ELECTRONIC PAYMENTS AND RECEIPTS (EPR) IN GOVERNMENT
A BRIEF OF ELECTRONIC PAYMENTS & RECEIPTS (EPR) FRAMEWORK

CONTEXT:

Ministry of Electronic and Information Technology (MeitY). Government of India envisions web enabled/mobile enabled anytime, anywhere access to information and services across the country, especially in rural and remote parts of India. MeitY further envisions 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 and making payments and receipts through electronic modes. The Apex Committee on Digital India Programme has recommended a targeted and time bound approach to implement digital payments for citizens across all the e-Services of Government Ministries and Departments. Against this backdrop, MeitY has prepared this framework, intended for State Governments, Govt. of India Autonomous Bodies, Central Public Sector Undertakings and Municipalities for expeditiously implementing appropriate mechanism to enable electronic payments and receipts.

OBJECTIVES OF EPR FRAMEWORK

- Assess various services involving payments and receipts by types of services and level of electronic payment enablement
- Provide actionable instructions for universal adoption of electronic payment modes for each type of service through various payment channels
- Provide guidelines on engagement with various payment service providers

THE OBJECTIVE OF THIS FRAMEWORK IS TO PROVIDE GUIDELINES FOR DEPARTMENTS TO:

GUIDELINES ON SERVICES WITH PAYMENTS FROM CITIZENS/ BUSINESSES TO DEPARTMENT (C2G & B2G)

- To/From Departments (G2G)
- To Citizen (C2G)
- To Government Department (B2G)
- To Business (G2B)

Each department should categorize its services into levels as per level of IT automation and electronic payments mode presentation:

**Level 1:**
- Paper Based Records, Manual Billing System and No options for electronic payment
- Channel: Dept.’s Over the Counter (OTC) based services
- Modes: Cash and paper based modes of payments

**Level 2:**
- Electronic Records and IT Enabled processes with No Payments Integration
- Channel: Over the Counter (OTC) based services
- Modes: Cash and paper based modes of payments

**Level 3:**
- Electronic Records, IT Enabled processes and Electronic payments Integration
- Channel: Department, CSCs and Banks through OTC and/or Portal
- Modes: Cash & paper based in Services offered through counters and Electronic modes for portal based services

TARGETED STAKEHOLDERS

These guidelines are applicable for:

- Govt. of India Autonomous Bodies
- Central Public Sector Undertakings
- State government departments
- District local bodies
GUIDELINES FOR LEVEL 1 SERVICES

ADOPION OF PAYMENT SYSTEMS
Central/State Departments are advised to adopt any one or more of systems for receiving payments electronically through state/state developed payments or systems or Third Party or PayOnline systems for receiving payments electronically. (For systems specific details)

ADOPION OF PAYMENT CHANNEL
Central and State Departments to enable their services through Online, Government counter, CSCs and third party counters

ADOPION OF PAYMENT MODES
Central and State Departments to enable each payments and receipts channel through electronic modes

GUIDELINES FOR LEVEL 2 SERVICES

ADOPION OF PAYMENT SYSTEMS
For the Systems developed, Central/State Departments are advised to adopt RBI licensed Bank/non-bank Payment Service providers [PSP] including PayGov and others.

GUIDELINES FOR LEVEL 3

Adoption of Payment Systems, Channels and Modes:
Departments are advised to integrate with sufficient numbers of Bank and Non-Bank Payment Service Providers in order to gain required reach for citizens using electronic modes.

For all level 1, 2 and 3 payments Indirect Payments that is payments to businesses for delivering government services to citizens (Indirect receipts to citizens)

For the Systems developed, Central and State Departments to enable their services through Online, Mobile based, Government counter, CSCs and third party counters

ADOPION OF PAYMENT CHANNEL
For the Systems developed, Central and State Departments to enable each payments and receipts channel through electronic modes
### GUIDELINES FOR PAYMENTS FROM GOVERNMENT DEPARTMENT TO CITIZENS/ BUSINESSES (G2C & G2B)

These guidelines are applicable for the all the Government Departments making payments to citizens and businesses in cash/paper (Cheque/DDs) modes:

<table>
<thead>
<tr>
<th>S. NO</th>
<th>Type of Departments</th>
<th>Types of Expenditures</th>
<th>Guidelines for adoption of systems &amp; Payments modes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Govt. of India Autonomous Bodies and Central Public Sector Undertakings</td>
<td>A. Payments to Citizens/ Businesses as per planned scheme</td>
<td><strong>Payments to Citizens/Businesses</strong>&lt;br&gt;• Departments are advised to adopt electronic systems for bill preparation, sanction payments and payment approvals and integrated with electronic payment processing systems for making payments to citizens and businesses&lt;br&gt;• Payments are advised to be made directly into beneficiary accounts except in exceptional cases, as envisaged by department/ organization specific guidelines</td>
</tr>
<tr>
<td>02</td>
<td>State Government Department, ministry, municipalities or Any other department receiving Government payments</td>
<td>A. State Plan and non-plan payments</td>
<td><strong>For State Funds:</strong>&lt;br&gt;• State departments are advised to use state payments systems developed and prescribed by State Government for bill preparation, sanction payments and payment approvals for making payments to citizens and businesses&lt;br&gt;• State Departments are advised to adopt electronic modes for payments to citizens/businesses&lt;br&gt;• Directly credited into citizen’s/business’s account</td>
</tr>
</tbody>
</table>

### GUIDELINES FOR PAYMENT/RECEIPTS FROM DEPARTMENT TO OTHER DEPARTMENTS (G2G)

These guidelines are applicable for the all the Government Departments making payments to other Departments in either cash or paper based (cheque / DDs) modes.

<table>
<thead>
<tr>
<th>S. NO</th>
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<th>Guidelines for adoption of systems &amp; Payments modes</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Govt. of India Autonomous Bodies and Central Public Sector Undertakings</td>
<td>A. NA</td>
<td><strong>Payments and Receipt to Other Government Departments</strong>&lt;br&gt;• Organizations / departments are advised to process all payments to other government departments using electronic modes, with exceptions as stated by respective organizations.&lt;br&gt;<strong>For Receipts:</strong>&lt;br&gt;• Department may adopt PayOnline portal.&lt;br&gt;• For receipt of funds (e.g., Un-utilized funds) from state governments, public sector entities or any other organizations/personnel, Government Departmen are advised to provision following modes:&lt;br&gt;  • RTGS/NEFT&lt;br&gt;  • mWallets&lt;br&gt;  • IMPS&lt;br&gt;  • Net banking or RTGS or NEFT</td>
</tr>
<tr>
<td>02</td>
<td>State Government Department/ ministry/ non-plan payments</td>
<td>State Plan and non-plan payments</td>
<td><strong>A.</strong> Department are advised to adopt any one or more options of electronic payments and receipts to Center, other State Government, public sector organizations and private entities:&lt;br&gt;• Department may adopt PayOnline portal.&lt;br&gt;• For payments and receipts to/from other mentioned government Departments, each government department are advised to enable electronic modes of payments/receipts such as:&lt;br&gt;  • RTGS/NEFT&lt;br&gt;  • mWallets&lt;br&gt;  • IMPS&lt;br&gt;  • Net banking or RTGS or NEFT&lt;br&gt;<strong>B.</strong> Accounting of G2G payments and receipts may be done through Treasury system developed by NIC</td>
</tr>
<tr>
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</table>
| 01    | Govt. of India Autonomous Bodies and Central Public Sector Undertakings | **Payments To Employees**<br>- Organizations/Departments are advised to process all payments to employees including salary, LTA or any other compensation component using electronic modes only.  
**Receipts from Employees**<br>- Department may adopt PayOnline portal or any other government/Autonomous body developed portal for receiving any deposits such as fines, unutilized grants/funds etc. |
| 02    | State Government Department/ ministry                    | **Payments To Employees**<br>- Each government department are advised to use enable electronic modes of payments to employees:  
  - RTGS/NEFT  
  - mWallets  
  - IMPS  
  - Net banking or RTGS or NEFT  
Government Departments may also use either eSalary system developed by respective state’s NIC Team or any state specific systems.  
**Receipts from Employees**<br>- Department may adopt PayOnline portal  
- Government Departments are advised to adopt electronic modes for receiving any deposits such as fines, unutilized grants/funds etc. |

**IMPLEMENTATION METHODOLOGY**

**ASSESSMENT OF DEPARTMENT’S SERVICES AND EXISTING CHANNELS**

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

**ADOPTION OF ELECTRONIC PAYMENT MODES FOR SELECTED CHANNELS AS PER GUIDELINES AND SOPS**

Progress Monitoring of Adoption of Electronic Payment Modes:
Each department shall periodically update “Adoption of Electronic Payment Modes” on Electronic Payments and Receipts (EPR) portal:  
- List of all services  
- Level of each service, on the basis of IT readiness and e-payments integration  
- Payment channels  
- Adopted payment/receipts modes for each of the service

**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.

Creation of a unified country wide repository of Government payments and receipts for tracking the near real time adoption of electronic payments and receipts at each of the interim step of payments and receipts.