

GhIPSS Update

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MESSAGE FROM THE C.E.O



Archie Hesse
CEO, GhIPSS

Dear Partner,

Trust you are keeping safe and adhering to all the precautionary measures outlined by the Ghana Health Services and the WHO. These are not normal times but with perseverance and compliance with all the safety measures, we shall pull through.

I would like to on behalf of GhIPSS, extend my deepest gratitude to you for your support and collaboration throughout this period. Together we embarked on a journey to encourage the use of electronic payments; with all the measures we jointly instituted. The Journey hasn't been easy but I believe our gesture has yielded some positive results.

COVID-19 has opened a new window of opportunities for electronic transactions and it is our hope that as an industry, we will embrace these opportunities to cement the digital payments culture brewing among customers.

As mentioned in the previous edition, the GhQR & Proxy solutions have been launched with your support. What is now left, is for us to go to market with these services. Some institutions are at various stages of implementation. I would like to take this opportunity to extend my appreciation to all such institutions, while also encouraging others to hasten with the

testing and go-live processes. We look forward to the ultimate promotion of these new additions to ensure that they are available to the critical mass of our population.

We are happy to announce a first of its kind partnership between the gh-link card scheme and Goil. This partnership is expected to extend the acceptance network for the gh-link card; enabling cardholders to pay for fuel at Goil stations across the country. We have also partnered with Famoco to introduce to the market, biometric Secure Android 6 POS devices which runs both e-zwich and gh-link applications. Plans are also advanced with the implementation of the new addition to the ACH Direct Credit Family; the Near Real Time ACH service.

GhIPSS is excited about what the future holds for digital payments. We remain grateful to you for your unwavering support and look forward to achieving great milestones together.

Thank you.

Archie Hesse
Chief Executive Officer

GhIPSS 2020 Half Year Performance Report

GhIPSS set out the year 2020 to extend the scope of its digital channels and also increase its reach. To this end, the company launched GhQR, Proxy Pay and ACH Near Real-Time as additional platforms and has also successfully completed the integration and onboarding of 6 new Fintech companies. However, the general performance for the first half of 2020 has not gone entirely according to plan owing to the social and economic disruptions COVID-19. At the end of the first half of this year GhIPSS processed a total of 29 million transactions with a value of and the value was GHc 113 billion.

e-zwich	MMI	GIP	gh-link	Clearing House
VOL: 5.2M	VOL: 13M	VOL: 2.4M	VOL: 300K	VOL: 7.1M
VAL: GHc 4B	VAL: GHc 1.1B	VAL: GHc 2.7B	VAL: GHc 141M	VAL: GHc 104B

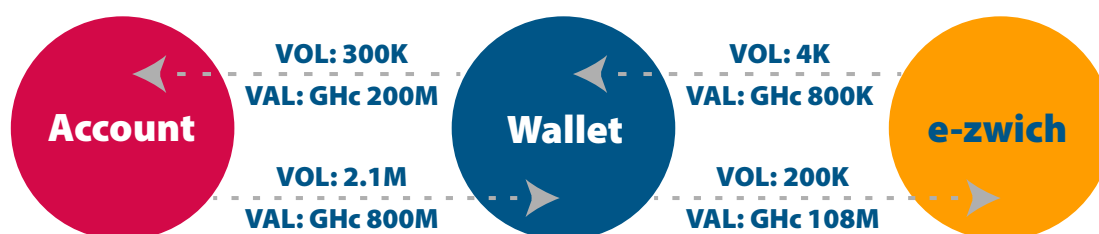


Figure 1: 2020 Half Year Summary Performance

This year's total transaction volume of 29 million transactions represents a growth of 81% over the 2019 half year performance of 16 million transactions. The clearing house, e-zwich and gh-link suffered varying levels of decline in transaction volumes. gh-link was the worst affected in the period and declined by 29%, this poor performance was followed by e-zwich which declined in volume by 4% because customers are unable to access services from the bank; the clearing house was least affected as it declined by only 1% owing to the low economic activities during the 3 weeks lockdown period. The GIP and MMI platforms on the other hand recorded significant growth in volumes going up by 600% (from 300 thousand in 2019 half year) and 444% (from 2.5 million in 2019 half year) respectively. GIP's outstanding performance is largely driven by transfers from Account to Wallet; a total of 2.1 million transfers was done representing 86% of GIP transfers.

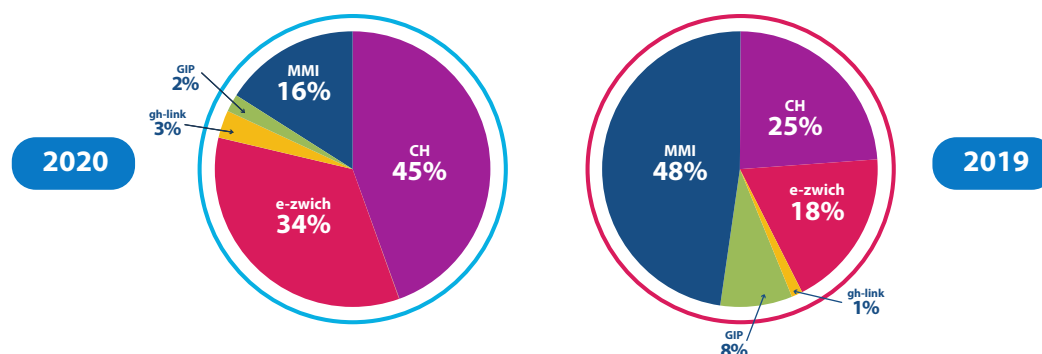


Figure 2: 2019 and 2020 Half Year Comparative Performance

Although some platforms recorded a decline in volumes, with the exception of the gh-link platform all other platforms recorded some growth in the value of transactions. Total value of transaction this year increased by 9% over the 2019 half year performance of Ghc 103 Billion. As with the volume performance, GIP and MMI recorded significant growth in the value of transactions in the first half of 2020 going up by 358% (from Ghc 500 million in 2019 to Ghc 2.7 billion in 2020) and 436% (from Ghc 200 million in 2019 to Ghc 1.1 billion in 2020) respectively. However, the high value of GIP transactions driven by transfers between bank accounts; a total of Ghc 1.8 billion was transferred representing 69% of GIP transfer value. The Clearing house remains the primary channel for processing high values and recorded a growth of 5% from Ghc 100 billion in 2019 to Ghc104 billion in 2020. ACH Direct Debit transfers recorded the most growth in the clearing house as new use cases brought on by new originators were introduced. ACH DD which has been used in the past by originators such as insurance companies for collecting premiums has now been extended to manufactures for the collection of payments from retailers most of whom are in the SME sector. The e-zwich platform also recorded 62% growth in value driven by PDS payments by government and money transfers across e-zwich cards.

GhIPSS in 2018 introduced interoperability among Mobile wallets and extended this to bank accounts and e-zwich cards. Today, as a payment channel the wallet is receiving major success as a growing number of customers use it for sending and receiving payments. The COVID-19 restrictions have culminated to further this growth and success.

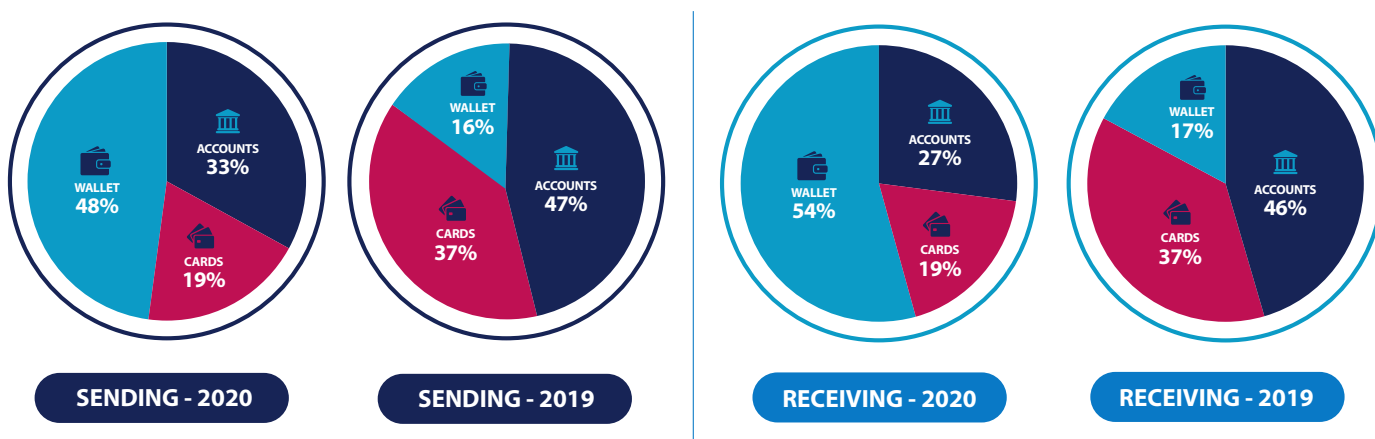


Figure 3: 2019 & 2020 Half Year Channel Performance

Fintech and Mobile network operators primarily account for this performance of mobile money wallets. As the market expands with more customers developing a strong appetite for instant payments especially into wallets, GhIPSS is set to see more players joining the business. GhIPSS has onboard 6 fintechs in the last six months and is expected to onboard more onto the GIP platform. A growing number of banks are also acquiring licenses to own their own wallets. With GCB’s G-money launched and fully integrated to the MMI platform, GhIPSS expects more banks to follow suit as they try to tap into the vast and thriving mobile money ecosystem.

All of these initiatives are critical to advancing Ghana’s cash lite and financial inclusion agenda. However, the Corporate and Government sectors remain largely untapped. Large Corporate and Government remain the largest users of cheques for payments in spite of its many challenges. GhIPSS has set the tone to change the norm with its partnership with Goil that would see gh-link cards accepted for payment at all Goil filling stations. The next phase of Ghana’s digital journey would be to digitize the Corporate and Government sectors thereby achieving true cash lite status.

INTRODUCING THE ALL NEW

FAMOCO ANDRIOD POS

**NOW AVAILABLE
FOR SALE**



Features:

- o Fingerprint scanner
- o Wi-Fi 802.11 b/g single-band (2.4 GHz) connectivity
- o Two (2) SIM slots
- o The memory size of 1 GB RAM/ 8GB Mass Storage
- o MicroSD Expansion slot
- o 1 SAM SLOT (2FF)
- o Camera (Rear: 5MP/ Front: 2MP)
- o Micro USB & DC via dedicated charger
- o 500 battery charge cycle

**Datecs
DPP 250
PRINTER**



GhIPSS

For purchase and Enquiries,
Contact the Cards Payments Unit on
0262798972 /
cardpayments.support@ghipss.com



e-zwich Agent Business: Successes & Prospects for Financial Institutions

GhIPSS in 2016 offered to expand the delivery outlets for e-zwich. This module opened up accessibility beyond the partner financial institutions to include mobile money agents, licensed retail shops, bank agents and credit unions. The use of agents in delivering e-zwich services has significantly increased access to financial services, especially for poor and under-served populations. Agency Banking has brought trained financial service providers and access points closer to customers.

The e-zwich agent module is turning out to be very interesting as operators of mobile money, branchless banking, merchant shops or credit union can combine this module with their existing businesses. The combination of the mobile money business with e-zwich POS service for instance results in a mixed agent business module that is certainly unique to Ghana. e-zwich agents are trained to aim at low-values and high-volumes transactions and to build more flexible, scalable retail networks.

There are currently over Three (3) million active e-zwich cardholders, 50% of which are employees of various government institutions as well as beneficiaries of a number of donor funded social interventions. Globally, nearly a quarter of the adult population receive payments from the government i.e. public sector wages, pensions or social benefits. In Ghana, institutions like the Nation Builders Corp (NABCO) that

employs over 80,000 trainees and National Service Scheme (NSS) employing over 60,000 personnel pay their employees on e-zwich. Additionally, government pays allowances of Nursing and Teacher trainee numbering over 60,000 via e-zwich. Finally, The Livelihood Empowerment Against Poverty (LEAP) which is a World Bank funded social intervention program deployed nationwide with beneficiaries numbering over 300,000 are all paid via e-zwich using the Payment Distribution System.

Ghana's drive towards a cash-lite economy not only hinges on the back of Digital payment but also on access to digital delivery outlets. Third party providers are the primary agents of change as they play the very critical role of providing access to digital services.

Setting Up an e-zwich Agent

Generally, the requirement for one to set up as an e-zwich agent is same across platforms i.e. mobile money agent, bank agent and e-zwich agent. Prospective e-zwich agents must have a bank account with a financial institution in addition to the following documents:

- Valid Company Registration documents (**Registrar General ONLY**)
- Valid National Photo ID of Applicant
- Area (s) of operation (**Detailed directional map to agent location(s) or nearest land mark – GPS - digital address**)

- Details of existing business account/new account with a recognized Financial Institution (**Banks/Savings & Loans/Rural Banks**)

After a successful validation by the bank, the agent would be provided the following logistics requirement:

- Point of Sale Terminal (POS)
- Merchant Card
- SIM Card (any network)
- Paper Roll

Agents on the e-zwich platform are setup to provide the following banking services:

- Cash deposit
- Cash withdrawal
- Cash transfers to e-zwich cards
- Cash transfers from e-zwich Card to any Mobile Money wallet
- Cash transfers from any Mobile Money wallet to e-zwich Card

GhIPSS in the spirit of ensuring the sustainability of the agent business provides enhanced agent fees and commission schedule with the aim of boosting the business and complementing the effort of agents in the digital space.

e-zwich Fees And Commission Structure

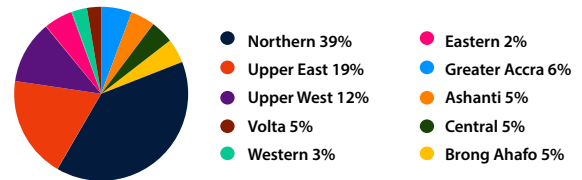
Transaction	Min	Max
Draw Cash (@ POS)	50p	Gh¢ 50
Money transfer [Card to Card]	50p	Gh¢50
Money transfer [Transfer without card]	Gh¢1.0	Gh¢100
Money transfer [e-zwich to Mobile Money Wallet]	50p	Gh¢ 10
Client Load Funds (Online Load)	50p	50p

The Success Story

The e-zwich agent business is seeing growing adoption among mobile money agents and credit unions. There are currently over 500 mobile money agents and credit unions who have added e-zwich agent business to their portfolio of services. These agents are recording tremendous patronage from e-zwich cardholders. e-zwich agent transactions in the first half of 2020 increased by 108% from about 400 thousand transactions processed in the same period in 2019 to 700 thousand transactions in 2020. This growth is also reflected

in the value of transactions which increased by 69% from about GHC117 million in 2019 to GHC 329 million in 2020.

Northern Ghana which is plagued by very poor access to banking services currently has the largest number of e-zwich agents and they account for about 70% of all agent transactions.



Regional Performance of Agents - May 2020

While most of these agents have physical locations, they also move to communities with large numbers of project beneficiaries to offer cash withdrawal services. These agents receive support from their bankers in the form of logistics. They also receive stipend from managers of projects like Livelihood Empowerment Against Poverty (**LEAP**) to cushion their operational cost. Agents are growing in importance within the banking ecosystem. Now seen as a medium for reaching the unbanked, Agents play the critical role of serving as an important intermediary between financial services providers and customers. The advent of Covid-19 has also heighten the importance of these players. The Covid restrictions is having a toll on banks as they are forced to reduce their banking hours in response to the pandemic, meanwhile, the fear of crowding in an enclosed banking hall has made availability of retail banking services at the nearest agent location a lifesaver for most e-zwich cardholder. The mixed agent model has opened up the Ghanaian banking industry to include the unbanked and the under banked. However, in order for the agent business to thrive in Ghana, financial service providers and other relevant partners should begin to support agents with education and promotions.

The future of retail banking lies outside the banking halls. Fortunately, technology and other natural factors such as the pandemic are spinning the wheels faster than anticipated. Technological advancement in the banking industry has become a catalyst to the realization of financial inclusion in Ghana. Agents are key partners in extending access to banking services like e-zwich.

ACROSS «« »» AYE EAZAY!

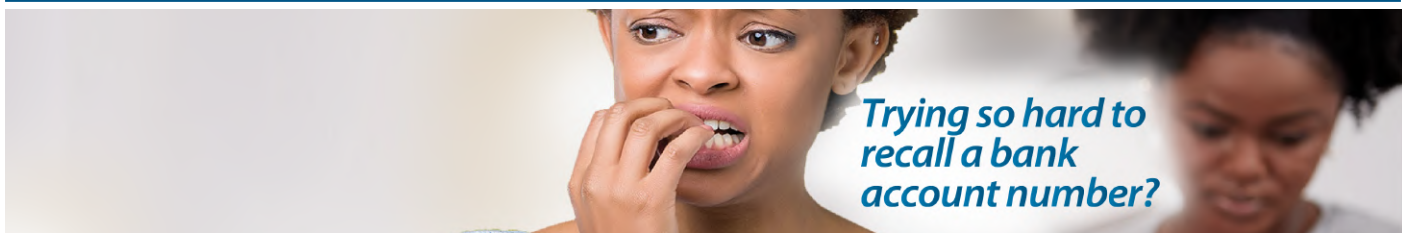
Now you can
Send & Receive Mobile Money
across all networks



This service is powered by

GhIPSS

The Proxy Pay Service & how it Works



Introduction

Globally, most countries are gravitating towards real time payment solutions as opposed to same day and next day payment services. Ghana introduced its first interoperable real time payment solution in 2016, the GhIPSS Instant Pay (GIP). The solution affords customers the opportunity to make interbank transfers instantly. Currently, for a bank customer to initiate a GIP transfer to a beneficiary account, the sending customer is expected to enter the beneficiary's thirteen (13) or sixteen digit (16) account number, bank branch and amount being sent. This requirement to remember the entire structure of the account number plus the branch code has been a challenge for many financial service users. To address this, GhIPSS has introduced the Proxy Pay service.

What is Proxy Pay:

The Proxy Pay service is an overlay on the GhIPSS Instant Pay (GIP) solution. It provides the opportunity for customers of financial institutions to use a PROXY identifier or an ALIAS to receive or make payments instead of indicating a bank account number.

The Proxy identifier or Alias is a range of non-account numbers such as a telephone numbers, e-mail address, corporate name or abbreviations etc. that is linked to an individual or a corporate institution's bank account. Payments to these accounts are made using the Proxy Identifiers or alias. Currently, individuals can only use their mobile or telephone numbers as proxies. Corporate Institutions on the other hand, can use any alias as they desire .

The Proxy Pay service requires the sending customer to enter the telephone number of the recipient (for individuals) or the alias (for corporate entities) instead of the bank account numbers and branch name of the recipient.

Proxy Pay service simplifies instant account to account interbank transfers as well the user experience; and allows the paying entity to use information about the beneficiary that is readily and easily available to them.

How the Proxy Pay Service Works

- A customer or institution can register for Proxy Pay service with their bank
- Currently the system allows Individuals to use ONLY their Phone numbers as a Proxy/Alias for the service, e.g. +233 222 00000

- Corporate Institutions can use e-mails, nick names, corporate abbreviations etc e.g. ECG for Electricity Ghana, BoG for Bank of Ghana etc
- The Proxy of a customer can be linked to only ONE bank account
- A Proxy can be updated by the customer when there is a change in Phone number, Business Abbreviation, email address etc.
- A Proxy can be deleted by the customer when there is a change in bank account number, Phone number, Business Abbreviation, email address etc.

Benefits of the Proxy Pay Service

- The Proxy identifier is normally information readily and easily available to the payer (i.e. phone number) and can easily be accessed from his / her contact list.
- Individuals and Institutions do not have to provide their full account details to third parties which is deemed to be sensitive information by some entities.
- It's simpler and faster because you do not have to input a long string of account numbers
- Service is available 24/7
- Beneficiary account is credited instantly

The Proxy Pay service is currently restricted to Mobile Phone numbers of individuals and Abbreviations for Corporate, however additional types of Proxies may be added with future developments / enhancements. Speak to your bank for more details and to sign on.

For further information, contact the Real Time Payments Unit of GhIPSS

Pay for fuel with your card at any GOIL Station

ACCEPTED CARDS



The gh-link CARD: Ghana's Trusted Domestic Card Scheme



gh-link is Ghana's domestic card payment scheme launched in 2012, in fulfilment of the Central Bank's vision of offering a secure domestic card scheme, tailor made for Ghanaians. The Card scheme rides on the gh-link platform; a system which interconnects all banks and financial institutions in Ghana. In 2016, the scheme published the National EMV Standards and Specifications for the issuance and acceptance of EMV cards in Ghana. This makes Ghana's domestic card scheme secure for all ATM, POS and online transactions.

In line with global trend of Countries developing their own domestic card schemes, the gh-link Card has been developed to provide Ghanaians with a secured "home grown" card that reduces the cost of securing and using a card within Ghana. Compared to other cards on the market, the cost of using a gh-link card is lower. The gh-link 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 measured to develop the domestic card scheme.

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 would 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 make the scheme 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.

The success of the Ghana's domestic card schemes depends on the support of all partners.

News Article

GOIL Now accepts gh-link Cards

GOIL on the 7th of July, 2020 launched a partnership agreement with GhIPSS. This partnership allows gh-link cardholders across the country to pay for fuel with their cards at all GOIL fuel stations across the country.

Below are images from the launch



Hon. Kwamena Bartels, The Board Chairman of GOIL



Dr. Setor Amediku, Head, Payment Systems Department - Bank of Ghana



Mr Anthony Twumasi, Head of Research, Planning & IT of GOIL



Mr Archie Hesse, CEO of GhIPSS



Dignitaries and audience celebrate as the dummy GOIL POS and gh-link card is unveiled



Large size model of the GOIL POS and gh-link card



Chairman and Invited Guest unveiling the dummy GOIL POS and gh-link card



Group picture of dignitaries



Participants at the event



Customer buying fuel with his gh-link card

NEW SERVICES DEVELOPMENT UPDATE

Product Name	Product Description	Institutions ready to go live
GhQR	Launched in March this year, the GhQR (Ghana Quick Response) code is an interoperable QR code solution that allow customers of Financial Institutions, Fintechs, Mobile Money Operators, to either send or receive payments by scanning a quick response (QR) code on a smart phone or by dialing a USSD code provided by a Payment Service Provider (banks, mobile money operators, fintechs etc.)	<ul style="list-style-type: none"> • ADB • Cal Bank • CBG • Ecobank • Fidelity Bank • GCB • Republic Bank • Zenith Bank • UBA • GT Bank • BSIC • Bank of Africa
Proxy Pay	The Proxy Pay service will allow customers (individual or Corporate) of financial Institutions to register a mobile number or an alias that is uniquely mapped to their bank accounts. Payments from other parties to that account will require provision of the alias or phone number only.	<ul style="list-style-type: none"> • ADB • BOA • CAL Bank • FIDELITY • GCB • GT Bank • Republic Bank • UBA • Zenith
ACH Direct Credit NRT	ACH DC Near Real Time Service is a bulk payment option; that allows banks to credit customers account within minutes of receiving funds. This is a new addition to the existing standard & express ACH DC service.	<ul style="list-style-type: none"> • Access • Ecobank • Fidelity • GCB • Prudential • Stanbic • Zenith • CBG • APEX • GT • FAB • UMB • NIB • SCB

ACH DIRECT CREDIT NEAR REAL-TIME (NRT) - PRODUCT FAQ

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. How does it work?

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 new service has been introduced on the 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 minutes of sending funds transfer files to their paying bank.

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 minutes) than both the Standard (within 24 hours) and Express (within 4hours) 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
- NRT provides unrestricted banking hours for making bulk payments across banks.
- 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 represent 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.

Relationship Managers

For assistance and support, kindly contact your Relationship Management Unit

NAME OF INSTITUTION	RELATIONSHIP MANAGER	HEAD OF UNIT	EMAIL ADDRESS
<ul style="list-style-type: none"> • ADB • GT Bank • Access Bank • SG • NIB • FAB • APEX • GCB • Zenith • OISL • Multi Credit • Government Social Intervention Projects • NABCO, YEA, NSS • Credit Unions • Savings & Loans 	<p>Head, Cards Payments Unit</p>	<p>Mary Dei Sarpong</p>	<p>cardpayments@ghipss.com</p>
<ul style="list-style-type: none"> • ABSA • UMB • Stanbic Bank • UBA • FBN Bank • CBG 	<p>Bulk Payments Unit</p>	<p>Nana Anima Bampo</p>	<p>Chbu.support@ghipss.com</p>
<ul style="list-style-type: none"> • Cal Bank • Ecobank • Fidelity Bank • FNB & GHL • Standard Chartered Bank • Prudential Bank • OMNI BSIC • Bank of Africa • Bank of Ghana • Republic Bank • Mobile Money Operators • MTOs • Fintechs • Bayport 	<p>Head, Real Time Payments Unit</p>	<p>Akosua Blay</p>	<p>Rtp.support@ghipss.com</p>

Coronavirus disease (COVID-19) advice for the public: Myth busters

1. Can people wear masks while exercising?

People should NOT wear masks when exercising as masks may reduce the ability to breathe comfortably. Sweat can make the mask become wet more quickly which makes it difficult to breathe and promotes the growth of microorganisms. The important preventive measure during exercise is to maintain physical distance of at least one meter from others.

2. The prolonged use of medical masks* when properly worn, DOES NOT cause CO2 intoxication nor oxygen deficiency

The prolonged use of medical masks can be uncomfortable. However, it does not lead to CO2 intoxication nor oxygen deficiency. While wearing a medical mask, make sure it fits properly and that it is tight enough to allow you to breathe normally. Do not re-use a disposable mask and always change it as soon as it gets damp.

3. 5G mobile networks DO NOT spread COVID-19

Viruses cannot travel on radio waves/mobile networks. COVID-19 is spreading in many countries that do not have 5G mobile networks.

COVID-19 is spread through respiratory droplets when an infected person coughs, sneezes or speaks. People can also be infected by touching a contaminated surface and then their eyes, mouth or nose.

4. Exposing yourself to the sun or to temperatures higher than 25C degrees DOES NOT prevent the coronavirus disease (COVID-19)

You can catch COVID-19, no matter how sunny or hot the weather is. Countries with hot weather have reported cases of COVID-19. To protect yourself, make sure you clean your hands frequently and thoroughly and avoid touching your eyes, mouth, and nose.

5. Are there any specific medicines to prevent or treat the new coronavirus?

To date, there is no specific medicine recommended to prevent or treat the new coronavirus (2019-nCoV). However, those infected with the virus should receive appropriate care to relieve and treat symptoms, and those with severe illness should receive optimized supportive care. Some specific treatments are under investigation, and will be tested through clinical trials. WHO is helping to accelerate research and development efforts with a range of partners.

To protect yourself and others Remember to:

Be Our SuperHero Stay Safe

- Wear a face mask
- Avoid shaking of hands
- Observe Social Distancing
- Wash hands with soap regularly
- Use Alcohol based hand sanitizers
- Avoid Crowds

Source: World Health Organisation

CONTENT CONTRIBUTORS





NAME	UNIT
Melissa Baba Valerie Vanderpuije Jennifer Akuaku Benjamin Asafo - Adjei Fred Ansah Nana Anima Bampo	PMO (MIS & Enterprise Intelligence) Real Time Payments Cards & Verified Payments Cards & Verified Payments Cards & Verified Payments Bulk Payments Unit



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