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

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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 ➔ 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

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**

STARTING FROM TAXPAYER LOGIN …

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

Payment details

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

सि.न.	राजस्व शीर्षक	राजस्व उपशीर्षक	बापत	राजस्व रकम	आर्थिक बर्ष	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**

STARTING FROM TAXPAYER LOGIN …

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

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 संङ्केत:	२०७५-१७२५२६५
मिति:	२०७५/०८/०३
कार्यालय:	करदाता सेवा कार्यालय,पुतलीसडक (३०५०३३५१७)

भुक्तानी कर्ताको विवरण

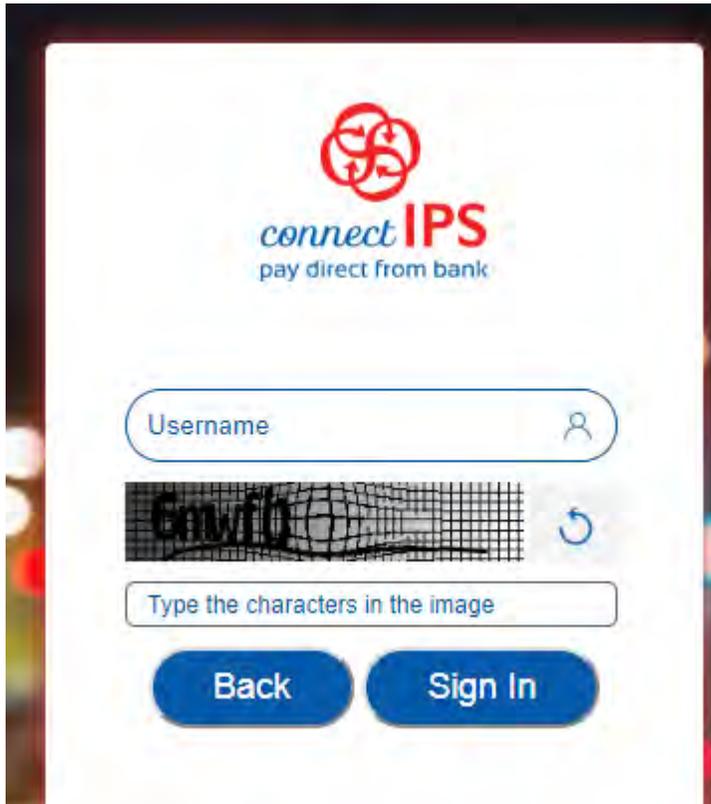|	
पान नं:	६०१११५०७३
नाम:	Utkrista Music Creation (उत्कृष्ट म्युजिक क्रियशन)
ठेगाना:	काठमाडौं अनामनगर
फोन नम्बर:	९८४१०५७९१०,

रकम भुक्तानी गर्ने विकल्पहरु

○ connect **IPS**

[रकम भुक्तानी गर्नुहोस] [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

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	Make payment

EXCISE PAYMENT SCREEN

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 लेख्नुहोस्	आर्थिक बर्ष	➕

जम्मा रकम : ०

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 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!