Frequently Asked Questions on Updating Ghana Card ID

• **How do I get my username and password?**
  Please select ‘Register Here’ on our login page, select the first option for registration with account number. You then follow the prompts to create your username and password. Kindly note that you will need to have your primary mobile number registered with us to receive an SMS of your one-time-password to complete the process.

• **I am trying to login, but I keep getting ‘Incorrect username/password’ error**
  Please check that your caps lock settings are on/off and double check your entries. If issue persists, select “Forgot” on the password field on the login page, opt for reset with account number and follow the prompts to create your new username and password. Kindly note that you will need to have your primary mobile number registered us to receive an SMS with a password to complete the process.

• **I do not have/no longer use the primary number registered on my account.**
  Kindly visit our nearest branch with your Ghana card to update your account details and register for online banking.

• **I am trying to login but I’m getting an error message ERR_SEC0**
  Kindly delete the app, re-install and try again. If issue persists, login on online banking and navigate to Service Requests to process update.

• **I do not have online banking. How do I get it?**
  Kindly visit [www.sc.com/gh](http://www.sc.com/gh), click on login and select online banking from the welcome page. Please select ‘REGISTER WITH YOUR SC ATM / DEBIT CARD OR CREDIT CARD OR ACCOUNT NUMBER’ on the login page, accept the terms and select the option of registration with account number or card as applicable. You then follow the prompts to create your username and password. Kindly note that you will need to have your primary mobile number registered with us to receive an SMS of your one-time-password to complete the process. Please also note the same username and password can be used to login on the SC Mobile app.
• **How do I navigate to update my ID details?**

Once you login, select Service Requests under the hamburger menu, the three lines at the top left corner of the ‘See’ page > Select Personal details > Update My Account Profile > Enter the one-time pin which will be sent to your primary mobile number registered us to proceed > Go to personal details > How do you want us to identify you > Select **National ID**

Follow the prompts and enter ID number without the hyphens > Update other mandatory or preferred details – note that some changes may require supporting documents > Upload or take a clear picture of the front and back of your ID. **This should not exceed 5MB in total.** You may have to take the pictures against a white or other background to get the required size (which will be shown on the screen) for a quick upload.

Save > Confirm profile changes > Enter timebound OTP to confirm > Receive notification of successful submission with reference number > Logout > You will also receive an email confirming receipt of your request

• **My OTP is not delivering**

Kindly check that you have available storage space on the device – you may need to delete some files to create space and restart device to try again. If issue persists, wait a while, and try again or visit our nearest branch for assistance

• **I have entered my ID details, but the field is in red, and I am unable to proceed**

Kindly enter the ID number without hyphens. If issue persists, check that there are no spaces before and after the ID number

• **I have entered my ID details, but other fields are in red, and I am unable to proceed**

We use this opportunity to collect other mandatory and/or important information that requires updating on your account. Kindly scroll through the page and answer all fields highlighted in red to proceed

• **I am trying to upload my ID, but I keep getting an error**

If you are uploading an ID from your gallery, please ensure that the file size is less than 5MB. To fix this, kindly use the camera option to take a live picture of the ID.

Please try to take this against a white background to ensure the file size is kept to a minimum

• **I am trying to update my ID, but the profile update page is blank/plain/white**

The page is not loading hence this. Kindly check your internet connectivity or switch to a reliable internet connection and try again.
• I received a notification that my update failed. How do I fix this?

Kindly login to the SC Mobile app > Service Request > Menu Button > Status > Menu Button

Click <Referral> Button against the request > Reupload the requested document(s) in the upload Page and Submit. **Please ensure that the image you take is clear and the information captured is legible and not more than 5MB or indicated size before proceeding** > You will receive a confirmation for submission.

• My account is dormant/inactive, how do I reactivate it?

You can send a duly signed letter with a copy of your valid identification document (Ghana card only from 1 July 2022) and email the documents to us at Gh.Standardchartered.com for further processing. (Where client is not based in Ghana, identification document must be notarized). You may call our Client Care Centre toll-free on 0800-740100 if you need further assistance.

You may visit our nearest branch to have your account re-activated. Please remember to take along your Ghana card, a passport photograph and be prepared to perform a transaction to re-activate the account. Where client is in your branch, you should provide them with the necessary assistance to reactivate regardless of original branch of account.

• How do I locate your nearest branch?

Kindly use the ‘Locate’ option on the SC Mobile app or follow the link [https://www.sc.com/gh/atm-branch-locator/](https://www.sc.com/gh/atm-branch-locator/)

• Why do I have to update my account with my Ghana Card

This is in line with Bank of Ghana directive issued on 19 January 2022 indicating that from 1 July 2022, the Ghana card will be the only acceptable form of identification for financial transactions.

• What happens if I don’t do the update?

If you have not updated your records with the Ghana card by 1 July 2022, you will not be able to access banking transactions until you have done so. In line with the Bank of Ghana regulations, no one can undertake transactions without linking one’s Ghana Card to the bank account. However, linking one’s Ghana Card to the bank account does not have an expiry date. We encourage you to complete your update as soon as possible.

• What happens if I have to make/receive some deposits or receive transfers?

We are allowed to accept deposits (cash, cheque, transfers) into accounts of customers who have not updated their records with the Ghana Card. However, your account will be restricted for all debit withdrawals.
• I don’t have a Ghana card, what should I do/how do I get one?
  Kindly visit any office of the National Identification Authority to apply for one or visit their website https://nia.gov.gh/ for more information.

• Does this apply to non-citizens?
  Yes. Non-citizens residing in Ghana for more than 90 days are required to obtain the Ghana card to access banking transactions.

• I live outside Ghana now and don’t have a card. How will this impact me?
  If you are a non-resident Ghanaians who cannot access Ghana Card in the country where you are domiciled, you can use your current and valid passport to access banking transactions until such time that the facility will be made available to you. You will however be required to obtain the Ghana card when the NIA sets up Registration Centres in Ghana Missions abroad. You can then update your details via the SC Mobile app or online banking. Kindly visit the NIA website https://nia.gov.gh/ for more information.

• I do not have my physical card with me. Can I transact on my accounts?
  Yes, you can transact on your account once you provide us with the card number. We will verify you using your biometric information i.e. fingers and/or face to verify and update appropriate customer records and/or transactions.

• Does this requirement apply to diplomats?
  No. In line with the National Identity Registration Regulation L.I. 2111(2) which exempts Diplomatic Corps from usage of the Ghana Card, members of the Diplomatic Corps are allowed to use their foreign passports as a means of identification for banking transactions.