



Banking, Finance, and Payments

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Ghana BSP Banking Finance Payments

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Fidelity Bank Ghana



Believe with us.

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Established in 2006, Fidelity Bank Ghana has evolved from a discount house into Ghana's largest privately-owned bank, renowned for its innovative products, personalized service, and commitment to sustainability. For U.S. companies eyeing the vibrant Ghanaian market, we stand as a steadfast ally, offering a comprehensive array of financial solutions coupled with deep local expertise to help you thrive seamlessly.

As a Tier 1 bank with over 80 branches nationwide, we have the on-the-ground knowledge and expertise to ensure that you enjoy tailored solutions to meet the unique needs of your business. We boast a robust track record of empowering businesses to thrive in Ghana's dynamic economic landscape. Our seasoned team possesses invaluable insights into key sectors relevant to U.S. companies, including agriculture, energy, technology, and mining, ensuring informed decision-making.

For individuals, we provide convenient account opening, transaction services, and financing solutions to kickstart your financial goals. For micro, small, and medium-sized enterprises, we support growth with tailored solutions for managing day-to-day operations and financing ambitions. Additionally, our dedicated team offers a wider range of financing options and expert guidance to propel small and medium-sized enterprises forward.

For larger enterprises, our wholesale banking experts offer specialized trade finance, risk management, and treasury services. Through our subsidiary, Fidelity Securities Limited (FSL), we provide expertise in investment banking, including corporate finance, securities issuance, portfolio management, and wealth management.

IT Consortium, Accra, Ghana



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TransFlow®, our flagship product, is a payments ecosystem that links financial institutions and mobile money operators to merchants and their customers across Africa. We provide end to end integration between billers and a variety of customer touchpoints (bank, mobile, cards, ATMs, POS, etc). This delivers real time engagement with customers by providing agile payment solutions that are easy to use. ITC acts as an aggregator for Mobile Network Operators (MNOs) using its TransFlow Biller Middleware. ITC is a major Aggregator for MTN Ghana and other MNOs (Vodafone, Airtel/Tigo) in Ghana and Liberia.

In the banks, TransFlow® combines the knowledge base and workflow of merchants to assist in capturing payments and provides the payment data as feedback into the workflow to run subsequent processes. The TransFlow Payment Ecosystem is currently linked to more than eighteen (18) Banks in Ghana.

TransFlow is currently the single largest aggregation platform in Ghana, averaging transactional values of approximately USD10 Million a month. The TransFlow payment ecosystem has over 10 solutions; some of which are Y'ello Save, Utilities, eVoucher (application form), School Fees collection, Remittances, Mobile Banking, TransAssure, Mobile Teller, Hospital Bill Collections, Push & Pull (Wallet and Account), MDAs General Payment, UniWallet API, Debit Order.