



NATIONAL  
IDENTIFICATION  
AUTHORITY

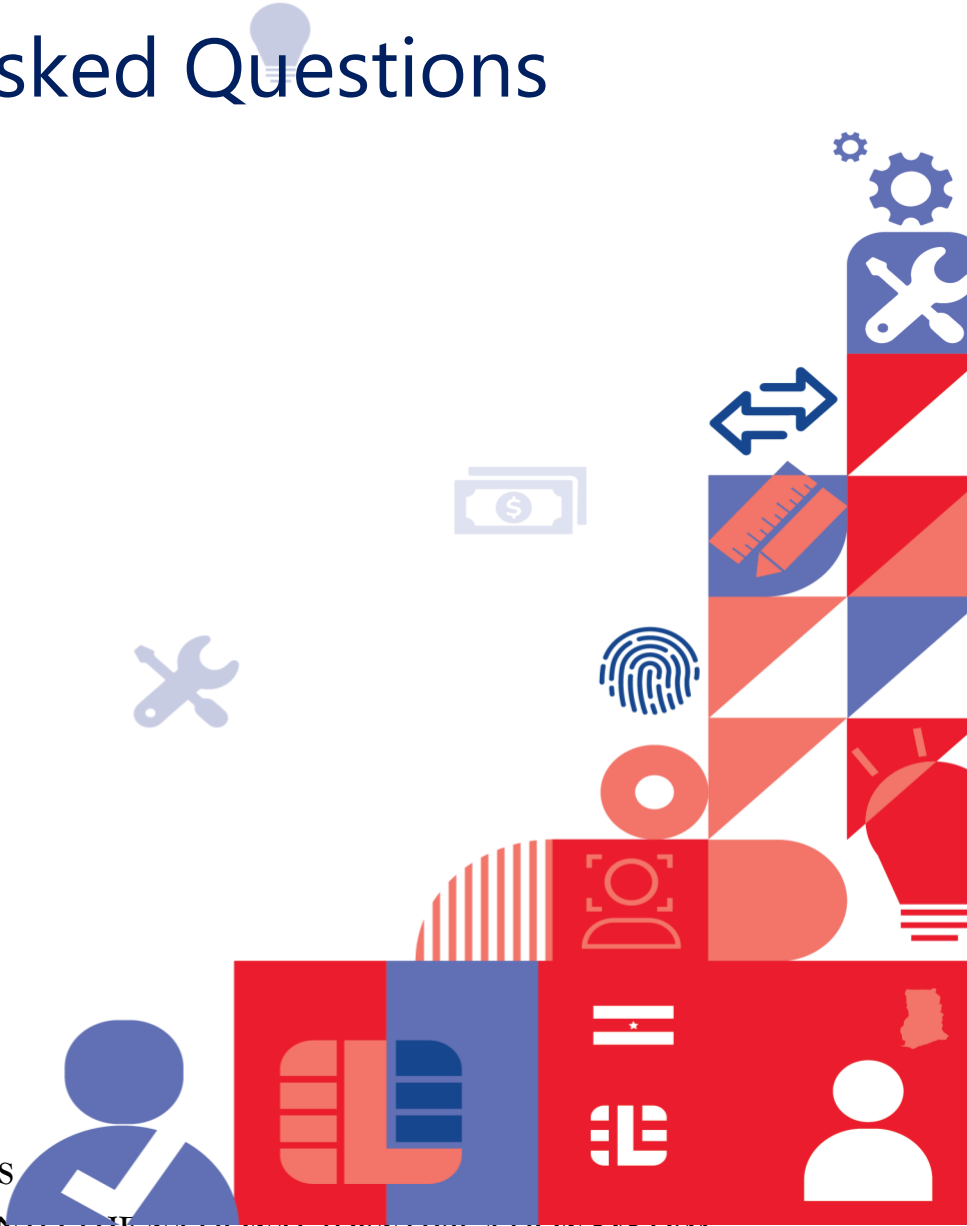


# GHANA CARD

## Frequently Asked Questions

30/06/22

FREQUENTLY ASKED QUESTIONS  
FOR ONBOARDING OF BANKS ONTO THE NATIONAL IDENTIFICATION SYSTEM



**1. Why is the Ghana Card the only acceptable ID for all financial transactions?**

Answer: The law requires every person who engages in transactions which require identification to be proved to use the Ghana Card. As such, the law requires that for all financial transactions, the Ghana Card is to be used as proof of identity.

**2. Do banks in Ghana accept the Ghana Card (ECOWAS Identity Card) for transactions?**

Answer: Yes. Effective 1<sup>st</sup> July 2022, all banks in Ghana will accept the Ghana Card as the only form of identification for all financial transactions.

**3. Why must my bank demand my Ghana Card for a transaction when it already has my passport or driver's licence or voter ID card or national health insurance card details and all the pertinent information it needs?**

Answer: The law requires every person who engages in transactions which require identification to be proved to use the Ghana Card. As such, for all financial transactions, the Ghana Card is to be used as the only proof of identity. Also, the Ghana Card enables the bank to conduct a biometric verification to ensure that the bank is dealing with the right person so as to eliminate fraud.

**4. Is it necessary for my bank to make a photocopy of my Ghana Card?**

Answer: Your bank may require a copy of your Ghana Card for its internal processes and may therefore make a photocopy.

**5. Why do I need a Ghana Card for my banking transactions when my bank branch knows me very well?**

Answer: It is also to keep an accurate record of all transactions in your account. Also, to avoid impersonations and prevent fraudulent activities on your account, the bank will compare your Ghana Card to your biometrics and ensure that it is dealing with the rightful owner of the account.

**6. Why is the Ghana Card being required at this time?**

Answer: To build a single source of truth for personal identification in Ghana, with a unique biometric verification system to help eliminate fraud and facilitate data harmonization and integration.

**7. How do I conduct banking services if I have not registered for a Ghana Card?**

Answer: Visit any NIA Regional or District Office to register for your Ghana Card. The list of the offices is available at [www.nia.gov.gh](http://www.nia.gov.gh)

**8. How do I conduct banking services if I have registered for the Ghana Card but have not received it or I have lost my Ghana Card?**

Answer: The bank will be able to verify your identity using a Tenprint verification device in instances where your physical card is not available. You will however have to visit any of NIA's Regional Offices with a Police Extract confirming the loss, for your card to be replaced at a fee.

**9. Does the Ghana Card requirement apply only to banks?**

Answer: No, it applies to the following institutions as stated in Regulation 7 of the National Identity Register Regulations, 2012 (L.I. 2111):

“A national identity card issued to an individual shall be used for the following transactions where identification is required:

- (a) application for and issuance of a passport;
- (b) application for and issuance of a driver's licence;
- (c) opening of individual or personal bank accounts;
- (d) purchase of insurance policies;
- (e) purchase, transfer and registration of land by an individual or a connected transaction subject to the provisions of other pensions; enactments;
- (f) transactions pertaining to individuals in respect of
- (g) Insurance transactions specified under the National Health Scheme;
- (h) transactions that have social security implications;
- (i) consumer credit transactions;
- (j) registration of voters;
- (k) payment of taxes;
- (l) registration of SIM cards;
- (m) applications for public or government services, facilities, approvals, permissions or benefits, and
- (n) any other transaction which the Authority may determine and publish in the Gazette”

**10. As a Ghanaian living abroad, will I lose my bank account in Ghana because I don't have a Ghana Card?**

Answer: No, the bank will accept your valid passport once you can prove that you live abroad for now. The NIA is also making plans to register Ghanaians living abroad and issue them with Ghana Cards.

**11. What protection do I have against fraudulent transactions if someone creates a fake Ghana Card with my identity?**

Answer: The fake Ghana Card cannot be used to verify and confirm your identity as the verification process requires your biometric authentication which eliminates any fraudulent attempts.

**12. Will the secure nature and use of the Ghana Card allow banks to give more loans to customers?**

Answer: Yes. It will build trust in the financial ecosystem, aid banks to track and trace defaulting customers and reduce risks associated with lending.

**13. Why must I update my bank records with my Ghana Card?**

Answer: It is to ensure that the bank keeps an updated version of your personal information in line with KYC obligations of the bank.

**14. Why is there a 1<sup>st</sup> July 2022 deadline?**

Answer: 1<sup>st</sup> July 2022 is not a deadline but a take-off of mandatory verification services for financial transactions using the Ghana Card. The service is a continuous one which starts from 1<sup>st</sup> July 2022.

**15. Are existing customers required to update and verify their accounts with Ghana Card?**

Answer: Yes. For Ghanaian Citizens and Dual Citizens, verify the identity using the Ghana Card and Biometric information using fingers and/or face.

**15. Can foreign customers who are non-resident in the country undertake the following one-off transactions without Ghana Card:**

- a. Remittance;
- b. Third party deposit/withdrawal; and
- c. ATM/POS (e.g. VISA/MasterCard) transactions.

Answer: Yes. The customer shall present valid international passport.

**16. Can foreign diplomats and their dependants undertake the following transactions without Ghana Card?**

- a. on boarding
- b. one-off

c. on-going transactions.

Answer: Yes. Foreign diplomats and their dependants shall present identity document such as diplomatic passport/card issued by a competent authority to undertake above transactions.