

GhIPSS Update

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MESSAGE FROM THE CEO



Archie Hesse
CEO, GhIPSS

Dear Partner,
I bring you good tidings of the quarter and hope the first half of the year has been rewarding.

Over the period of the pandemic, we have put in various efforts to promote and encourage the use of electronic modes of performing financial transactions. The half year performance report as published in this edition, is a clear indication of the results of our hard work.

As stakeholders championing the growth of digital payment solutions, we need to continue to seize every opportunity presented by the pandemic to encourage the desired lifestyle through continuous education and promotion of our digital solutions and channels.

GhIPSS will continue to partner the industry for the GhQR Nationwide awareness creation drive; the GhQR Experience Fair. With your support we hope to increase the number of merchant locations and also usage of the service. We count on your partnership to increase issuing and acquiring of gh-link cards across all acceptance channels; complemented with incentives and promotions.

We have put together some insightful webinars featuring subject matter experts from Ghana and around the globe to share experiences and successes and lessons learned on some of the initiatives we have embarked on here in Ghana. We look forward to your active participation. There is still uncertainty about Covid-19, let us therefore continue to adhere to the protocols and stay safe.

If the first half year performance is anything to go by, we should expect even better outcomes in the coming months.

Best Wishes



Archie Hesse
Chief Executive Officer

GhIPSS 2021 HALF YEAR PERFORMANCE REPORT

At the end of the first half of this year GhIPSS processed a total of 70.2 million transactions representing a growth of 142% compared to 2020 half year. Total value processed was Ghs 158 billion also representing a growth of 40% (Figure 1). In the first half of 2021, GhIPSS recorded an average transaction growth of 12% resulting in 11.7 million transactions being processed monthly. Value of transactions also recorded a 3% average growth resulting in Ghs 26.3 billion processed monthly. There was a major peak in transactions in March 2021 and this has been sustained to the month of June 2021.

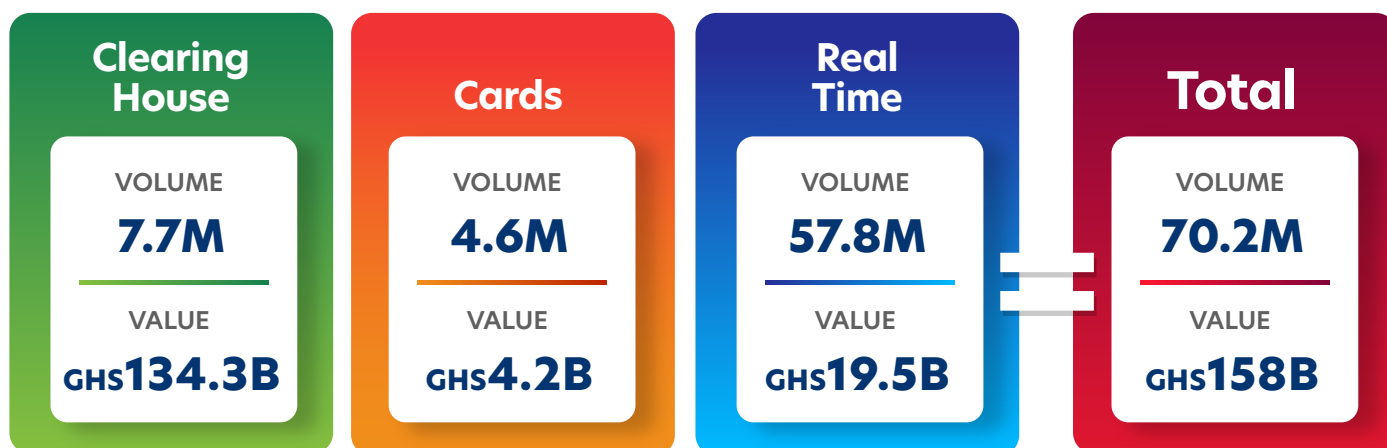


Figure 1: 2021 Half Year Performance Summary

In the first half of 2021, all GhIPSS services recorded some growth in both value and volume, with the exception of e-zwich services which recorded a decline. MMI recorded the highest growth in volume while the clearing house continues to lead as the service with the highest value of transactions (Figure 2).

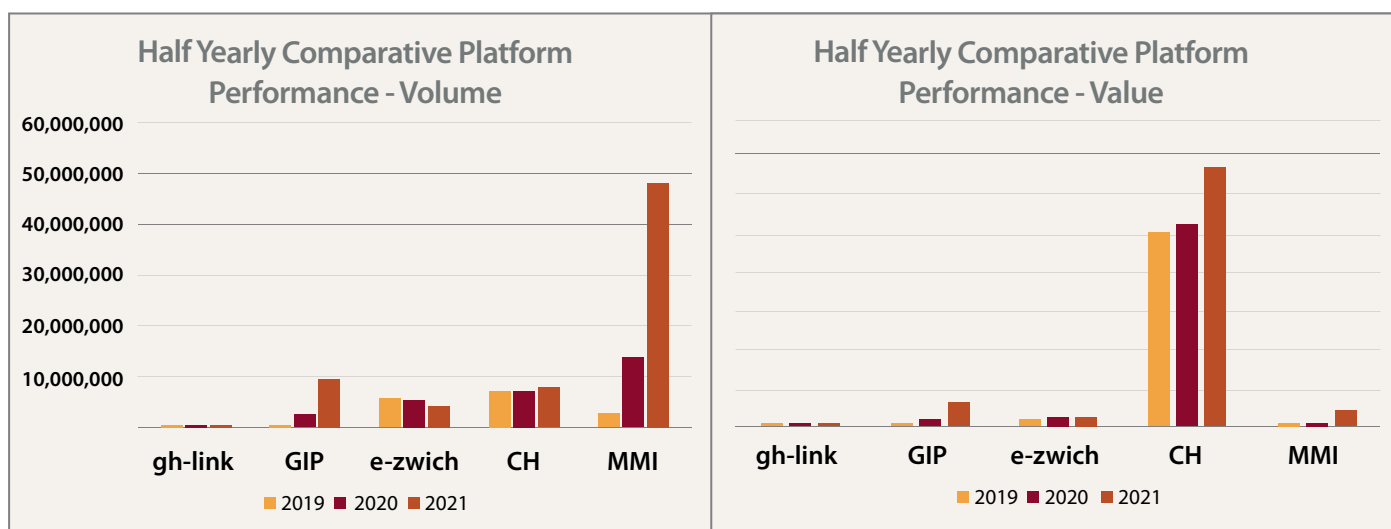


Figure 2: Platform performance Summary - 2019 to 2021 half year

Clearing House Services in spite of the slow start at the beginning of the year, the Clearing House ended the first half of 2021 with an increase in both value and volume. The Clearing House processed a total of 7.73 million transactions, representing an increase of 8.9% from 7.1 million for the half year of 2020. Total value of transactions also increased by 28.1% from Ghs104.8 billion to Ghs134.3 billion. The Clearing House recorded growth across all its services with ACH Direct Credit recording the highest growth of 12.5%. This growth can be attributed to the addi-

GhIPSS 2021 HALF YEAR PERFORMANCE REPORT

tional 200 thousand transactions processed through the ACH Direct credit Near Real-time service. ACH Direct Debit was the product with the highest growth in value of 110%. Although 61% of the items presented were returned, it is observed that only 9.7% of the value presented was returned. This is a major improvement compared to the 21% of value that was returned in 2020.

e-zwich services recorded some decline in the period under review. A total of 4.19 million e-zwich transactions were processed in 2021, this is a 20.4% decline compared to the 5.27 million e-zwich transactions processed in 2020 half year. Value of transactions also declined by 3.6% from Ghs 4.15 billion in the first half of 2020 to Ghs 4 billion in 2021. This decline is as a result of the absence of PDS payments from key employers particularly LIPW which has significantly affected the performance of the e-zwich platform.

gh-link services recorded positive growth in the first half of 2021. Transactions have increased by 43.6% in value and 16.4% in volume. Total transactions increased from Ghs141.8 million to Ghs 203.7 million in value and from 372 thousand to 433 thousand in volume. This is due to issuing activity from 4 banks resulting in new transactions. POS transactions have performed particularly well in the first half of this year as Goil outlets continue to attract transactions, acquiring 46% of gh-link POS transactions.

Real-time services continue to enjoy significant patronage as customers deepen the use of these cashless channels. A total of 57.8 million real-time transactions were processed in the first half of 2021, representing an increase of 254.6% from 16.3 million transactions processed in the same period in 2020. Total value of transactions also increased by 402.8% from Ghs3.8 billion in 2020 to Ghs19.5 billion in 2021. There has been significant growth across all real-time services, however Account to Wallet and Wallet to Wallet services have recorded the most growth. The game changer for Account to Wallet service has been the new billing model where the receiver pays for the transactions. This change resulted in a spike in Account to Wallet and

Wallet to wallet transactions in March, this spike has been sustained to June (Figure 3). This new billing model also encouraged more banks and Fintechs to offer the service. The period also witnessed 8 new entrants on the realtime platform offering account-2-wallet services resulting in a combined transaction volume of 4.8 million transactions in the first half of 2021, this represents 51% of total Account to Wallet transactions processed in 2021. The increase in Account to Wallet transactions has resulted in an increase in the amount of funds available on mobile money wallets, this coupled with Vodafone free service have propelled the growth of the Wallet to Wallet service. GhIPSS in the first half of this year processed an average of 400 thousand Wallet to Account transactions and 700 thousand Wallet to wallet transactions monthly.

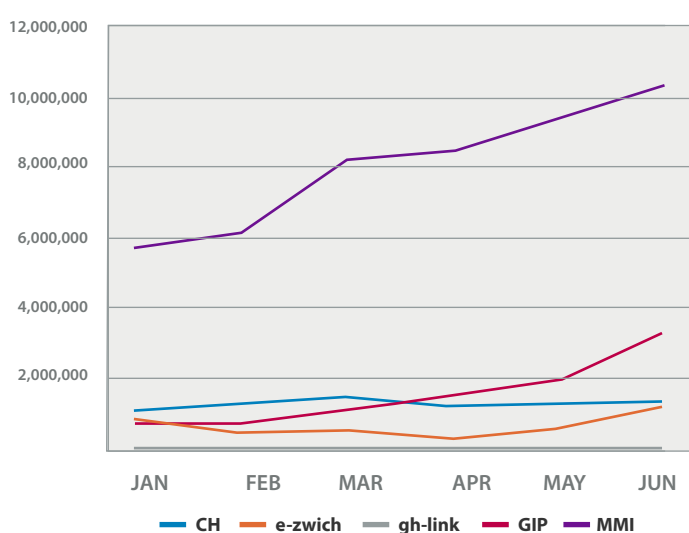
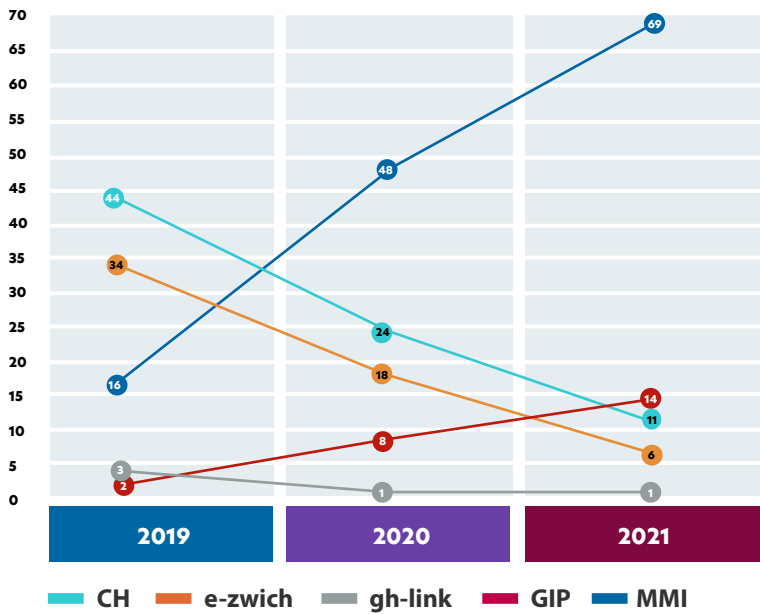


Figure 3: 2021 Half Year Transaction Trend

The contribution of realtime transactions to GhIPSS total performance continues to grow with the consistent increase in transaction volumes. For instance in 2019, MMI accounted for 16% of overall performance and was the 3rd in ranking order among GhIPSS services coming after the Clearing house and e-zwich. This scenario has changed significantly in 2021; MMI now accounts for 69% of overall performance and is now the highest performing GhIPSS service.

GhIPSS 2021 HALF YEAR PERFORMANCE REPORT



New services introduced i.e. ACH Direct Credit Near Real Time, GIP Debit pull, Proxy Pay and GhQR code have performed well in the first half of the year. A combined total of 358 thousand transactions were processed through these services, this represents 0.51% of total transactions processed with a value of Ghs 3.2 billion also representing 2% of total transactions processed by GhIPSS (Figure 5).

Figure 4: Percentage contribution to GhIPSS Performance Volume – 2019 to 2021 half year

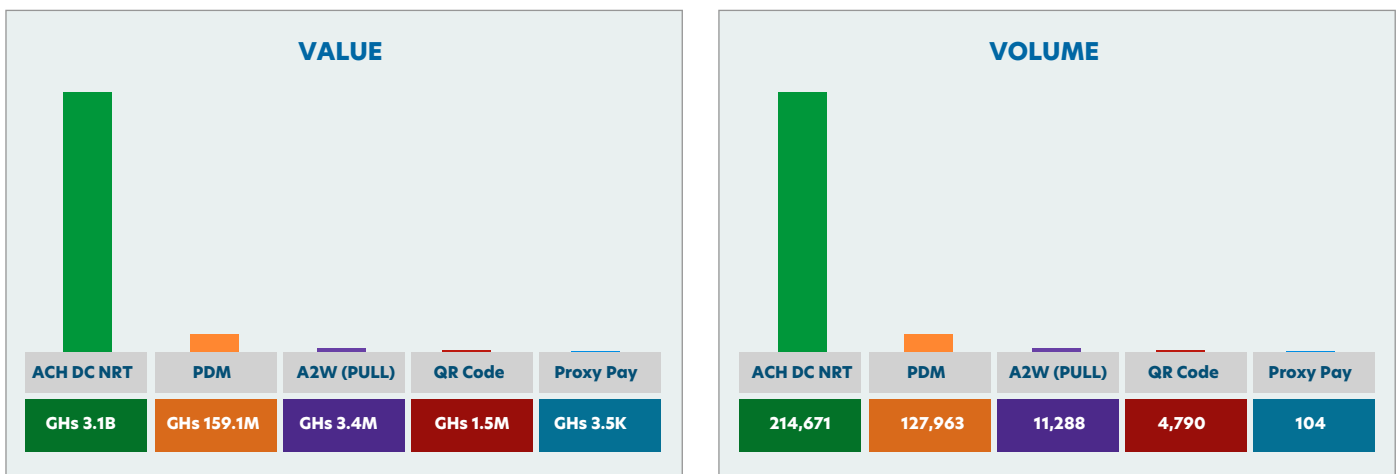


Figure 5: Performance Summary of new services - 2021 half year

The positive performance witnessed in the first half of 2021 is definitely indicative of the growing adoption and usage of digital payments. While that is commendable, there are a lot more transactions that are occurring in cash. It is therefore not time to rest on our laurels, but to ride on the momentum to reach out to the millions of under-served and unbanked and largards with specific initiatives and targetted communications from all stakeholders. The next frontier to tackle electronic acceptance is growing the online space and GhQR interoperable merchant service.

GhQR EXPERIENCE FAIR

Images from GhQR Experience Fair. A Nationwide Awareness creation drive to increase usage and adoption of the GhQR Service.



GhQR EXPERIENCE FAIR



GhQR EXPERIENCE FAIR



GhQR Merchant Acquiring Process



- Acquiring institutions (Banks, MMOs or Payment Service Providers) must sign up Merchants and generate a GhQR Code for the merchant after a successful sign off.
- The Merchant will be issued with a GhQR Code for all the points of payments, depending on the number of payment points or tills.
- Each GhQR Code generated for each of the points of payment has an associated unique Terminal ID which is linked to the Merchant ID.
- Merchant will be provided with GhQR Point of Display material.

For further information and assistance on the GhQR Merchant Acquiring and registration process, kindly contact the Real Time Payments Unit of GhIPSS via email: realtimpayments.support@ghipss.com



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Institutions Gone Live





ACH Direct Credit Near Real Time

1. What is ACH Direct Credit (DC)?

ACH DC is a secure and reliable bulk payments service, which allows corporate institutions, to make single or batched payments by electronically transferring funds directly into different bank accounts across the country. Customers of financial institutions can use this service for payments such as salaries, pensions, commissions, suppliers.

2. ACH Direct Credit Use Cases

Use Cases for Corporate Institutions

- **Payments:** Companies seeking to make bulk or batched payment to individuals, business partners, suppliers, service providers can use ACH DC for all such payments.

Options:

- **Business-to-Business (B2B)** – Bulk Payments to different business entities
- **Business-to-person (B2P)** – Bulk transfer of funds to different individual account holders; across different banks.

3. What are the existing services on the ACH DC platform?

ACH Service Type	Features
Standard ACH DC	<ul style="list-style-type: none"> • Allow businesses to make bulk payments to different beneficiary accounts across different banks. • Recipients’ accounts are credited within 24 hours after payment files have been submitted to the paying corporate institution’s bank.
Express ACH DC	<ul style="list-style-type: none"> • Allow businesses to make bulk payments to different beneficiary across different banks • Recipient accounts are credited within 4 hours after payment files have been submitted to the paying corporate institution’s bank

4. What is the new service on ACH DC platform?

In addition to the Standard & Express ACH DC, Near Real Time (NRT) ACH Service has been introduced to provide paying institutions with a Near Real Time bulk payment experience.

5. What is ACH DC Near Real-Time (NRT)?

ACH DC Near Real-Time Service allows businesses to credit bank accounts of their beneficiaries **within 15 minutes** of sending funds transfer files to their paying bank.

ACH Direct Credit Near Real Time

6. How different is NRT from the Standard & Express ACH DC Services?

- ACH DC NRT allows businesses/ corporate institutions to credit customer account faster (**within 15 minutes**) than both the Standard (**within 24 hours**) and Express (**within 4 hours**) session.
- ACH DC NRT payments can be initiated anytime in the day between (6pm and 3:00pm the following day), and because it leverages the straight through processing (STP) system, crediting of customer's account is done without manual or human intervention.

7. Benefits of ACH DC NRT

- NRT Allows Corporate Institutions to make bulk payments faster and almost in real time (e.g. salaries, allowances, supplier)
- NRT provides Corporate Institutions with a viable alternative to cheques and Ghana Interbank settlement (GIS)
- NRT is an efficient payment option which provides transparency and certainty of payments
- Corporate Institutions have the opportunity to make bulk payments anytime between 6:00pm and 3:00pm the following day
- Because the system allows banks of corporate institutions to re-present returned payment details within the same session, corporate institutions can correct all payment errors for re-presentation without fear of missing payment timeline.

8. Whom do I contact for the NRT Service?

Institutions who are interested in using ACH DC NRT for all bulk payments should contact their banks or the Bulk Payments Unit of GhIPSS on 0302-610780. You can also log on to www.ghipss.com for more information about GhIPSS and our service offerings.

Banks Live on ACH DC NRT





The cost benefit of issuing the gh-link card has always been one of its key advantages. With the increasing usage of most debit cards for in-country transactions, acquiring and issuing of the gh-link EMV card is a bank's best option for reducing cost of issuing cards. It also offers customers an International security standard at a much cheaper cost of usage.

The joining, acquisition, maintenance and transactional costs of the gh-link card, the short implementation period and chargeback cycles makes a lot of business sense for partner banks. The gh-link card is arguably the most cost-effective card scheme on the Ghanaian market today.

The Card again, protects the transaction data of customers; as card transactions are processed in Ghana. While international cards play a role in the cards payments space, the use of domestic cards within the Ghana, should be embraced and encouraged.

Why Banks Should Embrace the Domestic Card Scheme

1. Lower cost: As retail banking margins come under increasing pressure from increased competition, cost control becomes a necessity. Research has shown that transaction costs from domestic schemes average only 45% of the cost of using International Cards for in-country payments. This is because all domestic card transactions are carried out and processed in-country, this makes a material difference to overall bank costs. It also reduces the cost on customers who patronize these cards.

2. Fee structure: The fee structure for gh-link card scheme differs from that of International Schemes. Unlike International Card schemes, Banks do not have to pay quarterly fees to GhIPSS. Again, the one-off joining fee for the gh-link platform is much lower.

3. Settlement: All processing and Settlement of gh-link transactions, happen in Ghana. This results in lower cost of settlement for banks.

4. Security of data: Banks are responsible for the security of the transaction data of their customers. With the gh-link card scheme, the data of customer purchase stays within the boundaries of the country. Sensitive data like customer spending pattern are not shared across the borders of the country.

5. Participation and governance benefits: For many countries there is a rising concern that using International cards for domestic payments exposes banks to external political interference. The Russian banks learned recently that their approach of using the international providers for domestic business was not viable when following US sanctions on Russia, they suddenly had key elements of their domestic payments capability frozen. This could happen to Ghana, if stakeholders do not take the necessary measures to develop the domestic card scheme.

GET THE gh-link ADVANTAGE

How can Financial Institutions support the successful development of the gh-link scheme?

- 1. Join the gh-link Scheme:** For Ghana to successfully develop the gh-link domestic card scheme, all licensed Financial Institutions should as first step, join the gh-link Network. They should also issue domestic cards; as has been directed by the BoG and present these gh-link cards as options to customers who require payment Cards.
- 2. Acceptance Network:** To make the usage of the gh-link cards attractive, Financial Institutions should have to deploy enough terminals and certify their cards to be accepted on online platforms, POS and ATM terminals of member scheme participants. The nationwide spread of these channels will make the scheme visible and attractive to customers as well as Merchants.
- 3. Customer Education:** Financial Institutions will have to educate their customers on the benefits of the domestic card, and the various use cases as well as channels available to the customers.

CURRENT gh-link ISSUING BANKS:



CENTRAL BANK



CURRENT SAVINGS AND LOANS



New Service

A L E R T



THE e-zwich THIRD-PARTY HOST DEDUCTION SYSTEM

The e-zwich Third Party Host Deduction system is an application that allows institutions such as banks, insurance, hire purchase, and investment companies to electronically make mandate deductions from e-zwich cards of their clients. The system enables these companies that make collection of funds due from their clients to upload a deduction file containing amounts due and unique sequence number (USN) of clients who have subscribed to a service.

The e-zwich card number of a client can only be included in a company's deduction if the client has duly signed up to a service provided by the company. The deduction file when uploaded, registers a debit instruction on the e-zwich card number of a client awaiting credit payment (ie. salary/stipend/allowance) via Payment Distribution System (PDS). When payment is made to the client card included in an uploaded deduction file, the system first checks and deducts the amount due, per the uploaded instruction before the difference is credited to the client card.

The funds deducted from client cards are credited to the bank account linked to the deduction card of the company doing the collection. After payment to e-zwich cards, clients who have subscribed to a company's service will see a deduction of the agreed amount on their receipt during client load funds.

The key details on the client load funds receipt:

1. Total amount paid to cards as salary or allowance
2. The amount deducted for the service subscribed to (loan or insurance etc.)
3. The name of the deduction company receiving the credit
4. Net balance on the card available to client

Benefits of the e-zwich Third-Party Host Deduction System

1. The e-zwich Third Party Host Deduction system complements the PDS to make the e-zwich platform a complete banking tool
2. To Financial Institutions, the e-zwich Third Party Host Deduction system offers additional source of receiving bulk funds on behalf of companies that contributes to float.
3. The system offers Financial Institutions additional client base to whom they can offer loan facilities and recover seamlessly.
4. To insurance and hire purchase companies, the system offers a new market. e-zwich clients who were hitherto not eligible for their services due to collection constraints can now be included.
5. It offers all companies that do collection, a hassle-free way to retrieve funds from clients who are paid on e-zwich cards via PDS.
6. To clients paid via e-zwich, the e-zwich deduction system offers them the opportunity to access additional services such as loans, hire purchases among others which were previously not available to them because of their mode of payment
7. The e-zwich deduction system offers both institutions and clients a transparent way of tracing deduction for reconciliation purposes
8. The cost of using the e-zwich deduction system is relatively cheaper than existing modes of collection.

How Companies Can Subscribe to the Service

Companies that wish to use the e-zwich deduction system may speak to the Cards and Verified Payment Unit of GhIPSS through the contacts details below: cardspayment.support@ghipss.com

Email: msarpong@ghipss.com

basaf0-adjei@ghipss.com

jakuaku@ghipss.com

Call: 0302-610780/0302-610800
026-2798972

Real Time Payments

The Real Time Payments Unit is responsible for the management of all Real Time Payments Services

The objectives of RTP Unit are:

- To ensure users of the Real Time Payments solution are well informed and have a better understanding of all Real Time Payments Services.
- To develop business strategies and initiatives to drive adoption and Usage

Real Time Payment Services

GhIPSS Instant Pay (GIP):

This is a real time interbank account-to-account and account to wallet credit transfer service. It allows funds to be sent across financial institutions electronically from one bank account to the other and also from one bank account to a mobile money wallet as a single immediate payment. All banks in the country offer this service.

Proxy Pay

Mobile Money Interoperability (MMI)

Universal QR Code (GhQR)

GIP Payment Gateway

GhIPSS Corporate Suite

Benefits of Real Time Payments

1. Payments and collections are faster, easy, convenient and secured.
2. Payment to bank account and mobile wallets are real time (Instant)
3. Interoperability is enabled between Banks, Dedicated Electronics Money Issuers (DEMI) and Payment Service Providers (PSPs)
4. Services are available 24/7 all year round.

Support Required from Partner Institutions

- Partner Institutions are encouraged to rollout ALL the real time payment services on their existing channels to enable customers take advantage of these services (Mobile App, USSD, Internet / Online Banking, etc)
- Provision for a narration field to allow paying customers to indicate exactly to whom they are sending money or what they are paying for is required for all the Realtime Payment Offering. This will enable merchants identify payments for easy reconciliation on all Real Time Payment services.
- The implementation of the Transaction Confirmation Status (TCS) and Transaction Status Query (TSQ) is needed to reduce the number of failed transactions.
- Member banks are encouraged to support in creating awareness of the various real time payment services to all their customers.

• Partner institutions are encouraged to provide danglers, stickers and other decals at GhQR merchant locations to improve visibility and to promote the usage of the service.

For further information about the Real Time Payment Services, kindly contact the Real Time Payments Unit of GhIPSS via email:

realtimelimitations.support@ghipss.com

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Valerie Vanderpuije	GhQR Institutional Acquiring	0204244366	VVanderpuije@ghipss.com
Samuel Darko	GhQR Support / Rollout	0501223166	SDarko@ghipss.com
Diana Plange	Proxy Pay/ Corporate Suite Support/ Rollout	0205398172	DPlange@ghipss.com
Solomon Kumahor	GhQR Support / Rollout	0200000936	Skumahor@ghipss.com

Feature Article

Understanding Payments Modernization

Traditionally, modernization meant improving user experience through channel-specific offerings based on multichannel strategy. Then followed an era of consolidation of channels and client-facing applications, and the platforms came with API gateways and enterprise bus technologies.

But today, it means a much more comprehensive approach to payments that includes:

- Omnichannel and hyper-personalized, frictionless user experience
- The 24/7 real-time faster payment processing, its gross settlement, liquidity management, and tracking
- Adopting standards like ISO 20022 and Open APIs
- Opening consensual access of customer data to third-party technology players
- Employing advanced data analytics
- Cloud delivery models like payments-as-a-service

Approach to Modernization

EY believes the financial institutions can capitalize on the opportunity at two stages: (1) optimizing and redesigning the end-to-end payment process and (2) building payment platforms with a coherent vision of the long-term future.

According to them, the underlying principles governing the changes on the platform and technology side are:

- Maintaining ownership of end-to-end system while adding services as separate vendor components.
- Moving to microservices architecture enabling components that can add business services on demand.
- Connecting various ecosystem business components via APIs.
- Enabling faster and more accurate data transformation by adopting standards like ISO20022.
- Targeting on-demand provisioning and scalability through cloud-based deployments.

- Building systems keeping continuous delivery and independent testing capability in mind for the individual components.

Accenture suggests that taking the more holistic approach to redesign the payment systems instead of just complying with new regulatory requirements is essential to capture returns while advancing along with the disruption within the industry.

Benefits to Stakeholders

The modernization effort has multiple benefits for all parties involved:

- For consumers, payments become more accessible, faster, and embedded in their day-to-day lives, for businesses improved liquidity management and cash flows, and for governments faster and secure social disbursements
 - On the other hand, financial institutions will experience increased customer loyalty, cut down costs, and faster time to markets for new and responsive products and services
- Promising Outlook

Long-term investments into modernizing payments are a significant undertaking, particularly under the current uncertainty and risks associated with the pandemic. Nevertheless, the survey organized by Finextra earlier this year concludes that an encouraging number of financial institutions worldwide expect to invest in new solutions and modern infrastructure within the next six months.

Summing it all, the modernization drive has something for everyone and is already in motion, stimulated by the excellent opportunity and a massive challenge to financial institutions.

FinExtra.com

Need Help with any of our Services?

The GhIPSS customer support unit primarily provides first level support to users of various payment platforms and products offered by GhIPSS. These users include Banks, Savings and Loans Companies, Rural and Community Banks, Fintechs, Agents, Merchants, Government and Private agencies as well as the general public. The unit has Customer support representatives in the regions who also provide virtual and onsite support as and when required by branches of partner Institutions.

The service support unit provides various forms of support for partner Institutions:

- **COMPLAINTS:** The service desk takes all customer complaints and ensures the addressing of same.
- **SERVICE REQUEST:** A request from a user for information such as reports, advice or access to a GhIPSS service.
- **INCIDENTS:** Keeps customers updated on various incidents and supports customers in the occasion of an unplanned interruption in the services provided by GhIPSS.
- **ENQUIRY:** Prospective clients/users enquiring about products and services offered by GhIPSS can contact the service desk.

For support and assistance on any of our services, reach out to the team via the following channels:

REGIONAL CUSTOMER SUPPORT CENTRES FIRST LEVEL SUPPORT

REGION	CONTACT NUMBERS	EMAIL ADDRESS
<ul style="list-style-type: none"> • Greater Accra Region • Central Region • Eastern Region • Volta Region • Oti Region 	<p>0302610800</p> <p>0262798983</p> <p>0506667551</p>	support@ghipss.com
<ul style="list-style-type: none"> • Ashanti Region 	0302960713	support@ghipss.com
<ul style="list-style-type: none"> • Bono East Region • Ahafo Region • Upper West Region 	<p>0501496304</p> <p>0302960715</p> <p>0504850558</p>	support@ghipss.com
<ul style="list-style-type: none"> • Western Region • Western North Region 	<p>0302960714</p> <p>0506667533</p>	support@ghipss.com
<ul style="list-style-type: none"> • Northern Region 	0302960712	support@ghipss.com

NEED HELP WITH ANY OF OUR SERVICES?

FOR ALL TECHNICAL ESCALATIONS,

SERVICE	SERVICE MAILBOX	PHONE CONTACT
Clearing	clearing.support@ghipss.com	0302610800 0262798983
e-zwich	e-zwich.support@ghipss.com	
gh-link / e-commerce	gh-link.support@ghipss.com	
GIP/MMI/GHQR/Proxy	gip.support@ghipss.com mmi.support@ghipss.com proxy.support@ghipss.com ghqr.support@ghipss.com	

In reporting issue to the listed contacts above, clients shall provide the following details:

- Issue Description (Short/Brief)
- Date
- Transaction Reference
- Amount
- Institution
- Name and contact details of Caller/reporting officer
- Any additional/relevant attachment

MANAGERIAL ESCALATION

In the event of delayed responses and need for escalations, the following Managerial Escalations matrix would apply:

ESCALATION LEVEL	PRIMARY RESPONSIBILITY	EMAIL ADDRESS	PHONE CONTACT
EL 2	Head Operations Technology	faddy@ghipss.com	0501650279
	Head Information Technology	kagyeman@ghipss.com	0246567690
	Client Service Unit	csu@ghipss.com	0501561536
EL 3	GM Technology and Operations	kntim@ghipss.com	0244233502

Note: Escalations to EL3 should only be done when adequate response is not received from EL2

Our Service desk looks forward to serving.





CONTENT CONTRIBUTORS

NAME	UNIT
Melissa Baba Benjamin Asafo - Adjei Nana Anima Bampo Mary Dei Sarpong Akosua Blay Diana Plange Samuel Darko Estella Dodoo	PMO (MIS & Enterprise Intelligence) Cards & Verified Payments Client Services Cards & Verified Payments Real Time Payments Real Time Payments Real Time Payments Service Desk



Ghana Interbank Payment and Settlement Systems Limited

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-  Ghana Interbank Payment and Settlement Systems Limited
-  @ghipss
-  GhIPSS

All comments and feedback should be sent to corporateaffairs@ghipss.com
Should you have any topic of interest, kindly share with Us for
consideration in subsequent editions.