POINT OF VIEW - SEPTEMBER 2026

Ghana: From Regulatory Obligation to Board-Ready Evidence.

Board accountability, material-risk governance and cyber resilience

Ghana's financial framework combines Bank of Ghana corporate-governance, risk-management and cybersecurity directives with SEC governance and national data protection. Institutions need connected board oversight, control evidence, incident response and tracked remediation.

REGION	REGULATORY HUB	
Africa	GHA	 Ghana

Country in Brief

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Regulatory authorities profiled	Official regulatory sources mapped	Supervisory priorities operationalised	Connected TransVare platforms

01 Ghana Regulatory Landscape

Ghana's financial framework combines Bank of Ghana corporate-governance, risk-management and cybersecurity directives with SEC governance and national data protection. Institutions need connected board oversight, control evidence, incident response and tracked remediation.

BoG

Bank of Ghana

Industries Regulated

Banking and lending, Regulated financial services

SEC

Securities and Exchange Commission Ghana

Industries Regulated

Capital markets and listed companies

DPC

Data Protection Commission

Industries Regulated

Cross-sector data controllers and processors

CSA

Cyber Security Authority

Industries Regulated

Capital markets and listed companies, Government and critical infrastructure

02 Supervisory Priorities

The applicable perimeter depends on entity type, licence and sector. These priorities provide a practical starting point for programme design and evidence management.

- 01 **Corporate governance**
- 02 **Material-risk management**
- 03 **Cyber incident response**
- 04 **Data-protection compliance**

03 From Obligation to Board-Ready Evidence

Use one traceable workflow to translate requirements, manage execution and demonstrate oversight.

01

Catalogue Obligations

Structure local requirements by entity, licence, authority and accountable owner.

02

Connect Operational Evidence

Link obligations to risks, controls, incidents, tests, findings and remediation.

03

Monitor and Assure

Track KRIs, control status, audit coverage, incidents and action closure continuously.

04

Report to Leadership

Turn current operational evidence into traceable executive and board oversight.

04 Ghana Regulation and Product Map

Each official requirement below is translated into an operational GRC focus. Only platforms with a defensible workflow or evidence role are shown as a primary or supporting fit.

Corporate Governance Directive 2018

BoG

Applies To	Banks, savings and loans companies, finance houses and financial holding companies
Operational Focus	Board and committee responsibilities, risk oversight, internal controls, control functions, internal audit and corrective action.
AuditVare® **Primary Fit**	Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up.
ERMVare® **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
InciVare® **Primary Fit**	Incident reporting, triage, investigation, root cause, corrective action, escalation and closure.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

Risk Management Directive

BoG

Applies To	Banks, savings and loans companies, finance houses and financial holding companies
Operational Focus	Identification, measurement, evaluation, control, mitigation and reporting of material risks, with board oversight and independent review.
ERMVare® **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
AuditVare® **Primary Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

Cyber and Information Security Directive 2026
BoG

Applies To	Regulated financial institutions within the directive's proportional scope
Operational Focus	Cyber governance, risk management, security operations, incident response, third-party risk, resilience, testing and regulatory reporting.
ERMVare® **Primary Fit**	Third-party risks, controls, assessments, treatments, approvals, KRIs and oversight reporting.
InciVare® **Primary Fit**	Cyber-event intake, escalation, investigation, root cause, corrective action, recovery tracking and audit trail.
Scope Boundary	GRC workflow and evidence support only. The platforms do not replace technical security monitoring, detection or protection tools.
Official Source	**Open Official Source**

SEC Corporate Governance Code
SEC

Applies To	Listed companies and relevant capital-market participants
Operational Focus	Board accountability, risk governance, internal controls, audit oversight, disclosure and compliance monitoring.
ERMVare® **Primary Fit**	Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting.
AuditVare® **Supporting Fit**	Risk-based assurance, control design and effectiveness testing, evidence, findings and action follow-up.
Scope Boundary	Notification workflow and evidence can be configured. Submission to an authority requires an approved process or integration.
Official Source	**Open Official Source**

Data Protection Act 2012, Act 843

DPC

Applies To	Data controllers and processors handling personal data in Ghana
Operational Focus	Privacy governance, registration, security controls, compliance audits, breach reporting and corrective action.
InciVare® **Primary Fit**	Incident intake, assessment, investigation, notification workflow, corrective action, escalation and closure evidence.
ERMVare® **Supporting Fit**	Privacy risks, controls, assessments, treatment actions, ownership, approvals and management reporting.
Scope Boundary	Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.
Official Source	**Open Official Source**

Research Review	**Primary Fit**	**Supporting Fit**	**Not Shown**
Official-source and product-fit review completed 1 September 2026.	Directly manages a central process or evidence set.	Contributes linked evidence, oversight or follow-up.	Weak or unsubstantiated relationships are omitted.

05 Brochure-Validated Product Capability

The mapping uses capabilities documented in the current TransVare solution briefs. It does not extend the platforms beyond their stated functional scope.

ERMVare®

Risk and Control Intelligence

Enterprise risk ownership, risk and control registers, assessments, appetite and tolerances, KRIs, treatments, approvals, dashboards and board reporting.

Central risk and control register | KRI threshold alerts | Treatment action tracking | AI-assisted drafting and classification

AuditVare®

Independent Assurance

Audit universe, risk-based planning, engagement execution, RCM-linked control testing, evidence, findings, approvals and follow-up.

Risk-based audit planning | ToD and ToE procedures | Working papers and evidence | GIAS 2024 observation drafting

InciVare®

Incident Response and Closure

Incident intake, triage, investigation, root-cause analysis, escalation, notifications, corrective action, closure and lessons learned.

Central incident register | Investigation and root cause | Escalation and notifications | Corrective-action tracking

Scope Boundary

The platforms support governance workflows, accountability, evidence and reporting. They do not calculate regulatory capital or liquidity, replace technical cybersecurity monitoring, provide legal interpretation, issue external-audit opinions or automatically file statutory notifications unless an approved integration and process are configured.

06 Sources, Scope and Next Step

Official sources used in this report are linked directly from each regulation summary. The mapping is an implementation aid and not legal advice.

01	**Corporate Governance Directive 2018** BoG	**Official Source**
02	**Risk Management Directive** BoG	**Official Source**
03	**Cyber and Information Security Directive 2026** BoG	**Official Source**
04	**SEC Corporate Governance Code** SEC	**Official Source**
05	**Data Protection Act 2012, Act 843** DPC	**Official Source**

THE NEXT STEP

Build a Connected GRC Operating Model for Ghana.

See how TransVare can support local regulatory readiness while preserving regional visibility and board oversight.

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