

Ghana



The Ghana Interbank Payment and Settlement System (GhIPSS) is Paycode's largest customer and is a wholly owned subsidiary of the Bank of Ghana.

We were chosen for the supply, development and implementation of an alternative national switch and biometric smart card payment system which is known as e-zwich.

Our payment infrastructure is currently used by all banks in Ghana including rural and community banks

Footprint Statistics

- 3.5 million cards issued
- 5 000 POS devices
- 26 Retail Banks
- 14 Savings & Loans Companies
- 127 Rural & Community Banks
- 33 Private Companies use the Payment Distribution System (PDS) to process payments

Use Cases

- Government Payroll - 40,000 employees paid. Biometric identification eliminated 35,000 ghost workers annual saving of GH¢146million
- Cocoa Farmers - Leap Program for grant payments.
- Ghost / duplicate transactions –The biometric search engine is now being used in Ghana not just for payment of government salaries and wages but used as a mechanism to biometrically verify a data set.
- International Remittances to Ezwich Cards
- Flexi ATMs – the ability to use our Biometric Cards on existing banking ATMs. This has been in operation in Ghana since 2011.
- B2B Payments. The Ezwich card in Ghana is being used by Wholesalers to pay for bulk purchases of Goods from Distributors.