

# E-PAYMENT *INITIATIVES* AND *FUNCTIONALITIES* FOR TAXPAYER

Chudamani Dhungana

IT Director

Inland Revenue Department

# DRIVING FACTORS

2075

- Global Scenario of Extensive Use of ICT Systems
- Readiness of Banking Sector Regarding e-Banking and ABBS
- Strong Direction and Support of Top Authorities on Initiating e-Payment
- Vision of IRD on Enhancing E-Governance through Massive Use of ICT
- Readiness and Trust of Taxpayers on Using E-Services

## PACE OF E-PAYMENT INITIATIVES

- e-Governance Master Plan 2009 of Government of Nepal Conceptualized
- 2009 e-Taxation Master Plan Visualized e-Payment as Integral Part of Reform
- 2012-2017 Strategic Plan and Reform Plans Incorporated
- 2015-2016 Feasibility Study Program Included in Activity Supported by GIZ RAS Project
- 2016 e-Payment Exposure Visit to India for Insight of Successful Implementation
- 2017 FCGO Identified as Governing and Focal Agency to Handle e-Payment in Revenue
- 2018 FCGO Developed new RMIS with e-Payment System Inclusive
- 2018 April: Pilot Implementation through Taxpayer Service Office Thamel
- 2018 July: FCGO Started New-RMIS
- 2018 Sep 17: IRD Implemented e-Payment through Taxpayer Portal

# FEASIBILITY STUDY

- Supported by German Cooperation Agency GIZ
- Purpose:
  - Increased reliability of payment system
  - Reduction of compliance cost of the taxpayer
  - Reduction of the administrative cost and time
- Recommended the modality with Centrally Generated Reference Number (CGRN)
- Stakeholders Included: MOF, FCGO, NRB, Banks (revenue collecting), IRD and PSC
- Target: Develop implementation modality of e-Payment of tax and non-tax revenue
- Payment Gateway by NRB; Immediate use of payment processor available

## BEING READY FOR E-PAYMENT

- Coordination Committee led by Revenue Secretary instructed RCAs & stakeholders
- Implementation Committee in RCA coordinated stakeholders
- Observation Tour to India conducted and report submitted
- Reconciliation problem was identified as main challenge of e-Payment and ABBS
- FCGO was identified and assigned as lead organization
- CGRN (Centrally Generated Reference Number) model approved
- e-Payment System developed and piloted
- Banks are developing payment interface that can interact with CGRN system
- IRD revised its system together with FCGO and NCHL

# IMPLEMENTATION MODALITY

**Payment Processor NCHL (Nepal Clearing House Limited) selected as pilot**

## **Two alternatives for Taxpayers**

- Go through IRD's Taxpayer Portal ([ird.gov.np](http://ird.gov.np) → **Taxpayer Portal**)
  - **Taxpayer Login** validates the taxpayer and corresponding revenue collecting agency
    - Taxpayer can choose Payment at Bank or **e-Payment**
  - Needs next **account in *connectIPS*** of NCHL for e-Banking transaction
- Go through FCGO's [rajaswa.fcgo.gov.np](http://rajaswa.fcgo.gov.np) or [revenue.fcgo.gov.np](http://revenue.fcgo.gov.np)
  - Needs an account to be created in RMIS for payment processing
    - Needs to select RCA including Province and District (more chances of mistake)
  - Needs next account in *connectIPS* of NCHL for e-Banking transaction

## E-PAYMENT PROCESS

- Prerequisites
  - User in either **Taxpayer Portal of ITS** or RMIS
  - Knowledge of **revenue head** and payment amount
  - Knowledge of **revenue collecting bank** (any branch) and RCA
  - **Single Account** Number is Fixed for **all branch** of a bank
  - Should have **e-banking user activated** and **enough clear-balance** in debiting bank
  - Needs **user-account in connectIPS** of NCHL for e-Banking transaction
  - **Bank account permitted** to transact through *connectIPS*
  - **Reliable internet connection**

## E-PAYMENT FLOW

- Payment process initiates from
  - **Taxpayer Portal of IRD**
  - Rajaswa portal of FCGO
- **RMIS** maintains track of payment
- **NCHL** manages transaction between member banks
- **Data** is reflected and **synchronized** in IRD's database from RMIS
- Taxpayer gets payment **acknowledgement** (updated instantly/ in next login)
- Correction, if any, initiated by **paying office**

# HOW TO PAY TAX THROUGH TAXPAYER PORTAL?

## Common Platform

- Login from **Taxpayer Login**
- Select **Proceed to Payment**
- Enter the **voucher information**
- Follow the payment process

## Return Specific Platform

- **Save/Verify** the return
- Select **Proceed to Payment**
- Complete **voucher information**
- Follow the payment process

## Payment Process

- Submit and get **Transaction Code**  
(कारोबार संकेत)
- Complete the **voucher information**  
(multiple voucher up to 5)
- Initiate payment order (**Make Payment**)
- Select **payment processor**
- Select your **bank account**
- **Confirm** the success of payment process

# PROCESS TO USE PAYMENT PROCESSOR

## **connectIPS, ... eSewa**

- Make ready for payment in Taxpayer Portal of IRD or [rajaswa.fcgo.gov.np](http://rajaswa.fcgo.gov.np) of FCGO
- Select *connectIPS* as payment processor
- Login to *connectIPS* using your credentials
- Select your bank account from which to pay and confirm with the credential (PIN/OTP)
- Success message obtained

**Note:** Crediting bank already fixed by e-payment module

# STARTING FROM TAXPAYER LOGIN

- Browse IRD Website [ird.gov.np](http://ird.gov.np)
- Open **Taxpayer Portal**
- Expand **General**
- Select **Taxpayer Login**
- Enter **Username & Password**
- Select **Login**

The screenshot displays the 'Online E-Services' menu on the left and the 'Taxpayer Login' form on the right. The menu includes options like 'Integrated Tax System', 'General', 'Registration(PAN,VAT,EXCISE)', 'VAT', 'Estimated Return', 'Income Tax', 'Excise', 'E-TDS', 'Diplomatic Refund', 'Health Tax', 'Education Tax', 'Electronic Billing', and 'Other Offices'. The 'Taxpayer Login' form contains three input fields: 'स्थायी लेखा नम्बर' (Permanent Account Number), 'प्रयोगकर्ताको नाम' (User Name), and 'पासवर्ड' (Password). Below the fields are 'Login' and 'Cancel' buttons.

Online E-Services

- Integrated Tax System
  - General
    - Taxpayer Login
    - Change Password
    - Manufacturer's Login
  - Registration(PAN,VAT,EXCISE)
  - VAT
  - Estimated Return
  - Income Tax
  - Excise
  - E-TDS
  - Diplomatic Refund
  - Health Tax
  - Education Tax
  - Electronic Billing
  - Other Offices

Integrated Tax Menus >>General >> Taxpayer Login

Login

**Tax Payer Login**

स्थायी लेखा नम्बर :

प्रयोगकर्ताको नाम :

पासवर्ड :

Login ✓ Cancel ✗

# STARTING FROM TAXPAYER LOGIN ...

- Select **Proceed to Payment**
- Follow the Instructions afterwards

Taxpayer's Page

PAN: 601115073  
Trade Name: उत्कृष्ट म्युजिक क्रियशन / शान्ता अर्याल

[Verification](#) | [Request For Filing Date Extension](#) | [Transactions](#) | [ATR](#) | [Proceed To Payment](#)

Non Filer And Outstanding

The information is indicative. If any doubt, please contact corresponding tax office

Non Filer	Outstanding
null	मू.अ. कर बक्यौता: 1130
	माग कायम भएको आयकर बक्यौता:

# FURTHER FROM TAXPAYER LOGIN ...

- Select **Bank**
- Select **Revenue Head**
- Enter the **Amount**
- Select Whether it is **TDS**
- **Add** more **Rows** as per need
- Select **Generate Transaction Code**

आन्तरिक राजस्व कार्यालय पुतलीसडक उत्कृष्ट म्युजिक क्रियशन, प्यान नं : 601115073

[नयाँ भुक्तानी गर्ने](#) (MAKE PAYMENT) | [पुरानो भुक्तानीको अवस्था हेर्ने](#) (VIEW PAYMENT STATUS) | [अन्तःशुल्क कर भुक्तानी](#) (PAYMENT FOR EXCISE)

रकम जम्मा हुने बैंक छान्नुहोस\* : Everest Bank [11009] ▼

सि.न.	करको प्रकार	राजस्व शीर्षक	बापत	राजस्व रकम	आर्थिक बर्ष	कैफियत	
1	आय कर ▼	11111 ( आय कर - व्यक्ति ▼)	आय विवरण ▼	35600 ▼	2074/075 ▼	टि. डि. एस. छान्नुहोस होइन ▼	⊖
2	मुल्य अ. कर ▼	33114 ( मु.अ.कर - परामर्श ▼)	कर विवरण ▼	11310 ▼	2075/076 ▼		⊖ ⊕

जम्मा रकम :  
४६९१०

**GENERATE TRANSACTION CODE**

# STARTING FROM TAXPAYER LOGIN ...

## Payment details

- Review the Payment Detail
- Select **Confirm**

Transaction code will be generated with following information.  
Please confirm below to continue payment.

सि.न.	राजस्व शीर्षक	राजस्व उपशीर्षक	बापत	राजस्व रकम	आर्थिक वर्ष	Remarks
1	आय कर	आय कर - व्यक्तिगत वा एकलौटी फर्म (11111)	आय विवरण	35600	2074.075	टि. डि. एस होईन
2	मुल्य अ. कर	मु.अ.कर - परामर्श तथा ठेक्का (33114)	कर विवरण	11310	2075.076	

TOTAL AMOUNT : 46910

CONFIRM

CANCEL

# STARTING FROM TAXPAYER LOGIN ...

- Note the **Transaction Code**
- Select **Make Payment**

आन्तरिक राजस्व कार्यालय नयांबानेश्वर

स्वनिग मनि एक्सचेंज प्रा.लि., प्यान नं : 302500293

Filter by fiscal year : 2075/075

सि.न.	राजस्व शीर्षक	राजस्व उपशीर्षक	राजस्व रकम	आर्थिक वर्ष	Remarks
1	आय कर	पारिश्रामिक आय कर (11112)	5000	2074.075	टि. डि. एस हो
2	आय कर	पारिश्रामिकमा आधारित सामाजिक सुरक्षा कर (11211)	1500	2074.075	टि. डि. एस हो
3	अन्त शुल्क	अन्तःशुल्क - वियर (33133)	25000	2074.075	

Transaction Code: 2075-723096

Generated Successfully ! - Voucher has created successfully.Please Proceed for Payment

TOTAL AMOUNT : 31500

MAKE PAYMENT CANCEL

Make payment

Make payment

Make payment

# STARTING FROM TAXPAYER LOGIN ...

- Select **Make Payment** for the Transaction Code with **Pending** status
- Select **Print** get printout

आन्तरिक राजस्व कार्यालय नयांबानेश्वर स्वनिग मनि एक्सचेन्ज प्रा.लि., प्यान नं: 302500293

[नयाँ भुक्तानी गर्ने  
\(MAKE PAYMENT\)](#) | [पुरानो भुक्तानीको अवस्था हेर्ने  
\(VIEW PAYMENT STATUS\)](#)

Filter by fiscal year : 2075/076

Voucher No.	Request Date	Amount	View Details	Print	Status	Make payment
2075-723096	2018/09/04	31500			Pending	<a href="#">Make payment</a>
2075-723028	2018/09/04	7			Pending	<a href="#">Make payment</a>
2075-722797	2018/09/04	7			Pending	<a href="#">Make payment</a>
2075-530798	2018/08/20	8			Completed.	
2075-530796	2018/08/19	3			Completed.	

# VOUCHER READY FOR E-PAYMENT



आन्तरिक राजस्व विभाग  
Inland Revenue Department  
करदाताको सेवामा समर्पित

## करदाता सेवा कार्यालय, पुतलीसडक

### भौचर विवरण

#### भौचर विवरण

आर्थिक वर्ष: २०७५/७६  
कारोबार सङ्केत: २०७५-१७२५२६५  
मिति: २०७५/०८/०३  
कार्यालय: करदाता सेवा कार्यालय, पुतलीसडक  
(३०५०३३५१७)

#### भुक्तानी कर्ताको विवरण

पान नं: ६०११५०७३  
नाम: Utkrista Music Creation (उत्कृष्ट  
म्युजिक क्रियशन)  
ठेगाना: काठमाडौं अनामनगर  
फोन नम्बर: ९८४१०५७९१०,

रकम भुक्तानी गर्ने  
विकल्पहरु

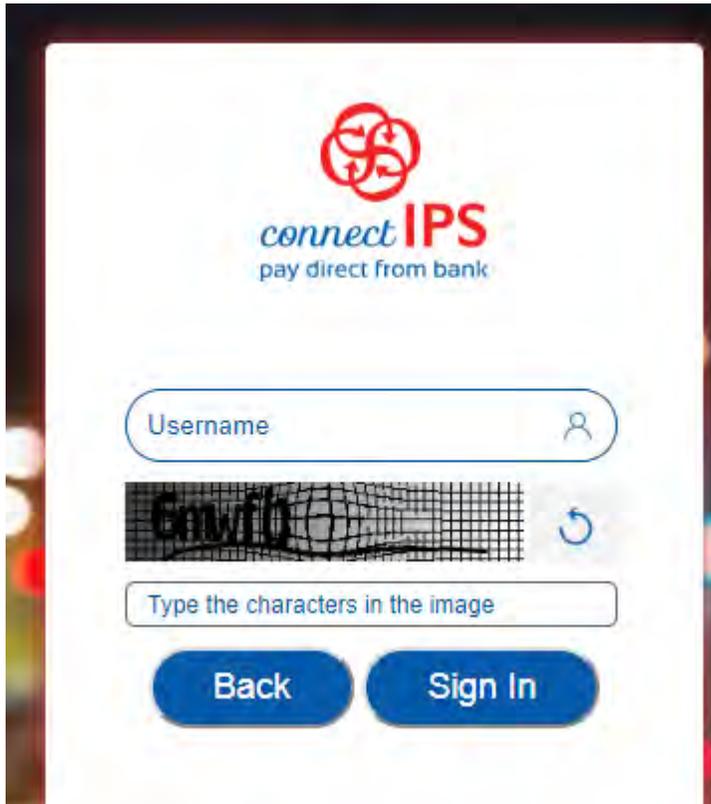


रकम भुक्तानी गर्नुहोस्

क्यान्सल गर्नुहोस्

सि.नं.	भौचर नं	शिर्षक विवरण	वापत	रकम	आय वर्ष	श्रोतमा करकट्टी
१	१९७४८४६	एकलौटीफर्म तथा व्यक्तिगत आयमा लाग्ने कर (१११११)	remarks	३५६००	२०७४/७५	होइन
२	१९७४८४७	मू. अ. क. -परामर्श तथा ठेक्का संकलन (३३११४)	remarks	११३१०	२०७५/७६	होइन
			जम्मा	४६९१०		

# CONNECTIPS LOGIN



first name	last name
+977	10 digit mobile no
email id	
Date of Birth (dd-mm-yyyy) 	
Birth date information may be used to help verify your identity or enable certain connectIPS services. Valid Format : dd-mm-yyyy	
username	
password	
confirm password	

# CONNECTIPS PAYMENT SCREEN

The screenshot displays the ConnectIPS payment interface. The browser address bar shows the URL `demo.connectips.com/connectipswebgw/home`. The page header includes the Inland Revenue Department logo and the text "आन्तरिक राजस्व विभाग" and "Inland Revenue Department". The main content area is titled "connectIPS" and contains two sections: "PAYMENT DETAILS" and "ACCOUNT DETAILS".

**PAYMENT DETAILS**

Creditor Id :	MER-7-APP-1	Creditor Name :	Revenue on Global Bank
Transaction Amount :	(NPR) 500.00	Charge Amount :	(NPR) 2.00
Net Debit Amount :	(NPR) 502.00	Transaction Id :	2074-830
Reference Id :	2074-830	Particulars :	Revenue Payment

**ACCOUNT DETAILS**

Debit Account :

Buttons: "Return to Creditor Site" (top right), "Submit" (bottom right).

Left sidebar contains fields for "राजस्व शीर्षक", "राजस्व उपशीर्षक", "आर्थिक वर्ष", "इ.सी.", and "राजस्व रकम".

Bottom left shows "EBP Number" and "Some Error generation".

The screenshot shows a confirmation message box with the text "Payment successful!" in green. Below the message is a "CLOSE" button. The background is a dark grey gradient with the Inland Revenue Department logo and text in Nepali and English at the top.

# EARLIER PAYMENT SCREEN

नयाँ भुक्तानी गर्ने  
(MAKE PAYMENT)

पुरानो भुक्तानीको अवस्था हेर्ने  
(VIEW PAYMENT STATUS)

अन्तःशुल्क कर भुक्तानी  
(PAYMENT FOR EXCISE)

Filter by fiscal year : 2075/076

S.N	Voucher No.	Request Date	Amount	View Details	Print	Status	Make payment
1	2075-1725265	2075/08/03	46910			Pending	<a href="#">Make payment</a>

# EXCISE PAYMENT SCREEN

नयाँ भुक्तानी गर्ने  
(MAKE PAYMENT)

पुरानो भुक्तानीको अवस्था हेर्ने  
(VIEW PAYMENT STATUS)

अन्तःशुल्क कर भुक्तानी  
(PAYMENT FOR EXCISE)

शाखा छान्नुहोस \* :

सि.न.	करको प्रकार	राजस्व शीर्षक	बापत	राजस्व रकम	आर्थिक बर्ष	कैफियत
1	करको प्रकार छान्नुहोस	पहिले करको प्रकार छान्नुहोस	पहिले करको प्रकार छान्नुहोस	राजस्व रकम लेख्नुहो	आर्थिक बर्ष	

जम्मा रकम : ०

# SUMMARY OF PAYMENT PROCESS

- Taxpayer can log in to Integrated Tax System from **Taxpayer Portal** in [ird.gov.np](http://ird.gov.np)
- Taxpayer can initiate payment process selecting **Proceed to Payment** button
- Taxpayer can generate payment slip based on **Transaction Reference Number** (कारोबार संकेत नम्बर)
  - TRN are automatically **generated by RMIS**
  - One TRN can have multiple **Voucher Number** automatically generated and assigned by RMIS
  - Taxpayer submits the planned vouchers to RMIS
  - Taxpayer selects e-Payment by selecting **Make Payment** button
    - Selects payment processor among those **approved and maintained by FCGO**
    - Logs in to payment processor (e.g. *connectIPS*) with **already received credentials**
    - Selects debiting **bank and account number** already attached to processor (now *connectIPS*) account
    - Selects **Submit** to confirm payment
    - Receives **Confirmation**
- Returns to Creditor's Site
  - Can print payment receipt with status of payment
    - **Pending** (Debited but underway to be transferred )
    - **Processing** (Debited but underway to be transferred )
    - **Completed** (Payment has been deposited in government treasury)



Thank You!