Electronic Payments & Receipts in Government

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Vision

“Enabling the Government to Pay to and Receive from Citizens and Businesses using a wide array of electronic payment modes and options”
Electronic Payments and Receipts: Digital Thrust and Enablers

**Digital Thrust**

- 2,50,000 village Panchayats would be covered under the National Optical Fibre Network (NOFN)
- Investments in Aadhaar Infrastructure has given citizens online Identity, Authentication, e-KYC
- Strong Focus on Financial Inclusion, Direct Benefit Transfer and Digital Payments
- Initiatives of Digital Locker, e-Sign
- Use of Social Media to Communicate and reach out

**Enablers**

- High Wireless Subscribers at 980 Million
- 81% wireless Tele density *TRAJ June 2016*
- 350 Million internet Subscribers *TRAJ June 2016*
- NPCI Infrastructure for Banking transactions and solutions like UPI, USSD, BBPS
- Increasing Card penetration (590,000 cards per million citizens) *RBI Aug 2016*
- Most Banks are Core Banking System (CBS) Enabled
Objectives of Workshop

- Understand over all ecosystem and challenges in government payments and receipts
- Share and deliberate on the solutions offered and understand how to integrate these platforms with e-Gov systems
- Understand issues/concerns and appreciate the need to standardize/synergize systems for seamless integration
Two Phased Approach for Government Department to Adopt and Use Electronic Modes

**Phase 1: Identification and Enablement of Digital Payment Modes**

- **Step 1**: Identification of Government Departments Services with no Electronic Payment Enablement

- **Step 2**: Enablement with Electronic Modes of Payment and Receipts by Payer and Payees

**Phase II: Encourage Usage and tracking of Electronic Payments**

- **Step 3**: Encourage the Usage Levels of Electronic Modes of Payment and Receipts by Payer and Payees

- **Step 4**: Track the Enablement Levels and Usage levels of Electronic Modes

**Target of 100% Enablement And usage of Electronic Payment modes**

Government Departments
Steps for Transformation

- Carry out self-assessment of services and evaluate level of -
  - Status of Digitization of records
  - Computerization of Billing system and
  - Integration with Payment Service providers
Key Success Factors: For Achieving 100% Electronic Government Payments and Receipts Enablement

- Standardized and Integrated Systems at Central, State and District bodies
- Usage of Analytics to track the Adoption Levels of Electronic Payments
- Quality Connectivity Infrastructure
- Identification Of Payment & Accounts Officers as Champions of Electronic Payments at Government Offices
- Capacity Building & Training for Central, State and District level officers
- Use of Innovative Technology Platforms
- Secure and Safe Systems And Processes
- Intuitive and Easy to use Systems
- Reduction in Number of Steps in G2P and P2G Payment Chain
- Adequate technology support for Electronic Payment
Desired End State: Government Electronic Payments Ecosystem

- Ministries, Departments, PSUs,
- Urban Local bodies: Corporations, Municipalities,
- Local Self Government Bodies: Villages/Gram Panchayats etc.
- Every PDS outlets, Fertilizer retail chain, Nurseries, Central/State Warehouses

- Registration Fees
- Fees for Certificates
- Fees - University, Institutions
- Fees for Licenses and Permits
- Bills - Utility Services
- Fees for Certified/Duplicate copies
- Fees for ROR - Land Records
- Urban Local Body/ Gram Panchayat Services
- And many more…

Connected
Government Offices

- Department’s Counter (OTC)
- CSC’s Counter (OTC)
- Third party Counters
- Options of Debit/Credit Cards, Net Banking, NEFT, RTGS
- Mobile based options like IMPS, UPI and PPIs

Digital Payment Acceptable Infrastructure to enable Electronic Payments

Digitized Service Applications/transactions