



Ghana Association Of Bankers

GUIDELINES

MANAGING CORONAVIRUS DISEASE (COVID-19) IN BANKS

Introduction

The COVID-19 worldwide pandemic has resulted in the imposition of several restrictions including limitations on movement, direct contact with persons, social distancing among others. Banks, like all other high-risk employers, need to consider how to prevent the spread of COVID-19 and lower the impact in our facilities.

As the situation continues to evolve, the Ghana Association of Bankers recognizes the responsibility of members to maintain a secure working environment to protect staff, customers, vendors, premises, technological platforms and others who may be impacted by our operations when they visit our facilities.

The goal of GAB is to assist Banks in enhancing its Health and Safety policy guidelines in conformity with the World Health Organisation (WHO); the Ghana Health Service (GHS); Ministry of Employment and Labour Relations (MELR) COVID-19 safety protocols and guidelines; provisions within the Labour Act, 2006 (Act 651); the Imposition of Restrictions Act, 2020 (Act 1012) (E.I 164) by enhancing their Planning, Preparation, and Response to COVID-19 and how additional social, behavioral, and other services, will help staff cope with stress and anxiety during this challenging period.

1 OPERATIONAL PROCEDURES

1.1 Branches and Offices

This should include activities on how best to prevent the spread of COVID-19 and lower the impact in any Banking facility to:

- a. Prevent and reduce transmission among staff,
- b. Prevent and reduce transmission to and from customers
- c. Maintain healthy business operations,
- d. Maintain a healthy work environment.

A variety of actions or measures may include the following:

1.1.1 Prevention and reduction of transmission among staff, vendors working in any Banking facility and co-tenants through:

- a. Enhanced standard cleaning & hygiene protocols in all banking facilities,
- b. Signage at all entry points, staff and visitors' washrooms with healthy hand washing guidelines.
- c. Installation of additional hand sanitizing options in high traffic areas.
- d. Monitoring WHO, GHS, MELR and local public health communications about COVID-19 regulations, guidance, and recommendations and ensure that staff, vendors, customers and visitors have access to that information.
- e. Enhanced communication with staff and vendors to reinforce healthy hand washing and best hygiene practices.
- f. Educating Staff and Vendors working in Banking facilities about the virus and sharing resources on how to keep the workplace clean
- g. Reinforcing education and hygiene with regular communications and reminders.
- h. Ensuring mandatory wearing of facemask. Staff who intend using the face shield are expected to wear the face mask underneath the shield.

- i. Implementing policies and practices for social distancing in the workplace
- j. Improving facility ventilation system
- k. Restricting intra-office movement and encouraging staff and service providers to make use of intercoms and/or personal phones for work place communications
- l. Sanitizing delivery equipment with wipes regularly
- m. Encouraging Staff and Vendors working in Banking facilities to closely monitor their health and seek medical attention if they develop flu-like symptoms, fever, loss of smell, general malaise, weakness or tiredness.
- n. Any Staff or Vendor working in Banking facilities who reports or displays flu-like symptoms, fever, loss of smell, general malaise, weakness or tiredness should be asked to stay home and report condition to designated senior executive.
- o. Employees, service providers or customers who test positive for COVID-19 should divulge enough information to health professionals for the necessary contact tracing to be undertaken by the health service.
- p. Bank Executives should ensure that contacts within the work place are also tested and isolated pending receipt of test results.
- q. Where symptoms develop at home employees should quickly inform their Managers for the necessary actions to be taken.
- r. Banks are encouraged to coordinate and work closely with relevant public health authorities and health service providers to obtain timely and accurate information to inform appropriate responses.
- s. **If you have more than one business location, consider giving branch managers and other rented facilities the authority to take appropriate actions outlined in their COVID-19 response plans based on their local conditions**

1.1.2 Identify where and how staff and vendors working in banking facilities might be exposed to COVID-19 at work:

- a. Conduct hazard assessment of the workplace to identify all areas and job tasks with potential exposures to COVID-19; determine what type of controls or Personal Protection Equipment (PPE) are needed for specific job duties and include control measures to eliminate or reduce such exposures. Plans should consider that staff may be able to spread COVID-19 even if they do not show symptoms.
- b. Use appropriate combinations of controls from the GHS risk assessment hierarchy of controls to limit the spread of COVID-19, including engineering controls, workplace administrative policies, and PPE to protect staff from the identified hazards
- c. Make mandatory and ensure that staff members wear face masks at work if the hazard assessment has determined that they do not require PPE, such as medical facemask for protection. - e.g. Bulk Cash area.
- d. Tellers must use hand sanitisers after every cycle of notes counting and frequently wash their hands under running water.

Identify a workplace coordinator who will be responsible for COVID-19 issues and their impact at the workplace. This should relatively be a senior officer of the Bank or contracted health & safety professionals

1.1.3 Actively encourage sick staff to stay home:

- a. Encourage staff to work from home whenever possible
- b. Staff who have symptoms should notify their supervisors go through the protocol to see a health service professional.
- c. Sick staff should follow Ghana Health Service (GHS) guidelines. Management should ensure that they do not return to work until the criteria to discontinue home isolation are met, in consultation with the Bank's healthcare service providers.

- d. Staff who are well, but who have a sick family member at home with COVID-19 should notify their supervisor and follow Ghana Health Service (GHS) recommended precautions. Management should pass on such information to their health service providers.

1.1.4 Mandatory daily temperature checks

Mandatory temperature screening of staff, vendors, customers and visitors before they enter the facility, in accordance with Ghana Health Service (GHS), public health authorities and, if available, your occupational health service provider.

The person taking the temperature should wear a mask, if he or she is not taking their own temperature.

Management of Banks should seek advice from Health Care Providers in connection with the protocols to follow when staff, customers, visitors, etc. temperature reading is out of the normal reading range $\geq 37.5^{\circ}$ (greater than or equal to 37.5°).

1.1.5 Confidentiality of staff medical records

Follow guidance from the Bank's Staff Handbook regarding confidentiality of medical records from health checks. Be reminded that confidentiality in handling staff medical records is critical

1.1.6 Prevention of stigmatization and discrimination in the workplace

- a. To prevent stigma and discrimination in the workplace, Management should make staff health screenings as private as possible and be sure to maintain confidentiality.

- b. Access the services of the GAB COVID-19 Medical Response Team on dealing with infection and stigmatisation

1.1.7 Isolate sick employees

- a. Employees who appear to have symptoms upon arrival at work or who become sick during the day should immediately be separated from other employees, customers, and visitors and isolated for health professionals to assess and take sample for testing.
- b. Have a procedure in place for the safe transport of a staff or a vendor who becomes sick while at work. The staff may need to be transported home or to a healthcare provider.

1.1.8 Action to take if a staff or vendors at the facility are suspected or confirmed to have COVID-19 infection:

Seek advice from professional Health and Safety practitioner on cleaning and disinfecting to minimize potential for other staff being exposed to respiratory droplets.

Based on WHO guidelines, in most cases, you do not need to shut down your facility. If it has been less than seven (7) days since the sick staff has been in the facility, close off any areas used for prolonged periods of time by the sick person.

During this waiting period, open outside doors and windows to increase air circulation in these areas.

To determine which staff may have been exposed to the virus, Management may need to take additional precautions by informing staff of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Banks confidentiality Policy and instruct potentially exposed staff to undergo COVID-19 test, stay home for a

minimum of 14 days even if they are not sick, telework if possible, and self-monitor for symptoms.

1.1.9 Educate staff about steps they can take to protect themselves at work and at home:

- a. Encourage staff to follow any new policies or procedures related to illness, cleaning and disinfecting, and work meetings and travel.
- b. Advise staff to:
 - i. Stay home if they are sick, except to get medical care, and to learn what to do if they are sick.
 - ii. Inform their supervisor if they have a sick family member at home with COVID-19 and to learn what to do if someone in their home is sick.
 - iii. Wash their hands often with soap and water for at least 20 seconds or to use hand sanitizer with at least 70% alcohol if soap and water are not available. Inform employees that if their hands are visibly dirty, they should use soap and water as priority over hand sanitizer
 - iv. Avoid touching their eyes, nose, and mouth with unwashed hands.
 - v. Cover their mouth and nose with tissue when they cough or sneeze, or use the inside of their elbow. Throw used tissues into no-touch trash cans and immediately wash hands with soap and water for at least 20 seconds. If soap and water are not available, use hand sanitizer containing at least 70% alcohol.
 - vi. Practice routine cleaning and disinfection of frequently touched objects and surfaces such as keyboards, telephones, handrails, and doorknobs, staplers, notes counting machines and pens. Dirty surfaces can be cleaned with soap and water prior to disinfection.

- vii. Avoid using phones, desks, or other work tools and equipment belonging to others including staff and friends whenever possible. If you have to share work tools, clean and disinfect them before and after use.
 - viii. Practice social distancing by avoiding large gatherings and maintaining distance of at least two (2) meters from others when possible.
- c. Key times for employees to clean their hands include:
- 1- Before and after work shifts
 - 2- Before and after work breaks
 - 3- After blowing their nose, coughing, or sneezing
 - 4- After using the restroom
 - 5- Before eating or preparing food
 - 6- After touching door knobs,
 - 7- After touching electrical switches
 - 8- After using the lift/escalator
 - 9- After touching a handrail
 - 10-After touching any item including work tools belonging to others
 - 11- Before putting on, touching, or removing face cloth coverings

1.1.10 For staff who commute to work using public transportation or ride sharing, consider offering the following support:

- a. Consider such staff to work from home whenever possible
- b. If feasible, offer staff incentives to use forms of transportation that minimize close contact with others.
- c. Ask staff to follow the Ghana Health Service(GHS) guidance on how to protect themselves when using public transportation

1.1.11 Protect employees at higher risk for severe illness higher risk

Staff member(s) of any age who have serious underlying medical conditions are at higher risk for severe illness from COVID-19.

- a. Support and encourage options to work from home.
- b. Consider offering vulnerable staff and vendors duties that minimize their contact with customers and other staff.
- c. Offer flexible options such as telework to staff. This will eliminate the need for staff living in higher transmission areas to travel to workplaces in lower transmission areas and vice versa.
- d. Ensure that any other businesses and employers sharing the same workspace also follow this guidance.

1.1.12 Supportive workplace policies clearly, frequently, and via multiple methods.

- a. Train staff and vendors on how implementing any new policies to reduce the spread of COVID-19 may affect existing health and safety practices.
- b. Communicate to any contractor or on-site visitor about changes that have been made to help control the spread of COVID-19. Ensure that they have the information and capability to comply with those policies.
- c. Create and test communication systems that staff can use to self-report if they are sick and can be used to notify employees of exposures and closures.
- d. Consider using a hotline or another method for staff to voice concerns anonymously.

1.1.13 Establish policies and practices for social distancing

Alter your workspace to help staff and customers maintain social distancing and physically separate staff from each other and from customers, when possible. Here are some strategies that Banks can use:

- a. Implement flexible worksites (e.g., telework/work from home).
- b. Implement flexible work hours (e.g., rotate or stagger shifts to limit the number of staff in the workplace at the same time).
- c. Increase physical space between staff at the worksite by modifying the workspace.
- d. Use signs, tape marks, or other visual cues such as decals (decorative stickers) or colored tape on the floor, placed two (2) meters apart, to indicate where to stand when physical barriers are not possible.
- e. Implement flexible meeting and travel options (e.g., postpone non-essential meetings or events in accordance with National or Bank regulations and guidance).
- f. Close or limit access to common areas where staff are likely to congregate and interact.
- g. Prohibit handshaking.
- h. Adjust your business practices to reduce close contact with customers and delivery options, where feasible deliver most banking services remotely (e.g., phone, video, app, or web).
- i. Advise Tellers and Bank merchants to move the electronic payment terminal/credit card reader farther away from the cashier, if possible, to increase the distance between the customer and the cashier.

1.1.14 Maintain a healthy work environment

Since COVID-19 may be spread by those with no symptoms, Banks should evaluate and institute controls according to the hierarchy of controls to protect their employees and members of the general public.

1.1.15 Give employees, customers, and visitors what they need to clean their hands and cover their coughs and sneezes:

- a. Provide tissues and no-touch trash cans.
- b. Provide soap and water in the workplace. If soap and water are not readily available, use alcohol-based hand sanitizer that is at least 70% alcohol. Ensure that adequate supplies are maintained.
- c. Ideally, place touch less hand sanitizer stations in multiple locations to encourage hand hygiene.
- d. Place posters that encourage hand hygiene to help stop the spread at the entrance to your workplace and in other workplace areas where they are likely to be seen.
- e. Discourage handshaking. Encourage employees to use other noncontact methods of greeting.
- f. Provide handwashing apparatus (at minimum, running water, soap, tissue, hand sanitisers) at the entrance of all banking facilities and direct traffic to that station for everyone to undergo the handwashing ritual before entry into the banking facility. This shall include entry to offsite ATMs

1.1.16 Perform routine cleaning:

- a. Staff should follow the Guidance for Cleaning and Disinfecting to develop, implement, and maintain a plan to perform regular cleanings to reduce the risk of exposure to COVID-19.
- b. Prevention and Reduction of Transmission through surfaces and objects
- c. Each business or facility will have different surfaces and objects that are frequently touched by multiple people. Examples of frequently touched surfaces and objects that will need routine disinfection. Appropriately disinfect these surfaces and objects:
 - I. Tables

- II. Doorknobs
- III. Light Switches
- IV. Handles
- V. Desks
- VI. Countertops
- VII. Desks
- VIII. Phones
- IX. Keyboards
- X. Touch Screens
- XI. Faucets and Sinks
- XII. ATM Screens and Keypads
- XIII. Workstations

- d. Routinely clean all frequently touched surfaces in the workplace, such as workstations, keyboards, telephones, handrails, and doorknobs etc.
- e. If surfaces are dirty, clean them using a detergent or soap and water before you disinfect them.
- f. For disinfection, most common Food and Drugs Authority (FDA)-registered household disinfectants should be effective. A list of products that are FDA –approved for use against the virus that causes COVID- 19 is available on the FDA website (www.fdaghana.gov.gh)
- g. Discourage workers from using each other’s phones, desks, offices, or other work tools and equipment, when possible.
- h. Provide disposable disinfecting wipes so that employees can wipe down commonly used surfaces (e.g., doorknobs, keyboards, remote controls, desks, other work tools and equipment) before each use.
- i. Store and use disinfectants in a responsible and appropriate manner according to the label.
- j. **Seek professional advice before performing enhanced cleaning and disinfection after persons suspected/confirmed to have COVID-19 have been in the facility**

1.1.17 Limit travel and advise employees if they must travel to take additional precautions and preparations:

- a. Minimize non-essential travel and consider resuming non-essential travel in accordance with government of Ghana guidelines on travels.
- b. Advise employees to check themselves for symptoms of COVID 19 before starting travel and to notify their supervisor and stay home if they are/feel sick.
- c. Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and promptly call a healthcare provider for advice if needed.

1.1.18 Minimize risk to employees when planning meetings and gatherings:

- a. Use videoconferencing or teleconferencing when possible for work-related meetings and gatherings.
- b. Cancel, adjust, or postpone large work-related meetings or gatherings that can only occur in-person in accordance with GHS guidance.
- c. When videoconferencing or teleconferencing is not possible, hold meetings in open, well-ventilated spaces continuing to maintain a distance of two (2) meters apart and wear cloth face coverings.
- d. In instances of physical gatherings/meetings, restrict the presence of critical staff to the barest minimum.

1.1.19 Regulatory Audit of Facilities

The Ministry of Employment and Labour Relations has indicated that effective July 1, 2020 it will embark on a nationwide random inspection of compliance to the COVID-19 safety protocols and measures at offices, shops and factories.

2 CUSTOMERS' RESPONSIBILITY

- a. Should be advised not to visit the Banking halls when they are unwell
- b. Use the Bank's digital channels for transactions
- c. Mandatory wearing of facemask within and outside banking premises. Face shields should be worn with a face mask underneath.
- d. Face mask should be worn covering nose and mouth
- e. Comply with Bank's physical distancing protocols
- f. Cooperate with bank officials for their temperature to be taken
- g. Wash their hands often with soap and water for at least 20 seconds or to use hand sanitizer with at least 70% alcohol if soap and water are not available before entering the banking hall.
- h. Avoid touching their eyes, nose, and mouth with unwashed hands.
- i. Cover their mouth and nose with tissue when they cough or sneeze, or use the inside of their elbow. Throw used tissues into no-touch trash cans and immediately wash hands with soap and water for at least 20 seconds. If soap and water are not available, use hand sanitizer containing at least 70% alcohol.

Customers and employees are all bound under the laws of Ghana to wear face mask in public places

3 SANCTIONS

The Imposition of Restriction Act 2020 (Act 1012, E.I.164) has made it mandatory to wear face masks. The instrument shall apply in all parts of Ghana and failure to comply will result in a prison sentence of four (4) to ten (10) years or a fine of GH¢12,000 to GH¢60,000, or both.