



Ghana.GOV

A Real Payment Platform Driving Ghana's Economic Growth

February 2024

Background



1. **Before January 2017:** Efforts to digitalise government services with a centralised payment platform had yielded very little impact.
2. **e-Services & e-Pay Launch:** Despite going live 2014 both platforms neither took off with the public nor worked consistently.
3. **From March 2017:** A summary assessment of the platform revealed it was built on an open-source eCommerce platform (Magento), and was not fit for the purposes of a national payment platform.

Several Dysfunctions



e-Payments

Payment Portal of the Government of Ghana

[My Account](#) | [My Cart](#) | [Checkout](#) | [Log In](#)

[The Portal](#) | [Services | Category](#) | [Services | MDA](#) | [Stakeholders](#) | [Payment Processing Partners](#) | [Help | FAQ](#) | [News](#) | [Terms](#)

Welcome to the Ghana e-Payment Portal!

The e-Payment Portal is a service provided by the Government of Ghana to the Public to conveniently pay online for Government Taxes, Fees, Tangible Goods and Services.

Please continue under "The Payment Portal" for more Information on Portal Features and Usage or select your desired Category above.

To register to the e-Payment Portal click [here](#).

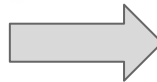
Benefits of the Ghana e-Payment Portal:

- Payment for Services will be settled online
- Organizations will save on administrative cost
- Reduced queuing at physical counters
- Improved economy by direct transfer of funds
- Full audit trail and reconciliation for online transactions available
- Secure payment processing to world-class standards

The Service is provided by:



eTranzact



[Site Map](#) | [Advanced Search](#) | [Contact Us](#)

© 2014 e-Payment Portal of the Government of Ghana. All Rights Reserved.

At Launch, 2014

From March 2017

Shopping Cart

0 item added



e-Payments

Payment Portal of the Government of Ghana

Currency:

- [The Portal](#)
- [Services | Category](#)

[Services](#)

Ghana e-Payment Portal Documents

[Goods](#)

• [My Account & Penalties](#)

• [My Cart | MDA](#)

• [Check MDA - Accra Metropolitan Assembly](#)

• [Log In BDR - Births and Deaths Registry](#)

[FDA - Food & Drugs Authority](#)

[Police | Criminal Investigation Department](#)

[GTA - Ghana Tourism Authority](#)

[MC - Minerals Commission](#)

Welcome to the Ghana e-Payment Portal!

[NCA - National Communication Authority](#)

[NIA - National Identification Authority](#)

[GBC - Ghana Broadcasting Corporation](#)

[NITA - National Information Technology Agency](#)

The e-Payment Portal is a service provided by the Government of Ghana to the Public to conveniently pay online for Government Taxes, Fees, Tangible Goods and Services.

Please continue under "The Payment Portal" for more Information on Portal Features and Usage or select your desired Category above.

To register to the e-Payment Portal click [here](#).

Benefits of the Ghana e-Payment Portal:

- [Payment for Services](#) will be settled online
- Organizations will save on administrative cost
- Reduced queuing at physical counters
- Improved economy by direct transfer of funds
- Full audit trail and reconciliation for online transactions available
- Secure payment processing to world-class standards

[Help | FAQ](#)

[Step-by-Step Guide](#)

• [Step 1 - Registration](#)

• [Step 2 - Service Selection](#)

• [Step 3 - Add to Cart](#)

[Step 4 - Shipping Estimate](#)

[Step 5 - Checkout Process](#)

[Step 6 - Payment Processing](#)



History of e-Services/e-Pay



1. **2012:** e-Services platform was deployed under e-Ghana Project as a pilot by Messrs IPMC. US\$547,000 was paid.
2. **2013:** e-Pay platform was deployed and integrated with e-Services by Messrs AYA Technologies. US\$267,000 was paid.
3. **2014:** Both platforms were launched with 6 services (AMA's Notice of Marriage and Marriage Registration, Birth Registration, Ghana Police Vetting, Passport Application and RGD's Company Registration).

History of e-Services/e-Pay



1. **2015:** Lack of technical support for the e-Pay platform built with Magento led to several technical issues.
2. **2016:** It became obvious that there was no sustainable business model for the platforms and NITA made no revenues.
3. **2017:** Lack of revenue made it difficult for NITA to renew licenses and support, leading to several downtimes and issues. Eg. Visa card payments recorded as paid on e-Pay appeared as unsuccessful.

2018 and beyond...

**A Fundamentally New
Approach Was Obvious**

—

New Ideas; Fresh Thinking



1. **Bank & Mobile Money Interoperability Required** : For digital payments to work for government, financial interoperability was a must-have.
2. **Bank-Led Centralised Payment System**: All payment must be settled directly into Consolidated Accounts.
3. **Integration with GIFMIS**: Payments for government services must be linked to central chart of accounts.
4. **Built Locally; Managed Locally**: To assure success, visibility & control, the new platform must be 100% developed locally with a sustainable business model.

Introducing Ghana.GOV



GHANA.GOV ABOUT FIND A SERVICE CHECK APPLICATION STATUS GIVE FEEDBACK LOG IN SIGN UP

Welcome to Ghana's Digital Services and Payments Platform


INDIVIDUAL BUSINESS

Search in Gov't Agencies What are you looking for

FEATURED SERVICES VIEW MORE

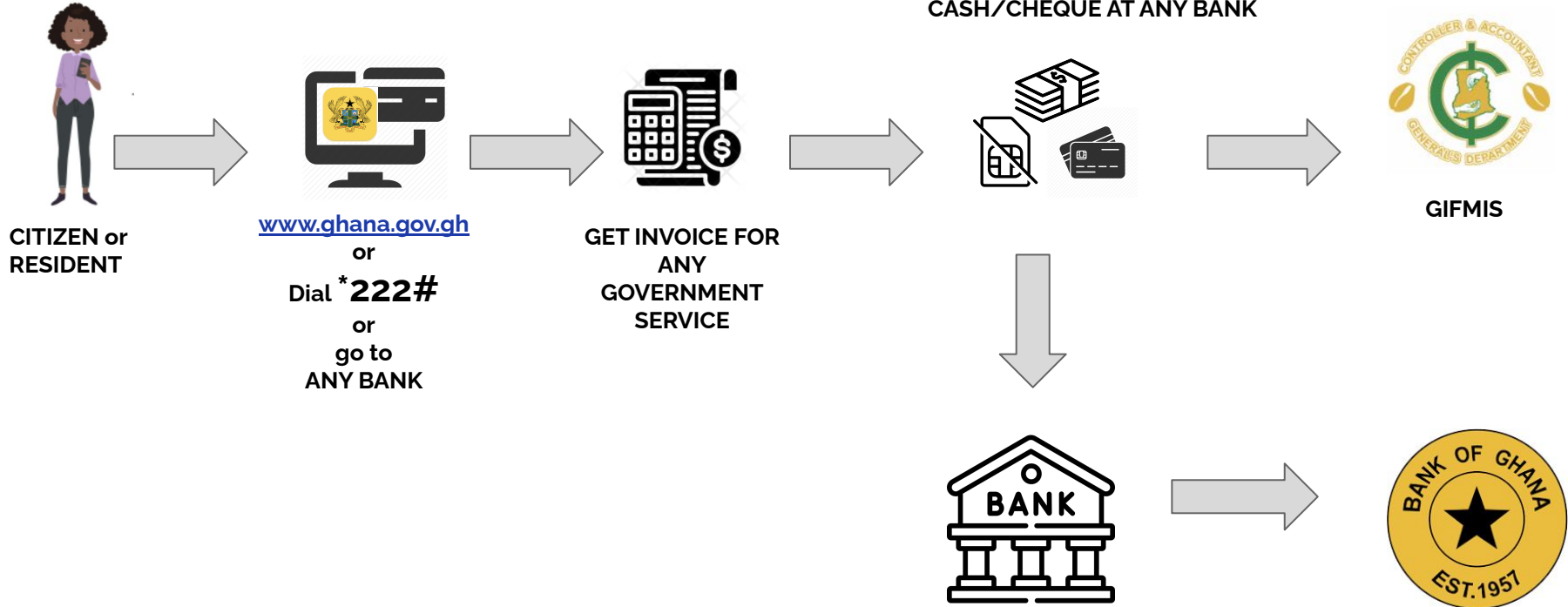
- Ghana Revenue Authority
- Passport Office
- Ghana Immigration Service

FEATURED CATEGORIES VIEW ALL

 <p>Money And Finance Income, Personal, Corporate Taxes</p>	<p>Business Registrations And Permits Set up a Business, Manage Statutory Filings and Permits</p>	<p>Births, Deaths & Marriages Apply for Birth, Death, Marriage and Divorce Certificates</p>
	<p>Social Services And Welfare Includes social services and interventions by the Government of Ghana</p>	<p>Health And Food Services Medical services, Food, Drugs and Pharmaceutical standards</p>
	<p>Police, Justice And Safety Contact the Police or start a legal case or contact security services</p>	<p>Energy And Petroleum Apply for Certificates, Electricity or other Licences</p>

- Leverages **financial interoperability systems** (GHIPSS, BoG RTGS)
- **Direct settlement** into Consolidated Accounts
- Fully integrated with **GIFMIS**
- Fully integrated with **all banks and rural banks**
- **Built locally** by 3 of Ghana's leading fintechs at **no set-up cost to the Government of Ghana.**

How Ghana.GOV Works



Ghana.GOV Performance Since Launch



	2020	2021	2022	2023	2024 <small>(January)</small>	Total
Total Processed Value, (GHS ,000m)	5,041	40,314	62,762	93,631	8,557	210,307
Average Transaction (GHS)	3,127.59	4,094.57	6,257.08	8,485.93	7,828.71	29,793.88
Transacting Users	1,611,868	9,845,907	10,051,660	11,033,786	1,093,101	33,636,322
MMDAs Onboarded (Out of 1,517)	60	89	1,349	1,507	1,507	1,507
Taxes Processed (GHS ,000m)	4,963	39,833	61,940	87,191	7,886	201,815
MDA Revenue Processed (GHS ,000m)	77	481	822	1,204	133	2,719
MMDA Revenue Processed (GHS ,000m)	0.037	0.182	0.084	5.87	0.61	6.79
SOE Revenue Processed (GHS ,000m)	0.00	0.00	5.24	5,230	536	5,771



Ghana.GOV versus e-Services/e-Pay

	e-Services/e-Pay	Ghana.GOV
Date Of Launch	July 2014	July 2021
Set-Up Cost	US\$814,000.00	US\$ 0.00
Months of Operation	30*	30
Agencies Onboarded	13	1,507
Average Processed Value Per Year	GHS 141m	GHS 42B
Unique Platform Users	~66,273	2,628,517
Count of Live Transactions	~186,408	33,636,322
Count of Settlements into Consolidated Accounts	0	654
Amount Settled into Consolidated Accounts	GHS 425.8m	GHS 210.3B

* - July 2014 to January 2017 only

Impact of Ghana.GOV On Ghana's Economy



1. **Reduced Corruption:** Direct payments into consolidated accounts has eliminated mishandling funds in several agencies.
2. **Transformed Revenue Growth:** Improved user experience and ease of payment has led to significant revenue growth.
3. **Enhanced Ease of Doing Business:** Simpler process means less hassle for our business people contributing to economic growth.



Ghana.GOV

A Real Payment Platform Driving Ghana's Economic Growth

February 2024