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Client Alert

Ghana Moves to Biometric Verification of the Ghana Card: *What the New Regulations Mean for your Organisation*

The New Law

On 9 June 2026, the National Identity Register (Amendment) Regulations, 2026 (L.I. 2523) came into force, amending the National Identity Register Regulations, 2012 (L.I. 2111). The regulations change how organisations confirm the identity of Ghana Card holders. Identity must now be confirmed by biometric authentication, either against the secure chip on the card or against the National Identity Register. Organisations may no longer rely on a visual inspection of the card, or photocopy, scan or keep an image of it.

Who This Affects

The regulations apply to any organisation that verifies identity using the Ghana Card. This includes banks and other financial institutions, insurance companies, telecommunications operators, hospitals and healthcare providers, and government agencies and public services, as well as any business that collects the card for customer onboarding or KYC. They also reach individuals who verify identity in private transactions.

Key Points

1. Biometric verification is now mandatory. Identity must be confirmed by a biometric match, not by inspecting the card. Verification is either match-on-card, against the card's secure chip, or against the National Identity Register using an NIA-approved device.

2. Copies of the card are prohibited. Organisations may not request, reproduce or retain a photocopy, scan or image of the Ghana Card, and may not rely on a visual inspection.

3. Suspicion is no longer required, and the physical card may not be needed. Anyone presented with a card must verify biometrically, and verification can be done using the cardholder's personal identification number alone.

4. Penalties are substantial. Organisations face fines of GHS 6,000 to GHS 24,000 (partnerships GHS 2,400 to GHS 12,000, payable by each partner), suspension from the Identity Verification Services Platform, and a surcharge. Individuals who refuse verification face a fine of two to six months imprisonment.

5. The law is already in force. Compliance has been required since 9 June 2026, although the Minister has announced a transition window to 2 November 2026 to allow organisations to prepare.

What This Means for Your Business

Infrastructure. You will need NIA-approved biometric devices and a secured, integrated link to the National Identity Register. Because verification depends on the database being available, system reliability and uptime become operational priorities.

Financial. Budget for device procurement, system integration and staff training. Factor in the surcharge exposure, which is up to 20% of annual verification service for organisations integrated onto the database for more than a year, or GHS 24,000 to GHS 30,000 for those not integrated, in addition to the fines above.

Legal and compliance. Update onboarding, KYC and records-retention policies to end any copying or retention of cards. Any personal data read from a card must be handled in line with the Data Protection Act, 2012 (Act 843), including consent requirements. Train frontline staff on the new procedures before the transition period ends.

If you require any further clarification, do not hesitate to contact us.