

FREQUENTLY ASKED QUESTIONS (FAQS)

Q. What is GhanaPay?

A. GhanaPay is a mobile money service provided by universal banks, rural banks, and savings and loans companies to individuals and businesses. It is like any mobile money service, but with additional banking services designed for your financial freedom.

Everyone with access to a mobile phone, can register for a GhanaPay Wallet, with or without a bank account.

Q. Why do I need a GhanaPay mobile money wallet?

- A.
- GhanaPay gives you the opportunity to have a direct relationship with a bank as a mobile money user.
 - Users of GhanaPay have access to unlimited banking services in addition to existing mobile money services.
 - Transfers on GhanaPay are free (only e-levy charges apply).

Q. Is the GhanaPay solution only available to Access Bank customers?

A. No. GhanaPay is an all-in-one bank-wide platform that was created in joint collaboration between Ghana Interbank Payment & Settlement Systems (GHIPSS) and Ghana Association of Banks (GAB) under the supervision of the Bank of Ghana (BoG) to serve all banks and that will allow banks in Ghana offer both banking services and mobile money services on a unified platform.

Q. Who can use GhanaPay? Is GhanaPay for only account holders?

- GhanaPay can be used by individual customers and Agents (e.g. AccessClosa agents)
- No. GhanaPay is for everyone. You don't need to have a bank account to have a GhanaPay wallet

Q. Why do Customers/Prospects need to select a bank during registration?

A. Every GhanaPay customer must belong to a bank that will take care of their money and also offer them a variety of other services.

Q. How can Customers/Users access GhanaPay?

- A. It is simple and easy. Customers/Users can access the GhanaPay app in 3 ways:
1. Through self-registration indicated below
 - Download from Play Store (click [here](#)) or App Store (click [here](#))

- Dial *707#
2. By walking into a bank branch
 - Customers can walk into any Access Bank branch across Ghana by providing their personal details together with a valid Ghana Card to sign-up.
 3. Through a designated Agent location
 - Customers/prospect can go to a specially designated AccessCLOSA or GhanaPay agent to register by providing their personal details together with a valid Ghana Card.

Q. What do I need to sign on to the GhanaPay platform?

A.

- A registered active mobile phone number
- A valid National ID (Ghana Card)
- Biodata (full name, date of birth, gender, etc.)
- Location (GPS) address

Q. Will I be assigned a special number for my GhanaPay mobile money wallet?

A. No. All you need is an active mobile phone number from any network.

Q. Can I use my existing mobile money number for GhanaPay?

A. Yes, you can use any existing mobile phone number for a GhanaPay mobile wallet. To receive money into the mobile wallet, the sender must select GhanaPay as the network.

Q. Can I have multiple GhanaPay wallets with different banks?

A. You are allowed to register one mobile number for only one GhanaPay wallet and with one bank only. You can have multiple GhanaPay wallets if you have more than one mobile number

Q. When can I start using my GhanaPay mobile money wallet?

A. You can start using your GhanaPay wallet right after your registration is confirmed. You can receive transfers or start transacting after you have funded the wallet.

Q. What can I do with GhanaPay?

A. For Individual Customers:

- Buy Airtime and Data
- Send and receive money from GhanaPay, mobile money from other networks and bank accounts
- Deposit and withdraw funds at agent locations/banks
- Pay utility payments
- Scan and pay at GHQR merchant locations
- Request a statement
- Make a complaint or send feedback

For Individual Agents:

- Perform cash in and cash out for Ghana pay wallets.
- Register users.
- Send money to Mobile money and bank accounts
- Perform wallet operation – activate wallet, stop wallet, stop wallet
- Scan and pay at GHQR merchant locations

Q. Where can I cash-in or cash-out on GhanaPay?

- A. You can put cash into your wallet, take cash out of your wallet or redeem a token at any bank branch or designated GhanaPay agents (this include AccessCLOSA agents).

Q. Are there transaction limits on GhanaPay? How do I increase my limit?

- A. Yes there are. Transaction limits are based on information you submit about yourself, and they are at three (3) levels - Low, Medium and High. Access your GhanaPay limit from the GhanaPay app or by dialing the *707#. Transaction limit can be increased by visiting any branch of the bank you selected during the registration process.

Q. Will money in my GhanaPay wallet earn interest?

- A. Yes. Interest will be paid on a customer's end of day balance. Interest payments will be on a quarterly basis

Q. Who do I contact for more information on GhanaPay?

- A. Please call the Contact Centre toll free on 0800-00-44-00 or visit www.ghana.accessbankplc.com.

You may also contact GhanaPay toll free number: 0800-000-707 or visit www.ghipss.com.

Q. Will I be charged e-levy when I transact on the GhanaPay platform?

A. Yes! All transactions on GhanaPay are free. Only e-levy will apply.

Q. Will GhanaPay make the Access Mobile App and *901# redundant?

A. No! It will be offered as an added value offering on Access Bank's Mobile banking offering.

How?

For instance, on the Access Mobile App, GhanaPay will listed as a payment option in the "Transfer" section of the mobile app likewise on the *901#.

Q. What role does Access Bank have to play?

A. Just like other banks, Access Bank will play the following roles:

Individuals (Wallet Management)

- Onboard customers for GhanaPay.
- Perform cash in/cash out transactions at branches.
- Verify KYC details of customers.
- Hold funds, freeze and unlock accounts.
- Provide service support for customer issues.

Agents/Merchants

- Register agents for GhanaPay
- Verify KYC details of customers.
- Hold funds, freeze and unlock accounts.
- Perform cash in/cash out transactions at branches.
- Provide first level support for customer issues.

Bank operations

- Recons of GhanaPay wallet reports.
- Create Ecash for GhanaPay wallet.
- Pay interest on customer float on monthly basis

Q. How will Access Bank benefit from this?

A. The sign-on will help us meet our e-account mandate. Access Bank will enjoy transaction float from our customers on the platform.

The mandate is for us to:

1. Onboard all our customers on to the GhanaPay platform and ensure they select Access Bank as their preferred bank.
2. Recruit new customers on the platform and ensure they select Access Bank as a preferred bank at the point of onboarding.

Q. Where can I get more information?

A. For more information on GhanaPay, contact the Digital Banking Sales team on ghanadigitalbankingsales@accessplc.onmicrosoft.com or call on **IP 3867**:

Access Bank...more than banking.

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