDA QUASHIE (MS.) **6TH NOVEMBER 2026**
THE SECRETARY OF THE BANK

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APPENDIX 1

No.	NAME	REGISTRATION NO.	OFFICIAL WEBSITE
1	Reflow Zone LTD (Novac Payment)	BG/PSD/IMTO – REF – 1001	www.reflow.zone
2	Moolre Inc	BG/PSD/IMTO – MOO – 1002	www.moolre.com
3	One Africa Technologies LTD (OAPay)	BG/PSD/IMTO - ONE - 1003	www.oapay.co
4	Egovin Technology LTD	BG/PSD/IMTO - EGO - 1004	www.egovin.com
5	Roze Int (PVT) LTD (Roze Remit)	BG/PSD/IMTO - ROZ-1005	https://rozeremit.com/
6	Top Connect LTD	BG/PSD/IMTO - TOP-1006	http://www.topconnectltd.co.uk
7	SikaFX LTD	BG/PSD/IMTO - SIK-1007	https://sikafx.com
8	Flex Money Transfer LTD	BG/PSD/IMTO - FLE- 1008	www.flex-money.com
9	Viamericas Corporation	BG/PSD/IMTO - VIA- 1009	www.viamericas.com
10	Diamond-Cube LTD (Borga Money)	BG/PSD/IMTO - DIA-1010	www.borga.money
11	BNB Transfer Corp (BNB/Cauridor)	BG/PSD/IMTO - BNB - 1011	www.cauridor.com
12	Goldstack Technologies LTD	BG/PSD/IMTO - GOL - 1012	www.goldstack.co
13	CSL Pay LTD	BG/PSD/IMTO - CSL - 1013	www.cslpay.co.uk
14	Remit Union LTD	BG/PSD/IMTO - REM -1014	www.remitunion.co.uk
15	Remit Choice LTD	BG/PSD/IMTO - REM- 1015	www.remitchoice.com
16	I-Transfer Global Payments EP, S.A	BG/PSD/IMTO - ITR - 1016	www.i-transfer.net
17	Terra Payment Services (Mauritius) (TerraPay)	BG/PSD/IMTO - TER -1017	https://www.terrapay.com
18	Right Card Payment Services LTD (LemFi)	BG/PSD/IMTO - RIG- 1018	www.lemfi.com/en-us/
19	Unitylink Financial Services LTD	BG/PSD/IMTO -UNI- 1019	https://unitylink.com/
20	AFRIEX Inc	BG/PSD/IMTO -AFR-1020	www.afriexapp.com
21	Nairagram LLC	BG/PSD/IMTO- NAI-1021	www.nairagramltd.com
22	Remitly Inc	BG/PSD/IMTO-REM-1022	https://www.remitly.com/us/en/money-transfer
23	Zobo Payments LTD	BG/PSD/IMTO-ZOB-1023	www.zobo.money
24	Kredete Inc	BG/PSD/IMTO - KRE- 1024	https://kredete.io/
25	UPESI Money Transfer LTD	BG/PSD/ IMTO -UPE-1025	https://upesi.co.ke
26	WeWire Technologies Inc	BG/PSD/IMTO -WEW-1026	www.wewire.com
27	SFB Capital Systems LLC	BG/PSD/IMTO - SFB-1027	www.sfbcapitalsystems.com
28	Sun Fintech LTD	BG/PSD/IMTO -SUN-1028	https://sunfintech.regulus.finance/
29	Ace Money Transfer LTD	BG/PSD/IMTO - ACE -1029	www.acemoneytransfer.com
30	Kori Global Services (Kori Money Transfer)	BG/PSD/IMTO -KOR-1030	www.korimt.com
31	Dandelion Payments Inc (RIA Money Transfer)	BG/PSD/IMTO - DAN - 1031	www.riamoneytransfer.com
32	Inter City Money LTD (Remit Home)	BG/PSD/IMTO - INT- 1032	https://intercitymoney.co.uk/en/
33	Leatherback LTD	BG/PSD/IMTO - LEA - 1033	www.leatherback.co
34	World Remit LTD (WorldRemit, ZepZ, Sendwave)	BG/PSD/IMTO - WOR - 1034	https://zepz.io/
35	Priority Technology Holdings, Inc PRTH (NASDAQ:PRTH)	BG/PSD/IMTO - PRI -1035	https://prioritycommerce.com/

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36	Moniepoint CA LTD (MonieWorld)	BG/PSD/ IMTO - MON -1036	www.monieworld.com
37	OhentPay UK LTD	BG/PSD/IMTO - OHE - 1037	www.ohentpay.com
38	Juba Express LTD	BG/PSD/IMTO - JUB - 1038	www.jubaexpress.com
39	Western Union Network (France) SAS	BG/PSD/IMTO -WES - 1039	www.westernunion.com
40	Moneygram Payment Systems Inc	BG/PSD/IMTO - MON -1040	www.moneygram.com
41	Mastercard Transaction Services (US) LLC (“MTS US”)	BG/PSD/IMTO - MAS -1041	www.mastercard.com
42	Africhange LTD	BG/PSD/IMTO - AFR - 1042	https://africhange.co.uk
43	Prune Payments LTD (Prune Technology LTD)	BG/PSD/IMTO - PRU - 1043	www.prunepayments.com
44	Cede Technologies Inc	BG/PSD/IMTO - CED -1044	https://cedehq.com/
45	Speed Enterprise LTD (Speed Enterprise UK)	BG/PSD/IMTO – SPE - 1045	http://speedenterprise.co.uk//
46	Daytona Capital Management LTD (Hello Paisa Global)	BG/PSD/IMTO – DAY - 1046	https://hellopaisa.global/

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