E-PAYMENT INITIATIVES AND FUNCTIONALITIES FOR TAXPAYER

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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
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
- 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 ➔ 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 or 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 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
- Open Taxpayer Portal
- Expand General
- Select Taxpayer Login
- Enter Username & Password
- Select Login
STARTING FROM TAXPAYER LOGIN …

- Select **Proceed to Payment**
- Follow the Instructions afterwards
- Select **Bank**
- Select **Revenue Head**
- Enter the **Amount**
- Select Whether it is **TDS**
- Add more **Rows** as per need
- Select **Generate Transaction Code**
STARTING FROM TAXPAYER LOGIN …

- Review the Payment Detail
- Select Confirm

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

<table>
<thead>
<tr>
<th>स. न.</th>
<th>राजस्त शीर्षक</th>
<th>राजस्त उपशीर्षक</th>
<th>बापत</th>
<th>राजस्त रकम</th>
<th>आर्थिक वर्ष</th>
<th>Remarks</th>
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<td>1</td>
<td>आय कर</td>
<td>आय कर - व्यक्तिगत वा एकलीटी फर्म (11111) मू.अ.कर - परामर्श तथा ठेका (33114)</td>
<td>आय विवरण</td>
<td>35600</td>
<td>2074.075</td>
<td>ट.डि.एस.होईन</td>
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<td>2</td>
<td>मुल्य अ. कर</td>
<td>कर विवरण</td>
<td>11310</td>
<td>2075.076</td>
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TOTAL AMOUNT : 46910

CONFIRM  CANCEL
STARTING FROM TAXPAYER LOGIN …

- Note the **Transaction Code**
- Select **Make Payment**
STARTING FROM TAXPAYER LOGIN …

- Select **Make Payment** for the Transaction Code with **Pending** status
- Select **Print** get printout
<table>
<thead>
<tr>
<th>सिं. नं.</th>
<th>भीचर सं.</th>
<th>शिर्षक विवरण</th>
<th>वापत</th>
<th>रकम</th>
<th>आय वर्ष</th>
<th>श्रीतम वर्कली</th>
<th>रकम</th>
<th>भुकतानी गर्ने विकल्पहरू</th>
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<td>२९७४८४६</td>
<td>एकलोटीफर्म तथा व्यक्तिमा आयमा दाङ्गे कर (१९७२)</td>
<td>remarks</td>
<td>३५६००</td>
<td>२०७४/७५</td>
<td>होइन</td>
<td></td>
<td>connect IPS</td>
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<td>मु. अ. क.-परामर्शी तथा ठेका संकलन (३३२१४)</td>
<td>remarks</td>
<td>१२३१०</td>
<td>२०७४/७५</td>
<td>होइन</td>
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**CONNECTIPS LOGIN**

![Login page screenshot]

<table>
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<th>Field</th>
<th>Description</th>
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<tbody>
<tr>
<td>first name</td>
<td>Last name</td>
</tr>
<tr>
<td>+977 10 digit mobile no</td>
<td></td>
</tr>
<tr>
<td>email id</td>
<td></td>
</tr>
<tr>
<td>Date of Birth (dd-mm-yyyy)</td>
<td>Birth date information may be used to help verify your identity or enable certain connectIPS services. Valid Format: dd-mm-yyyy</td>
</tr>
<tr>
<td>username</td>
<td></td>
</tr>
<tr>
<td>password</td>
<td></td>
</tr>
<tr>
<td>confirm password</td>
<td></td>
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</table>
CONNECTIPS PAYMENT SCREEN
<table>
<thead>
<tr>
<th>S.N</th>
<th>Voucher No.</th>
<th>Request Date</th>
<th>Amount</th>
<th>View Details</th>
<th>Print</th>
<th>Status</th>
<th>Make payment</th>
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<td>2075/08/03</td>
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<td>Remarks</td>
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<tr>
<td>1</td>
<td>Excise Payment</td>
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<td>State Code</td>
<td>Amount</td>
<td>Financial Year</td>
<td>Remarks</td>
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</tbody>
</table>

**Total Amount:** 0
SUMMARY OF PAYMENT PROCESS

- Taxpayer can log in to Integrated Tax System from **Taxpayer Portal** in **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 नंबर)
  - 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!