Electronic Payments and Receipts (EPR) Framework for Government Departments

Government of India

Department of Electronic and Information Technology (DeitY)

Ministry of Communications and Information Technology

New Delhi – 110 003

Metadata of Document Framework for Electronic Payments and Receipts

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12.	**Brief Description**	The Electronic Payments and Receipts Framework of Government of India aims to harness the potential of electronic cashless payments platforms for various Payments or Receipts handled by Departments / Institutions. The framework aims to white list Payment Service Providers and also provides a basic platform for automation of simple payments requiring no back end infrastructure.
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1 Glossary of Definitions

Department - For the purposes of this document Department here refers to all Government Departments, Ministries, Utility service Providing Agencies, Municipal bodies both at the Central as well as State level

Payment Service Providers (PSP) – These are Third Party entities which offer online services to departments enabling acceptance of electronic payments by a variety of payment methods including credit card, debit card, bank-based payments such as direct bank transfer, and real-time bank transfer based on online banking. Typically, they use Software As A Service (SaaS) model and form a single payment gateway for their clients (merchants) offering multiple payment options.

Payment Aggregator (PA) - Payment Aggregators are service providers through which electronic PSPs or merchants can process their payment transactions. Aggregators allow merchants to accept credit card and bank transfers without having to setup a merchant account with a bank or card association. The aggregator provides the means for facilitating payment from the consumer via credit and debit cards, stored value accounts or bank transfer to the merchant.

Billing System - For the purposes of this document Billing system refers to the "Systems and Processes" used by departments to generate due of external clients at a regularly defined frequency (say monthly, monthly, quarterly, annually etc.) or as a one-time transaction against goods or services.

Electronic Payments - Electronic payment is a payment or transfer made using electronic medium either by the department to external/internal entity or external/internal entity to department.

2 Preamble

Digital India program envisages to transform India into digital empowered society and knowledge economy. The Digital India vision provides the intensified impetus for further momentum and progress for e-Governance and would promote inclusive growth that covers electronic services, products, devices, manufacturing and job opportunities. Governance and Services on Demand is an important component in Digital India program and includes programs to offer Seamlessly integrated, Real Time online Services to Citizens with platforms enabled for electronic & cashless financial transactions. Ministries / Departments / States are being encouraged and supported to fully leverage the Common and Support ICT Infrastructure established by Government of India.

Department of Electronics and Information Technology (DeitY) has been tasked with evolving/ laying down standards and policy guidelines, provide technical and handholding support, undertake capacity building, R&D, etc. and further the Digital India vision. The aim is that all Government Departments/ Ministries/Agencies are in a position to collect and make payments in an electronic mode. DeitY envisions that multiple payments channels should be available to enable electronic transactions, ease of access and competitive transaction charges for users.

3 Background

Department of Electronic and Information Technology (DeitY), Government of India envisages web-enabled anytime, anywhere access to information and services across the country, especially in rural and remote parts of India. DeitY further envisages common e-Governance infrastructure that will offer end-to-end transactional experience for a citizen, businesses as well as internal government functions which includes accessing various services through internet with payment gateway interface for online payments.

DeitY has been working on integrating departments for electronic payments and as of now a total of 46 Departments have been integrated (with another 30 in various stages of integration). Apex Committee under Prime Minister's Office (PMO) has mandated a targeted approach to implement digital payments for citizens for across all the e-Services of Government Ministries and Departments as per following timelines.

- Departments to provide for electronic payment system for all payments and receipts by 31st March 2016
- At least 90% of all the payments and receipts online by 31st December 2016.

Against this backdrop DeitY has prepared this framework, intended for all central and state ministries, departments and government agencies for expeditiously implementing appropriate mechanism to enable electronic payments and receipts.

4 Objectives

The objective of this framework is to provide guidelines for departments to:

(i) Assess various services involving payments and receipts by types of services and level of electronic payment enablement

(ii) Provide actionable instructions for universal adoption of electronic payment modes for each type of service through various payment channels.

(iii) Provide information on engagement with various payment service providers.

(iv) provide details of the generic portal that DeitY is launching to host a repository of forms of departments for availing services with payment integration

5 Policy Statement

Jan Dhan Yojana, the **A**adhaar initiative of UIDAI and **M**obile number (JAM), Trinity of reforms is one of the biggest pieces of reform ever attempted in India for direct subsidy transfers to poor citizens of India. With financial inclusion as one of the key priorities of Government, using JAM, It is necessary for Government departments to adopt modes of electronic payments & receipts for its internal and external transactions. There exist a large number of options for enabling various payment channels and electronic modes for payments/receipts. This framework is formulated with the aim of enabling 100% electronic payments for all the external or internal transactions of the departments.

The framework provides the guidelines for facilitating the departments to expeditiously enable electronic payments and receipts leveraging all the payment channels

6 Overview of Payments and Receipts in Government Ministries/ Departments

The overall payments and receipts made by departments can be categorized into seven parts:
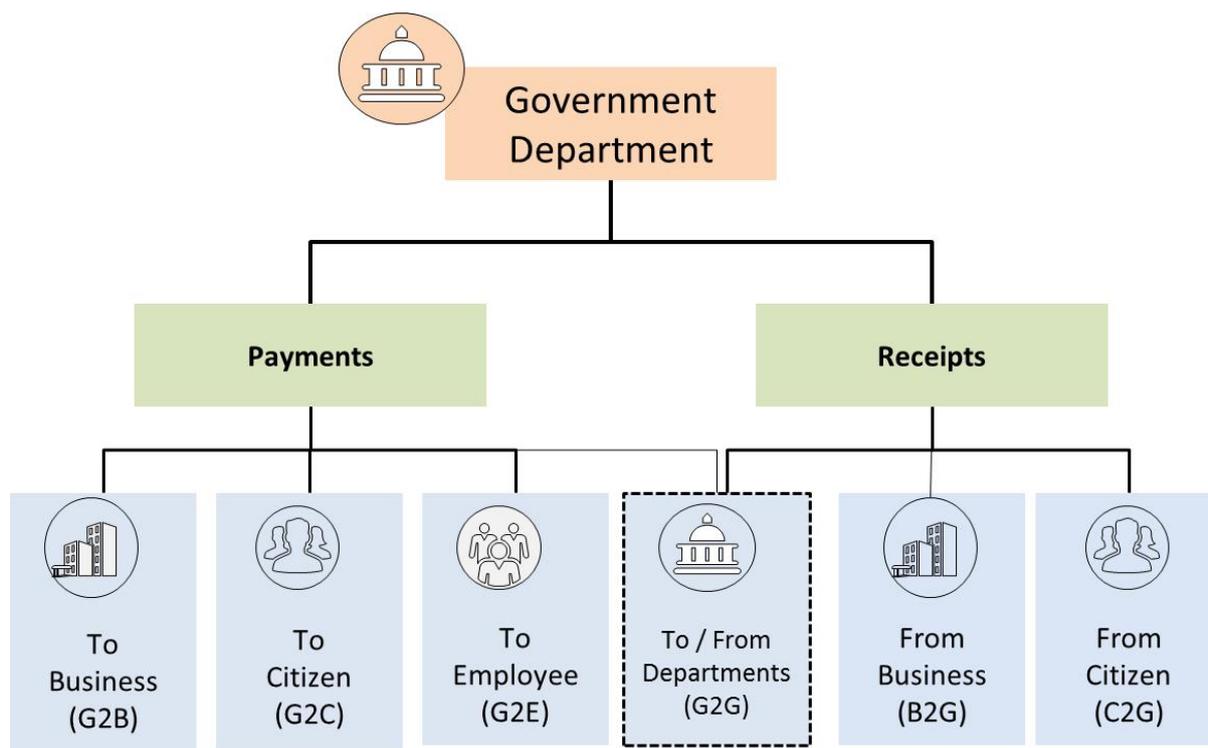
Figure 1: Types of Payments and Receipts

6.1. Citizens to Government (C2G) and Business to Government (B2G) Payments

Departments deliver various services to citizens and businesses and collect payments against delivered services through any of the following modes:

- Cash
- Paper Based Payments
  - Cheque to the department
  - Demand Draft in favour of Departments
  - Challan to the department
- Electronic Payments
  - Online Mode through
    - National Electronic Funds Transfer (NEFT)
    - Real Time Gross Settlements (RTGS) (especially for B2G services)
    - Net Banking
  - PoS Terminal Based through Debit and Credit Cards
  - Mobile App Based (NEFT/RTGS/Net banking)
  - IMPS/PPIs

6.2. Government to Citizens (G2C) Payments

As part of Government schemes/ plans, departments make payments to beneficiaries (Citizens/ Departments) of such schemes. Also, government hires external personnel to deliver services/support to the departments and makes payment against such services to personnel. Government uses following modes for the payments to citizens:

- Cash
- Paper Based (Cheque)
- Direct Benefit Transfer to Citizen through NEFT/RTGS
- Aadhaar Enabled Payments (AEPS)

6.3. Government to Businesses (B2G) Payments

Departments procure goods/products and sub-contract projects/services to external agencies/ persons, and make payments for such procurements and projects using any of the following modes:

- Electronic Based (NEFT/RTGS) to businesses
- Paper Based (Cheque)
- Cash
- Public Finance Management System (PFMS), a system where Department and external agencies register and Government finance departments make payment to businesses

6.4. Government to Employee (G2E) Payments

Departments make payments to their employees primarily through Pay and Accounts Departments using Accounting and reporting system developed by Comptroller General of Account (CGA) named as e-Lekha [1]and COMPACT (Refer annexure 6 for details). Few departments also makes payments using cheques and cash for some portions of the overall remuneration; for example, payment of leave Travel Allowances are made using Cheques or cash.

6.5. Government to Government (G2G)

The major portion of G2G payments is made using Public Finance and Management (PFMS). Departments register on PFMS portal along with the bank account details. Registered departments also pay and receive funds against Central Government Schemes/Plans using COMPACT system and accounting and reporting of such payments are maintained in e-Lekha. (Refer annexure 6 for details)

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[1] Number of departments using e-Lekha and COMPACT team at NIC

7 Categorization of Services offered by Departments on basis of IT enablement and Readiness with respect to payment integration

The services offered by departments are categorized under following three progressive levels of IT enablement namely, Status of Digitization of records, Computerization of Billing system and Integration with Payment Service providers, as indicated below.

The matrix of categorization on basis of IT enablement and readiness with respect to payment integration is provided in annexure 7:

7.1 LEVEL 1: Paper Based Records, Manual Billing System and No options for electronic Payments

This category includes services in which citizens/consumer records are paper based and/or the billing process for services is manual. The payment for such services are received in the form of cash/paper based modes from citizens and businesses.

7.2 LEVEL 2: Electronic Records and IT Enabled processes with No Payments Integration

This category includes services with digitized records of its citizens / businesses and overall processes. The bills for such services are generated electronically. The payment for such services are received in the form of cash/paper based modes from citizens and businesses.

7.3 LEVEL 3: Electronic Records Management, IT enabled and Electronic payments

This category includes services with digitized records of its citizens / businesses and overall processes. The bills for such services are generated electronically. Such departments collect payments for bills /services with multiple options including any _one or more_ of the following payment channels:

a. Collection of payments through Department's Counter (OTC) using electronic modes such as PoS terminal based, IMPS and others.

b. Collection of payments through CSC's Counter (OTC) using electronic modes such as PoS terminal based, IMPS and others.

C. Collection of Payments through Department's online platform using Single/ Multiple Payment Aggregators with options of Card based, Net Banking, IMPS and PPIs.

D. Collection of Payments through CSC's online platform using Single/ Multiple Payment Aggregators with options of Card based, Net Banking, IMPS and PPIs.

E. Collection of Payments through Mobile Payment Channels with options of Card based, Mobile Banking, NEFT, RTGS, IMPS and PPIs

F. Collection of Payments through Third Party Electronic Payments such as Banks and Aggregators for over the counter and online payments.

8 Guidelines on Services with Payments from Citizens/ Businesses to Department (C2G and B2G)

These guidelines are **applicable** for those services offered to citizens/consumers involving collection of payments which are at various levels of IT enablement & integration with electronic payment systems as detailed in Section 7. Please refer the annexure 11 for brief guidelines.

8.1 LEVEL 1

Applicability: These guidelines are applicable for the services offered by departments which are Paper Based Records, Manual Billing System and No options for electronic Payment. Such services can be of two types: Rate based Services[2] and Pre-generated bill based services[3].

8.1.1 Channels for delivery of Level 1 Bill Based Services:

The level 1 bill based services are delivered through Over the Counter (OTC) channels and not through portals because there is no digitized data available with the departments. The two OTC based channels could be:

a. Department's own counter

b. CSC's Counters

8.1.2 Channels for delivery of Level 1 Rate Based Services

The level 1 rate based services which can be requested and availed either through counters or through portal. For example any citizen can request for a water connection by filling the online form or filling physical forms at the counter.

a. Department's own counters

b. CSC's counters

c. Third party's counters

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[2] Rate Based Services are services for service charges are pre-decided.
[3] Pre-Generated bill based services are services for which bill is genera

8.1.3 *Guidelines for Adoption of National Generic Payment Portal (NGPP)*

For adoption NGPP as a payment channel, department should follow the NGPP engagement SOP mentioned in Annexure I. Department should adopt NGPP for offering services through both counter and portal.

- o **Channel 1: Department's Counter using NGPP**
  - Department should implement Electronic payments options for delivery of services through Department's Counter using NGPP: Debit /Credit Card, IMPS, PPI, Net Banking and RTGS/NEFT
  - For collection of payments electronically for Rate card based services, through Department's Counter using NGPP refer annexure 9.1
  - For collection of payments electronically for pre-generated Utility Bill Based services, through Department's Counter using NGPP refer annexure 9.2
- o **Channel 2 : NGPP Portal**
  - Department should implement Electronic payments options for delivery of services through NGPP Portal: Debit /Credit Card, IMPS, PPI, Net Banking and RTGS/NEFT
  - For collection of payments electronically for Rate card based services, through NGPP Portal, refer annexure 9.3
  - For collection of payments electronically for pre-generated Utility Bill Based services, through NGPP Portal, refer annexure 9.4

8.1.4 *Guidelines for Engagement of Payment mode Providers*

For Level 1 services, if department does not adopt NGPP as channel then Department should **<u>mandatorily</u>** adopt existing service delivery channels with following electronic payments modes of payments

a. For OTC based services: Debit/credit card, IMPS, PPI (mWallets)

b. For Portal based services: Debit/credit card, IMPS, PPI (mWallets), PPI and net-banking

For adoption of electronic modes of payments, department should contact RBI Authorized Payment Agencies as mentioned in annexure 2.

8.1.5 *Standard Operating Procedures (SOP)*

Department should adopt following SOP after adoption of electronic modes of payments through various payment channels:

- **Pre-generated Utility Bill Based services, through**
  - o CSC counters refer annexure 3.2
  - o CSC portal, refer annexure 3.4
  - o Third Party refer annexure 10.2
  - o Through Third Party Portal, refer annexure 10.3
- **Rate card based services, through**
  - o CSC counters refer annexure 3.1
  - o CSC portal, refer annexure 3.3
  - o Third Party counter refer annexure 10.1
  - o Through Third Party Portal, refer annexure 10.3

8.2 LEVEL 2 and 3

Applicability: These guidelines are applicable for department offering Level 3 services with Electronic Records and IT Enabled processes with/without Payments Integration.

8.2.1 *Guidelines*

Level 2 & 3 services should adopt services delivery and payment through below mentioned electronic payments channels and modes and refer:

Payment Channels	Sub- Channels	Payment Modes				
Payment Channel - Common Service Centers (CSCs)	o Channel 1: CSC Counter for OTC services	PoS based (Credit/Debit) Card	PPI	IMPS		
	o Channel 2 : CSC Portal for Online services	Credit/Debit Card	PPI	IMPS	Net banking	RTGS/NEFT
Channel - Third Party (Payment Aggregators (PGs) / Payment Service Providers (PSPs))	o Channel 1: Third Party Counter	PoS based (Credit/Debit) Card	PPI	IMPS		
	o Channel 2 : Third Party Portal	Credit/Debit Card	PPI	IMPS	Net banking	RTGS/NEFT

8.2.2*Standard Operating Procedures (SOP)*

Department should adopt following SOP after adoption of electronic modes of payments through various payment channels:

•**Pre-generated Utility Bill Based services, through**

       oCSC counters refer annexure 3.2

       oCSC portal, refer annexure 3.4

       oThird Party refer annexure 10.2

       oThrough Third Party Portal, refer annexure 10.3

•**Rate card based services, through**

       oCSC counters refer annexure 3.1

       oCSC portal, refer annexure 3.3

       oThird Party counter refer annexure 10.1

       oThrough Third Party Portal, refer annexure 10.3

8.3 Guidelines for Generating Awareness

Department should take steps to build awareness on availability and usage of various electronic Payment channels and modes. Department may also take measures to innovatively incentivize citizens making payments electronically. Guidelines for the same are attached in Annexure 6.

9Guidelines for Payment from Department to Citizens/ Businesses (G2C and G2B)

These guidelines are *applicable* for the departments making payments in cash/paper based (cheques /DDs) modes to Citizens / businesses:

a. Under Various Centrally Sponsored Schemes (CSS), Central Sector Schemes (CS), State Plans not registered in PFMS

b. Under any works not covered under and schemes/plans such as against any services / projects delivered by businesses/personnel for Departments

Guideline: For all applicable departments, it is mandatory to register itself and its payers (business /agencies) and provide relevant payment information (along with bank account details) at PFMS. The detailed guidelines for integration with PFMS are stated in annexure 6.

10 Guidelines for Payment/Receipts from Department to Other Departments (G2G)

These guidelines are *applicable* for the departments making payments and receiving funds in cash/paper based (cheques /DDs) modes to other departments:

a. Under Centrally Sponsored Schemes (CSS), Central Sector Schemes (CS), State Plans not registered in PFMS

b. Under any works not covered under in any schemes/plans such as against any services / projects delivered by one department to another department

Guideline: For all applicable departments, it is mandatory to register itself and its payers (other departments) along with bank account details in PFMS. After registration, any payments/receipts should be made using PFMS. The detailed guidelines for registration and usage of PFMS are stated in annexure 6.

11Guidelines for Payment from Department to Other Employees (G2E)

These guidelines are **applicable** for the Departments making payments of salary, reimbursement and other allowances either through cash or through paper based instruments such as Cheques/DD etc.

Guidelines: The departments mandatorily make payments to its employees in any of the following electronic mode options:

- Option 1: Department's Pay and Accounts department should register itself in PFMS and make payments using COMPACT and e-Lekha. The detailed guidelines for registration and payments using PFMS are stated in annexure 6. For reimbursement's related payments to employees, electronic mode must be used.
- Option 2: Department's employee list should be digitized and this list will be supplied to the respective banking partner of the Department, at defined regular frequencies, for direct credit to government employee bank account. For reimbursement's related payments to employees, electronic mode must be used.

12 Implementation Methodology

The implementation approach for the EPR framework can be defined as a two-step process. It primarily addresses assessment of services offered by the departments to internal and external stakeholders, identification and adoption of delivery channels and usage of options for electronic payments for payments and receipts from/to department:

Figure 2: Implementation Approach

Step 1 : Assessment of the department's overall status of services offered to internal and external stakeholders on the basis of IT enablement and existing of payment channels. The services may be categorized in to various levels on the basis of IT readiness levels and adoption of payment modes. (refer annexure 7):

a. Level 1 – Service with paper based records, manual process and manual billing system

b. Level 2 - Digitized records and IT enabled processes and computerization of Billing systems, with no Options for electronic payments

c. Level 3 - Digitized records and IT enabled processes and computerization of Billing systems, with multiple options for electronic payments with integration with Payment providers

Table 1: Assessment of Services Offered by Departments

Type of Payments/ Receipts	Payer	Payee	Total Number of Services Offered by the Department	Level 1: Paper Based Records, Manual Billing System	Level 2: Computerization of Billing systems completed	Level 3: Integrations with Payment providers.
				Number of services		
G2C	Department	Citizen				
G2B	Department	Business				
G2G	Department	Department				
G2E	Department	Employee				
C2G	Citizen	Department				
B2G	Business	Department				
E2G	Employee	Department				

Step 2: As next step, for each of the service, department should list already adopted payment modes as depicted in table 2 and 3.

Table 2 : For G2G, G2E, G2C and G2B payments

Types of Payments	Payment Channel	Electronic Payment Modes must be adopted for each respective Payment Channel	
G2G Payment and Receipts	Government Internal Transfers to other departments	PFMS (E-Lekha and Compact)	NEFT / RTGS
G2E Payments	Government Payment and account officer payment for salary and other reimbursable components	PFMS (E-Lekha and Compact)	NEFT / RTGS
G2C /G2B	Central/State/District level transfers to Citizens	Direct Benefit Transfers	NEFT /RTGS

Table 3: Payment Channels and modes for C2G and B2G payments

Application	Payment Channel	Electronic Payment Modes must be adopted for each respective Payment Channel				
Department's Application	Department's Counter (Over The Counter (OTC))	PoS Based (Debit /Credit Card)	IMPS	PPI		
	Online Application for Citizens (With back end integration with Individual Payment Service Providers (PSPs)	Debit /Credit Card	IMPS	PPI	Net banking	NEFT /RTGS
	Online platform for citizens (with One or more Payment Aggregators (PAs))	Debit /Credit Card	IMPS	PPI	Net banking	NEFT /RTGS
	Mobile Application (With back end integration with PSPs and PAs)	Debit /Credit Card	IMPS	PPI	Net banking	NEFT /RTGS
Common Service Centres Application	CSC's Counter (OTC)	PoS Based (Debit /Credit Card)	IMPS	PPI		
	CSCs Online Application for Citizens (With back end integration with PSPs /PAs)	Debit /Credit Card	IMPS	PPI	Net banking	NEFT /RTGS
	CSC Mobile apps (With back end integration with PSPs /PAs)	IMPS	IMPS	PPI	Net banking	NEFT /RTGS

Approach shall be to enable all above modes of payment channels and payment modes.

13 Progress Review and Reporting

1. Baseline Reporting: The department shall nominate nodal officer and register with **EPR Reporting portal.** Department shall ensure that nodal officer updates the baseline status of IT and payment enablement as detailed section 7.4. 'Assessment of IT Enablement and Electronic Payment Readiness of the Services Offered by Departments' by **31st December 2015**.

Note: EPR portal shall be created and managed by DeitY. This portal shall have functionality to update the both periodic status of IT and payment enablement and summary of cash and electronic transactions.

2. Periodic Progress Reports: Further on, regular (monthly) department level progress review shall be done and status updated in the portal EPR portal. DeitY shall periodically generate consolidated progress report using EPR portal and extend support as required for the departments.

3. Information Sharing with Payment Service Providers: Access to EPR Reporting portal shall be given to RBI/NPCI approved list of payment service providers and banks enabling them to directly contact respective department.

14 Review of the EPR Framework

The Government of India reserves the right to review and revise the EPR Framework as and when necessary.

15 Point of Contact

Queries or comments related to the EPR Framework may be sent to the Additional Secretary (e-Governance) or Joint Secretary (e-Governance), Department of Electronics and Information Technology (DeitY), Electronics Niketan, 6 CGO Complexes, Lodhi Road, New Delhi – 110003. They can also be sent through e-mail to asegov@mit.gov.in, jsegov@mit.gov.in, or neaf@negp.gov.in

16 Annexures

16.1 Annexure 1: National Generic Payment Portal - Structural Guidelines

With reference to section 12, DeitY is formulating a generic portal which will enable payments and receipts for Departments. The top-level structural guidelines for this portal are as proposed below:

- The generic portal to support all Government Departments, irrespective of functions, in their efforts for enabling electronic payments.
- The portal would support payments of both Fixed fees and Bill based payments for C2G and B2G payments
- The portal would enable linkages to multiple payment providers thereby providing ease of payments to citizens and businesses
- The departments would have to provide data including fee list, bill details, unique customer identifier (Customer ID, Bill No. etc.) and other relevant details to enable payments through the Generic Portal
- The Generic portal would prescribe common data formats for customer and fee list data exchange as well as transaction level data which would apply to all departments. This will ensure that the details are recorded in a structured and identifiable manner
- The Generic Portal would define payment settlement and reconciliation processes with each department for each type of services/payments being rendered.
- The Generic Portal would define a common process for data updates in case billing data, collection formats/frequency; fee lists etc. are changed at the department level. This would ensure that there is synchronization between the Departments and the stipulations concerning payments at the Department level and not ensure that the customer faces any issues.

16.2Annexure 2: List of RBI authorized Payment Agencies

16.2.1RBI licensed Commercial Banks[4]

List of Public Sector & Private Sector Banks	
Public Sector Banks	**Private-sector banks**
State Bank and its associate	1. Axis Bank
1. State Bank of India	2. Bandhan Bank
2. State Bank of Bikaner & Jaipur	3. Catholic Syrian Bank
3. State Bank of Hyderabad	4. City Union Bank
4. State Bank of Patiala	5. Development Credit Bank
5. State Bank of Mysore	6. Dhanlaxmi Bank
6. State Bank of Travancore	7. Federal Bank
Nationalized banks	8. HDFC Bank
1. Allahabad Bank	9. ICICI Bank
2. Andhra Bank	10. IDFC Bank
3. Bank of Baroda	11. IndusInd Bank
4. Bank of India	12. ING Vysya Bank (merged with Kotak Mahindra Bank in April 2015)
5. Bank of Maharashtra	13. Jammu and Kashmir Bank
6. Canara Bank	14. Karnataka Bank
7. Central Bank of India	15. Karur Vysya Bank
8. Corporation Bank	16. Kotak Mahindra Bank
9. Dena Bank	17. Lakshmi Vilas Bank
10. Indian Bank	18. Nainital Bank
11. Indian Overseas Bank	19. Sunitkeshrai Bank
12. Oriental Bank of Commerce	20. South Indian Bank
13. Punjab & Sind Bank	21. Tamilnad Mercantile Bank
14. Punjab National Bank	22. Yes Bank
15. Syndicate Bank	22. Yes Bank
16. UCO Bank	
17. Union Bank of India	
18. United Bank of India	
19. Vijaya Bank	

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[4] https://rbidocs.rbi.org.in/rdocs/Publications/PDFs/APB30091213F.pdf

Other public sector banks
1. Bharatiya Mahila Bank
2. IDBI Bank

Besides the above there are also the following banking providers which (if CBS enabled) can be used by departments for enabling electronic payments:

- Foreign Banks (RBI List available at :

    https://www.rbi.org.in/commonman/Upload/English/Content/PDFs/71207.pdf)

- State Co-operative Banks (RBI List available at:

    https://www.rbi.org.in/Scripts/AboutUsDisplay.aspx?pg=StateCooperativeBanks.htm)

- Urban Scheduled Co-operative Banks (RBI List available at :

    https://www.rbi.org.in/commonman/upload/English/Content/pdfs/schedulecoop.pdf)

- Regional Rural Banks (RBI List available at:

    https://www.rbi.org.in/scripts/AboutUsDisplay.aspx?pg=RegionalRuralBanks.htm)

16.2.2 *RBI authorized White label ATM providers*

The below mentioned list provides the list of RBI authorized **White Label ATM Operators**[2]

Sr. No.	Name of the Authorized Entity	Payment System Authorized
White Label ATM Operators		
1	AGS Transact Technologies Ltd.	Installation and operation of WLAs
2	BTI Payments Pvt. Ltd.	Installation and operation of WLAs
3	Hitachi Payment Services Pvt. Ltd.	Installation and operation of WLAs known as 'Money Spot'
4	Muthoot Finance Ltd.	Installation and operation of WLAs
5	RiddiSiddhi Bullions Limited -	Installation and operation of WLAs
6	SREI Infrastructure Finance Ltd.,	Installation and operation of WLAs
7	Tata Communications Payment Solutions Ltd.	Installation and operation of WLAs
8	Vakrangee Limited	Installation and operation of WLAs

16.2.3 RBI Authorized Pre-paid Payment Instruments

The below mentioned list provides the list of RBI authorized **Pre-paid Payment Instruments**[5]

Sr. No.	Name of the Authorized Entity	Payment System Authorized
Pre-paid Payment Instruments		
1	Aircel Smart Money Limited	Prepaid Payment Instruments
2	Airtel M Commerce Services Ltd.	Pre-paid payment instruments known as Stored Value Card Wallet (SCW) 'Airtel Money'
3	Atom Technologies Limited	Pre-paid payment instruments known as 'Atom Wallet' and 'Aquapay'
4	Card Pro Solutions Pvt. Ltd.	Prepaid Payment Instruments
5	Citrus Payment Solutions Pvt. Ltd.	Pre-paid payment instruments known as 'Citrus Cash'
6	Delhi Integrated Multi-Modal Transit System Limited	Pre-paid Payment Instruments
7	DigitSecure India Private Limited	Pre-paid payment instruments e-wallet known as 'HotRemit'
8	Edenred (India) Private Limited – nee Accor Services Pvt. Ltd.	Meal and gift paper vouchers, meal and cafeteria cards, gift cards. The products are mainly under the brand name 'Ticket/Ticket Restaurant/Ticket Compliments'
9	Eko India Financial Services Private Limited	Pre-paid payment instruments
10	Fino Paytech Ltd. (Transfer of authorisation from erstwhile Nokia Mobile Payment Services India Pvt. Ltd.)	Pre-paid payment instruments
11	FX Mart Pvt. Ltd.	Pre-paid payment instruments known as 'FX Money'

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[5] Source: RBI https://rbi.org.in/scripts/publicationsview.aspx?id=12043

12	GI Technology Private Limited	Pre-paid payment instruments Card known as 'I Cash'
13	Idea Mobile Commerce Services Ltd.	Pre-paid payment instruments known as 'Idea Money'
14	India Transact Services Limited,	Pre-paid payment instruments known as 'Ongo'
15	Itz Cash Card Ltd.	Pre-paid payment instruments known as 'Pay on web', 'Mobile Wallet' and 'Itz Cash BSNL trust Card'
16	MMP Mobi Wallet Payment Systems Limited	Pre-paid payment instruments known as 'mRupee'
17	Mpurse Services Pvt. Ltd.	Pre-paid payment instruments known as 'mpurse wallet'
18	Muthoot Vehicle & Asset Finance Ltd.	Pre-paid payment instruments e-wallet known as 'Muthoot Money' and m-wallet known as 'Muthoot wallet'
19	My Mobile Payments Limited	Pre-paid payment instruments known as 'MOM'
20	One97 Communications Ltd.	Mobile based Pre-paid payment instruments m- Wallet known as 'Paytm wallet'
21	One Mobikwik Systems Private Limited	Prepaid Payment Instruments known as 'Mobikwik Wallet'
22	Oxigen Services (India) Pvt. Ltd.	Pre-paid payment instruments known as 'Oxigen Wallets'
23	Paul Fincap Pvt. Ltd.	Prepaid Payment Instruments
24	PayMate India Pvt. Limited	Pre-paid payment instruments known as 'Paymate Wallet'
25	Pay Point India Network Private Limited	Pre-paid payment instruments known as 'Pay Pointz'
26	Premium eBusiness Ventures Private Limited	Pre-paid payment instruments
27	Pyro	Pre-paid payment instruments m-wallet known as

	Telecommunications Ltd.	'SpeedPay'
28	QwikCilver Solutions Pvt. Ltd.	Pre-paid payment instruments, Co-branded gift card known as 'Issued by QwikCilver'
29	Reliance Payment Solution Limited	Pre-paid payment instruments known as 'Jio Money'
30	Smart Payment Solutions Pvt. Ltd.	Pre-paid payment instruments known as 'PayCash'
31	Sodexo SVC India Pvt. Ltd	Paper based vouches known as
		Meal, Catering, Gift Gold, Gift Exclusive and Gift Advantage. Electronic based vouchers, gift passes known as Meal Card, Premium E Gift Exclusive E gift and Say Rewards
32	Spice Digital Ltd	Pre-paid payment instruments
33	Tech Mahindra Limited (Transfer of authorisation from erstwhile CanvasM Technologies Ltd.)	Pre-paid payment instruments (m-wallet) known as 'MoboMoney'
34	Transaction Analysts (India) Private Ltd.	Pre-paid payment instruments known as 'Transaction Assured'
35	UAE Exchange & Financial Services Ltd.	Pre-paid payment instruments m-wallet known as 'X-Pay
36	UTI Infrastructure Technology and Services Ltd.	Pre-paid payment instruments known as National Common Mobility Card (NCMC)
35	Vodafone m-pesa Limited (Transfer of authorisation of erstwhile Mobile Commerce Solutions Ltd.)	Pre-paid payment instruments known as 'Vodafone M-pesa'
36	Y-Cash Software	Pre-paid payment instruments m-wallet known as 'Y-Pay

	Solutions Private Limited	Cash'
37	ZipCash Card Services Pvt. Ltd.	Pre-paid payment instruments known as 'ZipCash Coupons'

16.2.4 *List of Major Payment aggregators*

RBI guidelines for settlement of payments for electronic payment transactions involving intermediaries: https://www.rbi.org.in/scripts/NotificationUser.aspx?Mode=0&Id=5379

Major Payment Aggregators:

1. Billdesk
2. Techprocess
3. CCAvenue
4. Times of Money/DirecPay
5. EBS
6. Citrus
7. Payu / PayuPaisa
8. Paytmpayment
9. ZaakPay
10. SBIePay

   (Many Others)

16.3 Annexure 3: Guidelines for enablement of services through CSCs (Guidelines for integration with CSCs already defined)

CSC has a prescribed set of procedures for integration governed by the 'Guidelines for implementation of the CSC scheme in States' prescribed as of May 2007. The guidelines can be accessed from the following link: http://csc.gov.in/images/states_gudielines.pdf Or are as enclosed in file:

CSC_states_gudieline
s.pdf

16.3.1Annexure 3.1: SOPs for Rate Card Services at OTC

16.3.1.1Types of Services

CSCs deliver various rate card based through counter requiring physical presence of the citizen over the counter such as:

a.Sale of physical forms for issuance of Government Certificates

b.Acceptance of filled up physical forms with Fee for issuance of Government Certificates

c.Enrollment such as UIDAI, PDS etc.

d.Other services requiring physical presence of the Citizens/businesses over the counter

16.3.1.2SOP for Transaction

Step 1: Citizens/businesses will visit the CSC Counter

Step 2: Citizens/businesses will select the services offered by CSC

Step 3: CSC VLE/Counter officer will deliver the service to Citizens/businesses

Step 4: CSC VLE/Counter officer will encourage Citizens/businesses to preferably use one of the following electronic modes of services over cash & paper based services:

a. POS Based (Credit/Debit)   *b. IMPS*   *c. PPIs*

Step 5: Citizens/businesses will use electronic/paper/cash based mode of payment

Step 6: CSC VLE/Counter officer will record the service details and payment mode details into the application. Payment against the services is credited into 'CSC Payment Collection' Bank Account

Step 7A: At the end of the day, the pre-decided service charges are Credited into 'Department's Bank Account' and debiting from 'CSC Payment Collection'

Step 7B: Detailed settlement Report and Control sheet will be sent to each of the department at EoD in mutually agreed formats

Step 7: At the End of the day, CSC application will send following details to **'EPR Portal'** (Similar to e-Taal) : Number of transactions and Number of transaction as per modes of payments (Electronic / Paper / Cash)

16.3.2 *Annexure 3.2: SOPs for Pre-Generated Bill Based Services at CSC- Counter*

The CSCs deliver various pre-generated bill based OTC services through which Citizens/businesses pays the respective amount against the pre-generated bill for various utility services and government taxes. The SOP for each of such services is defined here:

Step 1: Citizens/businesses will visit the CSC Counter

Step 2: Citizens/businesses selects the 'Bill payment service' out of various services offered by CSC

Step 3: CSC VLE/Counter officer asks the 'Unique Consumer ID' of the Citizens/businesses and receives the payment

Step 3A: If department is offering Level 1 service with no automated bill generation then
a. CSC VLE/Counter officer selects the service and records the 'Unique Consumer ID' in a prescribed format (Note : Citizens/businesses must present the utility bill for payment)

Step 3A: If department is offering Level 2 or 3 service with automated bill generation then:
a. CSC VLE/Counter officer selects the service and enters the 'Unique Consumer ID'
b. CSC application fetches the actual pending bill amount against the consumer from department's 'Bill generation System.

Step 4: CSC VLE/Counter officer will offer electronic modes of payments to Citizens/businesses s/businesses:
a. POS Based (Credit/Debit)   b. IMPS   c. PPIs

Step 5: Citizens/businesses Uses electronic/paper/cash based mode of payment

Step 6: CSC VLE/Counter officer records the service details and payment mode details into the application. Payment against the services is credited into 'CSC Payment Collection' Bank Account

Step 7A: At the end of the day, the pre-decided service charges are debited from 'CSC Payment Collection' and Credited into 'Department's Account'.

Step 7B: Detailed settlement Report and Control sheet will be sent to each of the department at EoD in mutually agreed formats.

Step 8: At the End of the day, CSC application sends following details to **"EPR Portal"**:

a. Number of transaction

b. Number of transaction as per modes of payments:

   i. Electronic

   ii. Paper

   iii. Cash

16.3.3Annexure 3.3: SOPs for Rate Card Based Services at CSC-Online

16.3.3.1Type of Services

The CSCs delivers various online rate card based services which does not require physical presence of the Citizens/businesses:

    a. Download of PDF forms for issuance of Government Certificates

    b. Other services does not require physical presence of the Citizens/businesses

16.3.3.2SOP of Service Transaction

Step 1: Citizens/businesses will visit the CSC Portal

Step 2: Citizens/businesses will select the services offered by CSC

Step 3: Citizens/businesses will either download the form/certificate or submit the online request for issuance of government service

Step 4: Citizens/businesses will use one of the following electronic modes of payment for payment: *•Debit /Credit Card •IMPS•PPI•Net Banking•RTGS/NEFT*

Step 5: CSC Portal will record the service details and payment mode of the service into the application.

Step 6. On real time basis, payment against the services will be credited into 'CSC Payment Collection' Bank Account

Step 7A: At the end of the day, the pre-decided service charges will be debited from 'CSC Payment Collection' and Credited into 'Department's Account'.

Step 7B: Detailed settlement Report and Control sheet will be sent to each of the department at EoD in mutually agreed formats.

Step 7: At the End of the day, CSC application will send following details to **"EPR Portal":**

a. Number of transaction

b. Number of transaction as per modes of payments:

  i. Electronic

  ii. Paper

iii. Cash

16.3.4Annexure 3.4: SOPs for Pre-Generated Bill Based Services at CSC- Counter

The CSCs deliver facility of online payment against pre-generated bill (by the department) by various Government departments. Through online portal, Citizens/businesses will pay the respective amount against the pre-generated bill for various utility services and government taxes. The SOP for each of such services is defined here:

Step 1: Citizens/businesses will visit the CSC Portal

Step 2: Citizens/businesses will select the 'Department's Bill payment service' out of various bill payment services offered by CSC

Step 3A: If department is offering Level 1 service with no automated bill generation then Citizens/businesses will select the service in the portal and will enter the 'Unique Consumer ID' in a prescribed format (pre suggested by the department) and will enters the pending amount. (Note: Citizens/businesses must present the utility bill for payment)

Step 3B: If department is offering Level 2 or 3 service with automated bill generation then:
a. Citizens/businesses will select the service and enters the 'Unique Consumer ID'
b. CSC portal will fetch the actual pending bill amount against the consumer

Step 4: Citizens/businesses s will use one of the following electronic modes of payment for payment and will make the payment against the pending amount
•**Debit /Credit Card •IMPS•PPI•Net Banking•RTGS/NEFT**

Step 5: CSC portal will record the service details and payment mode details in the application. Payment against the services is credited into 'CSC Payment Collection' Bank Account

Step 6A: At the end of the day, the pre-decided service charges will be debited from 'CSC Payment Collection' and Credited into 'Department's Account'.
Step 7: Detailed settlement Report and Control sheet will be sent to each of the department at EoD in mutually agreed formats.

Step 7: At the End of the day, CSC application will send following details to **"EPR Portal":**
a. Number of transaction

b. Number of transaction as per modes of payments:

  i. Electronic

  ii. Paper

  iii. Cash

16.4 Annexure 4: Guidelines for empanelment of 3rd party for electronic payments

It is advised that the guidelines for empanelment of 3rd Party payment providers are kept in line with the provisions for the same incorporated by the upcoming Bharat Bill Payment System (BBPS).

The eligibility criteria for non-bank entities seeking to operate as under the BBPS systems would be as follows:

a) The entity should be a company incorporated in India and registered under the Companies Act 1956 / Companies Act 2013

b) The Memorandum of Association (MOA) of the applicant entity must cover the proposed activity of operating as a BBPOU (Operating Unit)

c) The applicant entity should have a net worth of at least Rs.100 crore as per the last audited balance sheet and the same has to be maintained at all times.

d) In case of any Foreign Direct Investment (FDI) in the applicant entity, necessary approval from the competent authority as required under the policy notified by the Department of Industrial Policy and Promotion (DIPP) under the consolidated policy on FDI and regulations framed under the Foreign Exchange Management Act (FEMA) must be submitted while seeking authorization.

e) The company must have domain experience in the field of bill collection/services to the billers, and relevant experience in transaction processing for a minimum period of one year.

f) The entity must seek authorization under the Payment and Settlement Systems Act, 2007 from the Reserve Bank of India for its operations.

Detailed BBPS guidelines can be accessed from:

https://rbi.org.in/scripts/NotificationUser.aspx?Id=9368&Mode=0

16.5 Annexure 5: Guidelines for transaction, settlement and reconciliation processes

In case of Level 1 Services

- –In case of Level 1 Services the transaction process will be electronic but the settlement and reconciliation processes may be manual
- –While onboarding a payment system the Department must ensure that:
    - a. For billing based transactions data regarding bill type, frequency and unique customer identifier (E.g. Customer ID, Bill No. etc.) are provided to the payment provider. These should be validation fields at the payment interface, the user would have to select/input these mandatorily
    - b. For services (or rate based) transactions department must provide rate/charges list to the payment provider
- –Any changes related to bill based or rate based transactions should be promptly updated to all the payment providers. Data formats for this information exchange can be decided on a mutually agreeable basis between the Department and the 3rd party payment providers
- –Departments must prescribe that at the end of each business day details of electronic transactions executed should be received at its end (in a manual form) for updation in its records
- –Data exchange formats for transactions should be mutually agreed between the Department and the payment providers
- –Reconciliation will not be real time but a fixed transaction cycle should be defined for closure of reconciliation (E.g. T+3). This transaction reconciliation cycle can be decided on a mutually agreeable basis between the Department and the payment providers
- –The reconciliation cycle once decided should be common for all payment providers however it may differ in case of different payment types. E.g. reconciliation cycle for G2G transactions may be different from C2G transactions
- –Department must decide performance norms (like uptime, availability etc.) for the payment providers and define penalties in case of non-performance up to required standards

In case of Level 2 & Level 3 Services

- –In case of Level 2 & Level 3 Services the transaction process will be electronic and real time
- –While onboarding a payment system the Department must ensure that:
    - c. For billing based transactions data regarding bill type, frequency and unique customer identifier (E.g. Customer ID, Bill No. etc.) are provided to the payment provider. These should be validation fields at the payment interface, the user would have to select/input these mandatorily
    - d. For services (or rate based) transactions department must provide rate/charges list to the payment provider

–Any changes related to bill based or rate based transactions should be promptly updated to all the payment providers. Data formats for this information exchange can be decided on a mutually agreeable basis between the Department and the 3rd party payment providers

–Departments must prescribe that details of electronic transactions executed (on real time basis) should be received at its end for updation in its records

–The transaction data exchange norms should be consistent with RBI and NPCI guidelines (Please refer : a. RBI Document "Directions for opening and operation of Accounts and settlement of payments for electronic payment transactions involving intermediaries[6]" and

b. RBI Document – "Payment and settlement systems[7]" for further information).

–Data exchange formats for transactions should be mutually agreed between the Department and the payment providers

–Settlement for Level 2 & Level 3 transactions should be real time and Reconciliation basis a defined cycle.

–The reconciliation cycle once decided should be common for all payment providers however it may differ in case of different payment types. E.g. reconciliation cycle for G2G transactions may be different from C2G transactions

–Department must decide performance norms (like uptime, availability etc.) for the payment providers and define penalties in case of non-performance up to required standards

16.6 Annexure 6: Suggested guidelines for encouraging departments to increase usage of above mentioned cashless option through CSCs/Bank/Third Party and National Generic Payment Portal

Departments should identify measures to encourage department's staff, Citizens/businesses s, Businesses for usage of electronic modes of payments. The specific measures may include benefits to payee/payer for usage of available electronic options. The specific measures may be identified by the respective department.

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[6] https://www.rbi.org.in/scripts/NotificationUser.aspx?Mode=0&Id=5379

[7] https://www.rbi.org.in/scripts/PaymentSystems_UM.aspx

16.7Annexure 7: Details of Existing Payment Systems

16.7.1 *Public Finance Management System (PFMS)*

It is a web based application developed and deployed by the O/o Controller General of Accounts which leverages its well established accounting and financial reporting application viz. COMPACT & e-Lekha and the interfaces developed with the banking system. All Ministries / Departments are required to register the details of agencies / individual beneficiaries receiving grants from Government of India on the CPSMS application along with their bank account details.

Sanction-IDs are generated on the portal and sanction orders are generated, DDO incorporates the bill number and the paying agency enters the payment detail against the Sanction IDs. The payment details are captured by the system on a real time basis. The Sanction ID module is fully functional in all Ministries of the central government thereby creating a comprehensive database of all implementing agencies and individual beneficiaries receiving funds under various Schemes of the Government of India.

CPSMS supports fund management and e-payment through a secure integration with Core Banking Solutions (CBS) of 90 banks (26 Public Sector Banks, 59 Regional Rural Banks and 5 major Private Sector Banks). CPSMS for the first time in the area of public financial management is geared to generate a transaction-based, robust, reliable and transparent Financial Management Information System (FMIS). Unlike other MIS applications where financial MIS relies on post-facto data feeding, the fund utilization data in CPSMS has one to one correlation with the banking transactions effected by the implementing agencies. Thus, the FMIS available from the system has bank reconciled data on financial transactions on a real time basis.

16.7.2COMPACT: *Government e-Payment Gateway (GePG)*

The Government e-Payment Gateway (GePG) is envisaged to provide a payment gateway for the Civil Ministries and departments with the specific objective of leveraging the existing IT capabilities of the Core Banking Systems and application software functionalities of the CGA's organization towards the development of an integrated payment and accounting system for all levels of usage with seamless interface and data communication. This would result in the elimination of physical cheque processing system and traditional issues associated with it, which would ensure major cost savings for the department by greatly enhancing the overall payment processing efficiency; Online reverse file (payment scroll) giving MIS on unique e-Authorization ID for all e-payment fund transfers; Online auto-reconciliation to facilitate major savings in time and

efforts and speed up the compilation of accounting processes; and Ensuring a secure single point data capture of transaction data thereby eliminating duplication of work and data inconsistency.

16.7.3 *High Security Standards and System Logs of Transactions.*

The PAO's applications would have the following security requirements in place for effecting e-payments 128 Bit PKI encryption.

Integrity of information: Hash Algorithm (SHA1): security standards are designed to ensure confidentiality of data, authenticity of data and integrity of data being conveyed on the internet by PAOs to the bank.
Non-repudiation – Key generation / Digital Signature based on 128 Bit PKI Infrastructure (as recommended by RBI)

Digitally Signed e-payment Authorization along with Itemized tracking of each e-payment authorization and automated reconciliation.

ELECTRONIC PAYMENTS

The Controller General of Accounts is launching a full-fledged electronic delivery of payment services through the Internet. To enable this, a Government e-Payment Gateway is envisaged as a critical infrastructural component to ensure that such transactions occur without any hitches and in total security over electronic networks. This component has multiple benefits, with critical ones being multiple payment options, secure transmission, payment settlements and rapid processing. The e-Payment Gateway will provide an operational component of the e-Governance infrastructure and a full payment facility that will allow secure online payments (e-Payments). The e-Payment Gateway will operate as a critical shared service with the COMPACT application at PAOs and Core Banking Solution of Banks.

The goal of the e-payment gateway is to provide a mechanism to handle all Government payments transactions by the Pay and Accounts Offices of the Government of India. The e-payment gateway is a key enabler to the successful delivery of payment services and would increase the adoption of e-services due to its efficiency and ease-of-use. It would provide a single point of access for all Pay and Accounts Offices that serves all Central Government Ministries and Departments for online payment transactions. In addition, all Government payment transactions would be allowed to be searched and collated.

16.7.4 *Guidelines for PFMS Integration*

For onboarding of departments and agencies for electronic payments and receipts, following instructions should be followed: [8]

Guidelines for PFMS
Integration.pdf

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[8] http://dipp.nic.in/English/Use_of_Public_financial_Management_system.pdf

16.8 Annexure 8: Categorization of Departments for C2G/B2G payments

Department's Name										
Service Category (C2G /B2G)	Type of Service	Total Number of Services	Categorty 1 : Paper Based Records, Manual Billing System	Categorty 2 : Computerization of Billing systems completed	Category 3: Integrated with Payment providers.					
					Department (OTC)	CSC (OTC)	CSC (online)	Department Online	Online with Multiple Payment acceptance mode	
			Number of Services	Number of Services	Number of Services	Number of Services	Number of Services	Number of Services	Number of Services	
C2G and b2G	Service Based									
	Pre Generated Bill Based									

16.9 Annexure 9: Guidelines for enablement of services through DEPARTMENT through NGPP

16.9.1Annexure 9.1: SOPs for Rate Card Based Services at DEPARTMENT through NGPP Counter

16.9.1.1Type of OTC based Rate Card based Services

The DEPARTMENTs deliver various rate card based OTC services which requires physical presence of the Citizens/businesses over the counter:

  a. Selling and submission of physical forms for issuance of Government Certificates

  b. Selling of physical tickets

  c. Performance of Registration Services such as UIDAI

  d. Issuance of duplicate copies of Government Issued Certificates

  f. Other services requiring physical presence of the Citizens/businesses over the counter

16.9.1.2SOP:

Step 1: Citizens/businesses will visit the DEPARTMENT Counter

Step 2: Citizens/businesses will select the services offered by DEPARTMENT

Step 3: DEPARTMENT counter officer will deliver the service to Citizens/businesses

Step 4: DEPARTMENT counter officer will encourage Citizens/businesses to preferably use one of the following electronic modes of services over cash & paper based services.

a. POS Based (Credit/Debit)   b. IMPS   c. PPIs

Step 5: Citizens/businesses will use electronic/paper/cash based mode of payment

Step 6: DEPARTMENT counter officer will record the service details and payment mode details into the NGPP. Payment against the services is credited into 'DEPARTMENT Payment Collection' Bank Account

Step 8A: At the end of the day, the pre-decided service charges are debited from 'DEPARTMENT Payment Collection' and Credited into 'Department's Account'.

Step 7: At the End of the day, NGPP sends following details to **"EPR Portal"**:

a. Number of transaction

b. Number of transaction as per modes of payments:

  i. Electronic

  ii. Paper

  iii. Cash

16.9.2 *Annexure 9.2: SOPs for Pre-Generated Bill Based Services at DEPARTMENT- Counter using NGPP*

The DEPARTMENTs deliver various pre-generated bill based OTC services through which Citizens/businesses pays the respective amount against the pre-generated bill for various utility services and government taxes. The SOP for each of such services is defined here:

Step 1: Citizens/businesses will visit the DEPARTMENT Counter

Step 2: Citizens/businesses selects the 'Bill payment service' out of various services offered by DEPARTMENT

Step 3: DEPARTMENT counter officer asks the 'Unique Consumer ID' of the Citizens/businesses and receives the payment

Step 3A: If department's is offering Level 1 service with no automated bill generation then

a. DEPARTMENT counter officer selects the service and records the 'Unique Consumer ID' in a prescribed format (pre suggested by the department)

(Note : Citizens/businesses must present the utility bill for payment)

Step 3A: If department is offering Level 2 or 3 service with automated bill generation then:

a. DEPARTMENT counter officer selects the service and enters the 'Unique Consumer ID'

b. DEPARTMENT application fetches the actual pending bill amount against the consumer from department's 'Bill generation System.

Step 4: DEPARTMENT counter officer encourages Citizens/businesses to preferably use one of the following electronic modes of payments over cash & paper based services.

a. POS Based (Credit/Debit)   **b. IMPS**   **c. PPIs**

Step 5: Citizens/businesses Uses electronic/paper/cash based mode of payment

Step 6: DEPARTMENT counter officer records the service details and payment mode details into the NGPP. Payment against the services is credited into 'DEPARTMENT Payment Collection' Bank Account.

Step 8A: At the end of the day, the pre-decided service charges are debited from 'DEPARTMENT Payment Collection' and Credited into 'Department's Account'.

Step 8B: A settlement report indicating following is sent to each of the department on daily basis:

a. Number of services availed

b. Types of Services

c. Charges against each of the services

d. Total charges and payment made to each department

Step 7: At the End of the day, NGPP sends following details to **"EPR Portal"**:

a. Number of transaction

b. Number of transaction as per modes of payments:

   i. Electronic

   ii. Paper

   iii. Cash

16.9.3 Annexure 9.3: SOPs for Rate Card Based Services at CSC-Online

16.9.3.1 Type of Rate Card Based Services at CSC-Online

The CSCs delivers various online rate card based services which does not require physical presence of the Citizens/businesses:

   a. Online download and submission of physical forms for issuance of Government Certificates

   b. Submission of online Requests for duplicate copies of Government Issued Certificates

   c. Other services does not require physical presence of the Citizens/businesses

16.9.3.2 SOP of Service Transaction

Step 1: Citizens/businesses will visit the CSC Portal

Step 2: Citizens/businesses will select the services offered by CSC

Step 3: Citizens/businesses will either download the form/certificate or submit the online request for issuance of government service

Step 4: Citizens/businesses s will use one of the following electronic modes of payment for payment

• *Debit /Credit Card* • *IMPS* • *PPI* • *Net Banking* • *RTGS/NEFT*

Step 5: CSC Portal will record the service details and payment mode of the service into the application.

Step 6. On real time basis, payment against the services will be credited into 'CSC Payment Collection' Bank Account

Step 8A: At the end of the day, the pre-decided service charges will be debited from 'CSC Payment Collection' and Credited into 'Department's Account'.

Step 8B: A settlement report indicating following will be sent to each of the department on daily basis:

a. Number of services availed

b. Types of Services

c. Charges against each of the services

d. Total charges and payment made to each department

Step 7: At the End of the day, CSC application will send following details to **"EPR Portal"**:

a. Number of transaction

b. Number of transaction as per modes of payments:

   i. Electronic

   ii. Paper

   iii. Cash

16.9.4 Annexure 9.4: SOPs for Pre-Generated Bill Based Services at DEPARTMENT (USING NGPP)-Counter

The DEPARTMENT (USING NGPP)s deliver facility of online payment against pre-generated bill (by the department) by various Government departments. Through online portal, Citizens/businesses will pay the respective amount against the pre-generated bill for various utility services and government taxes. The SOP for each of such services is defined here:

Step 1: Citizens/businesses will visit the DEPARTMENT (USING NGPP) Portal

Step 2: Citizens/businesses will select the 'Department's Bill payment service' out of various bill payment services offered by DEPARTMENT (USING NGPP) portal

Step 3A: If department is offering Level 1 service with no automated bill generation then Citizens/businesses will select the service in the portal and will enter the 'Unique Consumer ID' in a prescribed format (pre suggested by the department) and will enters the pending amount. (Note: Citizens/businesses must present the utility bill for payment)

Step 3B: If department is offering Level 2 or 3 service with automated bill generation then:

a. Citizens/businesses will select the service and enters the 'Unique Consumer ID'

b. DEPARTMENT (USING NGPP) portal will fetch the actual pending bill amount against the consumer

Step 4: Citizens/businesses s will use one of the following electronic modes of payment for payment and will make the payment against the pending amount

•**Debit /Credit Card** •**IMPS**•**PPI**•**Net Banking**•**RTGS/NEFT**

Step 5: DEPARTMENT (USING NGPP) portal will record the service details and payment mode details in the application. Payment against the services is credited into 'Department Payment Collection' Bank Account

Step 6A: At the end of the day, the pre-decided service charges will be debited from 'Department Payment Collection' and Credited into 'Department's Account'.

Step 8B: A settlement report indicating following will be sent to each of the department on daily basis:

a. Number of services availed

b. Types of Services

c. Charges against each of the services

d. Total charges and payment made to each department

Step 7: At the End of the day, DEPARTMENT (USING NGPP) application will send following details to **"EPR Portal":**

a. Number of transaction

b. Number of transaction as per modes of payments:

   i. Electronic

   ii. Paper

   iii. Cash

16.10 Annexure 10: Guidelines for enablement of services through Third Party (PGP/PSP)

16.10.1 Annexure 10.1: SOPs for Rate Card Based Services at THIRD PARTY (PGP/PSP) through NGPP Counter

16.10.1.1 Type of OTC based Rate Card based Services

The THIRD PARTY (PGP/PSP) s delivers various rate card based OTC services which requires physical presence of the Citizens/businesses over the counter:

   A. Selling and submission of physical forms for issuance of Government Certificates

   b. Selling of physical tickets

   c. Performance of Registration Services such as UIDAI

   d. Issuance of duplicate copies of Government Issued Certificates

   f. Other services requiring physical presence of the Citizens/businesses over the counter

16.10.1.2 SOP:

Step 1: Citizens/businesses will visit the THIRD PARTY (PGP/PSP) Counter

Step 2: Citizens/businesses will select the services offered by THIRD PARTY (PGP/PSP)

Step 3: THIRD PARTY (PGP/PSP) counter officer will deliver the service to Citizens/businesses

Step 4: THIRD PARTY (PGP/PSP) counter officer will encourage Citizens/businesses to preferably use one of the following electronic modes of services over cash & paper based services.

a. POS Based (Credit/Debit)   **b. IMPS**   **c. PPIs**

Step 5: Citizens/businesses will use electronic/paper/cash based mode of payment

Step 6: THIRD PARTY (PGP/PSP) counter officer will record the service details and payment mode details into the NGPP. Payment against the services is credited into 'THIRD PARTY (PGP/PSP) Payment Collection' Bank Account

Step 8A: At the end of the day, the pre-decided service charges are debited from 'THIRD PARTY (PGP/PSP) Payment Collection' and Credited into 'Department's Account'.

Step 7: Detailed settlement Report and Control sheet will be sent to each of the department at EoD.

Step 8: At the End of the day, NGPP sends following details to **"EPR Portal"**:

a. Number of transaction

b. Number of transaction as per modes of payments:

   i. Electronic

   ii. Paper

   iii. Cash

16.10.2 *Annexure 10.2: SOPs for Pre-Generated Bill Based Services at THIRD PARTY (PGP/PSP)- Counter using NGPP*

The THIRD PARTY (PGP/PSP)s deliver various pre-generated bill based OTC services through which Citizens/businesses pays the respective amount against the pre-generated bill for various utility services and government taxes. The SOP for each of such services is defined here:

Step 1: Citizens/businesses will visit the THIRD PARTY (PGP/PSP) Counter

Step 2: Citizens/businesses selects the 'Bill payment service' out of various services offered by THIRD PARTY (PGP/PSP)

Step 3: THIRD PARTY (PGP/PSP) counter officer asks the 'Unique Consumer ID' of the Citizens/businesses and receives the payment

Step 3A: If Third Party (PGP/PSP)'s is offering Level 1 service with no automated bill generation then

a. THIRD PARTY (PGP/PSP) counter officer selects the service and records the 'Unique Consumer ID' in a prescribed format (pre suggested by the Third Party (PGP/PSP))

 (Note : Citizens/businesses must present the utility bill for payment)

Step 3A: If Third Party (PGP/PSP) is offering Level 2 or 3 service with automated bill generation then:

a. THIRD PARTY (PGP/PSP) counter officer selects the service and enters the 'Unique Consumer ID'

b. THIRD PARTY (PGP/PSP) application fetches the actual pending bill amount against the consumer from department's 'Bill generation System.

Step 4: THIRD PARTY (PGP/PSP) counter officer encourages Citizens/businesses to preferably use one of the following electronic modes of payments over cash & paper based services.

a. POS Based (Credit/Debit)   **b. IMPS**   **c. PPIs**

Step 5: Citizens/businesses Uses electronic/paper/cash based mode of payment

Step 6: THIRD PARTY (PGP/PSP) counter officer records the service details and payment mode details into the NGPP. Payment against the services is credited into 'THIRD PARTY (PGP/PSP) Payment Collection' Bank Account.

Step 7A: At the end of the day, the pre-decided service charges are debited from 'THIRD PARTY (PGP/PSP) Payment Collection' and Credited into 'Department's Account'.

Step 7B: Detailed settlement Report and Control sheet will be sent to each of the department at EoD.

Step 8: At the End of the day, NGPP sends following details to **"EPR Portal"**:

a. Number of transaction

b. Number of transaction as per modes of payments:

   i. Electronic

   ii. Paper

   iii. Cash

16.10.3 Annexure 10.3: SOPs for Rate Card Based Services at CSC-Online

16.10.3.1 Type of Rate Card Based Services at CSC-Online

The CSCs delivers various online rate card based services which does not require physical presence of the Citizens/businesses :

    a. Online download and submission of physical forms for issuance of Government Certificates

    b. Submission of online Requests for duplicate copies of Government Issued Certificates

    c. Other services does not require physical presence of the Citizens/businesses

16.10.3.2 SOP of Service Transaction

Step 1: Citizens/businesses will visit the CSC Portal

Step 2: Citizens/businesses will select the services offered by CSC

Step 3: Citizens/businesses will either download the form/certificate or submit the online request for issuance of government service

Step 4: Citizens/businesses s will use one of the following electronic modes of payment for payment

•*Debit /Credit Card* •*IMPS* •*PPI* •*Net Banking* •*RTGS/NEFT*

Step 5: CSC Portal will record the service details and payment mode of the service into the application.

Step 6. On real time basis, payment against the services will be credited into 'CSC Payment Collection' Bank Account

Step 8A: At the end of the day, the pre-decided service charges will be debited from 'CSC Payment Collection' and Credited into 'Department's Account'.

Step 8B: Detailed settlement Report and Control sheet will be sent to each of the department at EoD.

Step 7: At the End of the day, CSC application will send following details to **"EPR Portal":**

a. Number of transaction

b. Number of transaction as per modes of payments:

   i. Electronic

   ii. Paper

   iii. Cash

16.10.4 Annexure 10.4: SOPs for Pre-Generated Bill Based Services at THIRD PARTY (PGP/PSP) - Counter

The THIRD PARTY (PGP/PSP) deliver facility of online payment against pre-generated bill (by the Third Party (PGP/PSP)) by various Government departments. Through online portal, Citizens/businesses will pay the respective amount against the pre-generated bill for various utility services and government taxes. The SOP for each of such services is defined here:

Step 1: Citizens/businesses will visit the THIRD PARTY (PGP/PSP)Portal

Step 2: Citizens/businesses will select the 'Third Party (PGP/PSP)'s Bill payment service' out of various bill payment services offered by THIRD PARTY (PGP/PSP)portal

Step 3A: If Third Party (PGP/PSP) is offering Level 1 service with no automated bill generation then Citizens/businesses will select the service in the portal and will enter the 'Unique Consumer ID' in a prescribed format (pre suggested by the department) and will enters the pending amount.

(Note : Citizens/businesses must present the utility bill for payment)

Step 3B: If Third Party (PGP/PSP) is offering Level 2 or 3 service with automated bill generation then:

a. Citizens/businesses will select the service and enters the 'Unique Consumer ID'

b. THIRD PARTY (PGP/PSP)portal will fetch the actual pending bill amount against the consumer

Step 4: Citizens/businesses s will use one of the following electronic modes of payment for payment and will make the payment against the pending amount

•**Debit /Credit Card** •**IMPS**•**PPI**•**Net Banking**•**RTGS/NEFT**

Step 5: THIRD PARTY (PGP/PSP)portal will record the service details and payment mode details in the application. Payment against the services is credited into 'Third Party (PGP/PSP) Payment Collection' Bank Account

Step 6: At the end of the day, the pre-decided service charges will be debited from 'Third Party (PGP/PSP) Payment Collection' and Credited into 'Department's Account'.

Step 7: Detailed settlement Report and Control sheet will be sent to each of the department at EoD.

Step 8: At the End of the day, DEPARTMENT (USING NGPP) application will send following details to **"EPR Portal"**:

a. Number of transaction

b. Number of transaction as per modes of payments:

   i. Electronic

   ii. Paper

   iii. Cash

17Annexure 11: Guidelines for Payments and Receipts

Service Level	Service Based/Bill Based	Back End Payee Database Digitized and Service Automation	IT Readiness	Integration with Payment Channels (Payment Aggregators & Payment Service Provider)	Guidelines
Level 1 : No Automation	Service Based	N	N	N	The departments shall compulsorily adopt at least one of the below three electronic payment channels for collection of payments from citizens/businesses: 1. National Generic Payment Portal (upcoming) - For services, which can be offerred online 2. Third party providers (such as banks) including: a. Over the Counter (OTC) agent based facility in which card transactions can be executed b. Payment through online gateways provided by Banks, Payment aggregators, other payment providers 3. Collection of payments through CSCs For Department's services - Online and Over the Counter (OTC) services Adoption of Payment modes for following payment modes: a. Online services: Credit Card and Debit Card, Net banking, IMPS, PPI (mWallets) , NEFT and RTGS (including aggregators such as PayGov and others) a. Over the counter (OTC) Services: Credit Card, Debit Card, IMPS and PPI (mWallets)

	Pre Generated Bill Based	N	N	N	The departments shall compulsorily adopt at least one of the below three electronic payment channels for collection of payments from citizens/businesses: 1. National Generic Payment Portal (upcoming) - For services , which can be offerred online 2. Third party providers (such as banks) including: a. Over the Counter (OTC) agent based facility in which card transactions can be executed b. Payment through online gateways provided by Banks, Payment aggregators, other payment providers 3. Through CSCs For Department's services - Online and Over the Counter (OTC) services Adoption of Payment modes for following payment modes: a. Online services: Credit Card and Debit Card, Netbanking, IMPS, PPI (mWallets) , NEFT and RTGS (including aggregators such as PayGov and others) b. Over the counter (OTC) Services: Credit Card, Debit Card, IMPS and PPI (mWallets)
Level 2 : Payee & service Automation	Service Based	y	y	N	Level 2 departments should adopt following electronic payment modes for collection of payments for exitsing IT ready services (online/OTC): a. Online services: Credit Card and Debit Card, Net banking, IMPS, PPI (mWallets) , NEFT and RTGS (including aggregators such as PayGov and others) b. Over the counter (OTC) Services: Credit Card, Debit Card, IMPS and PPI (mWallets)
	Pre Generated Bill Based	y	y	N	
Level 3 :	Service Based	y	y	y	All of the Level 3 departments with already enabled

Payee & service Automation and options for electronic Payements	Pre Generated Bill Based	y	y	y	payment channels, departments should adopt multiple payments modes to enable higher adoption of electronic modes of payments by payees: a. Online services: Credit Card and Debit Card, Net banking, IMPS, PPI (mWallets) , NEFT and RTGS (including aggregators such as PayGov and others) b. Over the counter (OTC) Services: Credit Card, Debit Card, IMPS and PPI (mWallets)