

# GhIPSS Strengthens leadership with CTIO and Advisor Appointments

Accra, Ghana–20th May, 2026 – The Ghana Interbank Payment and Settlement Systems Limited (GhIPSS) has announced the appointments of a Chief Technology and Information Officer (CTIO) and Advisor to the Chief Executive–Emergent Technologies, completing the company’s executive leadership structure as it advances its strategic transformation and long-term growth agenda. The appointments reinforce GhIPSS’ commitment to building a strong leadership team capable of driving innovation, operational excellence, and the continued evolution of Ghana’s digital payments ecosystem. The newly appointed executives bring extensive experience across payments technology, digital infrastructure, governance, and large-scale transformation programmes within the financial services and telecommunications industries.

## Executive Leadership Appointments:



**Emmanuel Kwabena Owusu** has been appointed as Chief Technology and Information Officer, bringing over 17 years of experience in telecoms, digital infrastructure, and large-scale technology platforms across West Africa. He has led major transformation programmes, including nationwide network integration, 4G expansion, 5G readiness, and the GOVNET project, which connected over 960 government institutions in Ghana. In his role at GhIPSS, Emmanuel will lead the organisation’s technology and digital infrastructure agenda, driving innovation, resilience, and scalability across core payment systems and platforms. Prior to joining GhIPSS, he held senior roles at AirtelTigo, Tigo, Vodafone, Huawei, and Ericsson. He previously served on the Governing Board of the Ghana Investment Fund for Electronic Communications (GIFEC). He holds an MBA from the University of Suffolk (UK), a BSc in Electrical and Electronic Engineering from KNUST, and is a certified Project Management Professional (PMP).

**Kwadwo Ntim** has been confirmed as Advisor to the CE (Emergent Technologies). In this role, he provides advisory support to the Chief Executive and executive leadership, offering scenario-based insights and technology-informed perspectives to support strategic decision-making. He is an astute IT and Payments Technology leader with nearly 30 years of experience spanning systems design and development, project leadership, operations, Governance, Risk and Compliance (GRC). He joined GhIPSS at its inception in 2007, where he established the IT and Operations functions and has since played a central role in building and scaling Ghana’s national payment infrastructure. He has contributed to the delivery and evolution of key platforms including e-zwich, GACH, gh-link, GhIPSS Instant Pay (GIP), Mobile Money Interoperability (MMI), GhQR, and GhanaPay Mobile Money. He is a product of the University of Science and Technology Computer Science programme and holds several professional and industry certifications from Microsoft, Oracle, the Information Systems Audit and Control Association, ISACA and Strategic Management at the George Washington University (GWU).



Commenting on the appointments, the **Chief Executive of GhIPSS, Clara Arthur**, said:

*“We are pleased to welcome Emmanuel Kwabena Owusu to the GhIPSS leadership team as Chief Technology and Information Officer, while also congratulating Kwadwo Ntim on his appointment as Advisor to the CEO. These appointments complete our executive leadership structure and position us strongly for the next phase of our strategic journey as a technology-driven national payments infrastructure provider.*

*Kwadwo’s institutional knowledge and long-standing contribution to Ghana’s payments ecosystem provide significant strategic value to the organisation, while Emmanuel brings strong expertise in digital infrastructure and transformation that will be critical as we continue to scale and modernise our platforms. Together, their leadership will further strengthen our innovation capacity, operational resilience, and ability to support the evolving needs of the financial services industry.”*

GhIPSS continues to play a central role in Ghana’s digital payments transformation by providing interoperable payment infrastructure that enables seamless transactions across banks, mobile money operators, and other financial service providers.

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For further information, visit: <https://www.ghipss.net/about/management> and for Media Enquiries, Contact: Eunice Asantewaa Ankomah, MCIPR, CDFP, Head, Brand & Communications, Email: [eaankomah@ghipss.com](mailto:eaankomah@ghipss.com)

