Presentation on MeitY Initiatives on Electronic Payments and Receipts

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Key Initiatives of MeitY

PayOnline

Electronic Payments and Receipts Framework
PayGov India
PayGov-India

About PayGov:
MeitY initiated a centralized Payment Gateway (PayGov-India) to enable citizens to make online payments for availing the government services.

Payment Modes:
Net banking, Credit Card, Debit Card, Prepaid/Cash Card/Wallet, Interbank Mobile Payment Service (IMPS) & Mobile Wallets

Present Status
- Live – 72 Departments/Agencies
- Transactions worth Rs. 3513.26 Cr.
- No. of Transactions: 1,45,22,532
- Major Leading Departments/Agencies – Commercial Taxes, Transport and Mines Jharkhand, MahaOnline, CSC - Kerala, Delhi Jal Board, CSC e-Gov, Jharkhand Generic Portal, NIELIT, Centre for eGovernance - UP, etc.
PayGov: How to Get On boarded on PayGOv

- Step 1: Contact Director (eGov) at Kbhatia@gov.in or +91-11-24364729 (Office) with requirement of receipts of payments.
- Step 2: MeitY team will share the details of integration including charges and process of Integration.
- Step 3: Signing of an MoU between Government departments and Aggregator.
- Step 4: Configuration of PayGov at Government Department platform for receiving payment electronically.
- Step 5: MeitY reviews the performance of PayGov on regular basis and support Government department in case of any issues/concerns related to the performance, availability of the PayGov.
PayOnline
Pay Online: A Non Tax Receipts System

- A system used for payments by residents and institutions to Government Departments for any Non tax Receipts

**Purpose:**
- For utility bill payments for electricity, water, Gas and others
- Against services offered by Government to residents and institutions
  - Such as STQC provides its services for residents to payments
- Refunds to Government departments Against Unutilized funds and grants
  - Refunds by Central/State PSU to respective central/state ministry
  - Refunds of Unutilized funds under any schemes by aided to Central Ministry
  - Refunds by Government Aided Institutions to respective Ministry
  - Government Employee to a particular department

**Targeted Departments:** Central PSUs, State Governments, District and Local bodies
PayOnline Process Flow

1. PayOnline Portal
   - Fixed Rate based Receipts
   - Bill/usage based Receipts

2. Payment Aggregators
   - PayGov India
   - SBI ePay
   - CC Avenue
   - BillDesk
   - Others

3. Transfer of Funds and receipt scroll to Government Department’s Bank Accounts

- Over the Counter
- Web Based portal
- Mobile App Based

Receipts of Departments with Non automated Depts and Automated but offline Departments
PayOnline Scenarios for Making Payments

Payers
- Citizen
- Institution

Pay Online Portal
- Dept. Counter Operators
- PayOnline Portal
- Mobile App

Departments
- No Systems completely Manual processes
- Automated Local Systems with no options for Online Payments
- Automated Online Systems with no options for Online Payments
Electronic Payment Receipt Framework
Objectives of EPR Framework

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

- 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 information on engagement with various payment service providers.
- Provide details of the generic portal that DeitY is launching to host a repository of forms of departments for availing services with payment integration

Targeted Departments: Central PSUs, State Governments, District and Local bodies
Electronic Payments and Receipts (EPR) Guidelines

Guidelines for Universe of Government Payments and Receipts

- **Payments**
  - To Citizen (G2C)
  - To Employee (G2E)
  - To / From Departments (G2G)

- **Receipts**
  - From Citizen (G2C)
  - From Business (G2B)

Department
EPR Framework: Step 1 - Categorization of Services

**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**
  - **Channels:** 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

*Municipal Corporation of Delhi (MCD)*

*Delhi Jal Board*
EPR Framework: Step 2- Adopt Guidelines as per Level
Level 1: - Paper Based Records, Manual Billing System and No options for electronic Payment

Channels are the ways in which department delivers its services such as Department Counter/portal, CSCs Counters/portals.

### Rate Based

#### Department

- **Existing**
  - Department - OTC
  - CSC - OTC
  - Third Party (banks etc.)

#### Proposed

- Payonline (Counter and Portal) with Department’s OTC

### Bill Based

#### Department

- **Existing**
  - Department - OTC
  - CSC - OTC

#### Proposed

- Payonline (Counter and Portal) with Department’s OTC

### Payment Modes

#### Existing

- Cash and Paper Based

### Proposed

- Electronic Modes
  - PoS (Debit/Credit)
  - IMPS
  - mWallets
  - Netbanking
  - RTGS/NEFT
EPR Framework: Step 2 - Adopt Guidelines as per Level
Level 2 and 3: Electronic Records and IT Enabled processes with/without Payments Integration

Electronic Modes
- Debit/Credit Payments
- IMPS
- RTGS/NEFT
- Internet Banking
- mWallets
  (Using Aggregators including PayGov and Others RBI licensed PPIs and Banks)

Payment Modes
- Existing
- Cash and Paper Based
- Electronic Modes
  - PoS (Debit/Credit)
  - IMPS
  - mWallets

Department Channels
- OTC: Department, CSC and Third Party
- Portal: Payonline, Department, CSC and Third Party

Department may choose any of the channels to deliver its services to citizens
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 for periodic monitoring:
  - 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

Implementation Methodology: Electronic Payments and Receipts Portal

1. Assessment of Department’s Services and Existing Channels of making and receiving payments
2. Regular Progress Monitoring the Adoption of electronic Payment Modes for selected channels As Per Guidelines and SOPs
Thanks!