

Directorate of Accounts & Treasuries

5th Floor, New Kar Bhawan, Ganeshguri,

Guwahati-6, Assam



Digital India-----touching lives

1. Key Policy Guidelines

1.1 RBI Guidelines for Electronic Prepaid Instruments (Wallets) with Minimum KYC

As per point I, clause 3.1 of Issuance and Operation of Pre-paid Payment Instruments

(PPIs) in India- Relaxations dated November 22, 2016: “Upto INR 20,000/- by accepting minimum details of the customer (KYC) provided the amount Outstanding at any point of time does not exceed INR 20,000/- and the total value of reloads during any given month also does not exceed INR 20,000/- These can be issued only in electronic form.”

1.2 Ministry of finance guidelines on Cashless Payments to Supplier

As per orders of Government December 05, 2016 of ministry of finance:

All ministries/ Departments of the Government of India are required with immediate effect to discharge all payments above. INR. 5,000/- (Rupees Five thousand only) to suppliers, contractors, grantee/ loanee institutions etc. by issue of payment advices, including electronically signed payment advices.

1.3 Ministry of finance guidelines on Cashless Payments to Government Servant

As per orders “of Government December dated August 05, 2016 of CGA, Ministry of Finance: “All Ministries/ Departments of the Government of India are required with immediate effect to discharge all payments to Government servants, other than salary, above **INR.5,000/- (Rupees Five thousand only)** by issue of payment advices, including electronically signed payment advices”

1.4 Ministry of Finance Guidelines for payment of Government money through Debit /Credit Cards and Net Banking facility

As per OM number 1(1)/2006/ECS/TA/335 dated 14Th July, 2016: “Government Departments shall **take appropriate steps to bear Merchant Discount Rate (MDR)** cost like other merchants. The public shall not bear any MDR cost for making payment to Government through debit cards / credit cards/ digital means.

2. FAQs on Electronic Payments and Receipts

2.1 What is Public Finance Management System ?

Public Financial Management System (PFMS) is a web-based online transaction system for fund management and e-payment to implementing agencies and other beneficiaries. PFMS Is developed and maintained by office of Controller General of Accounts (CGA), Department of Expenditure , Ministry of Finance. PFMS (earlier known as CPSMS)is a single platform for payment, accounting & reconciliation of govt. transaction by integrating various existing standalone systems.

2.2 What is PayOnline?

PayOnline is an online payment platform to pay government taxes, bills and fees. An Electronic Receipt portal, PayOnline is a secure and easy to use. The portal is fully compatible with smart mobile or tablet, so that a citizen can pay using his/ her mobile or tablet. PayOnline is the comprehensive platform for all government payments to be made electronically. PayOnline is targeted to be used by central PSUs, state and district bodies and it includes inter-ministerial, vendor transactions and small payments by citizen of India for government services.

2.3 What is PayGov?

MeitY along with NSDL Database management Ltd. (NDML) has created a common infrastructure that can be used by center/ state departments to offer various services through their national/ state portals with a facility to make online payments using net banking, credit card and debit cards. PayGov india offers a wide range of payment options through which the payments can be made by the citizen to avail a service. The different options available are:

Net Banking [approx 65+banks]	Credit Card
Cash Cards/Wallets	Debit Cars
IMPS	NEFT/RTGS

2.4 What is Payment Service Provider ?

Payment service Provider [PSP] offers online services for accepting electronic payments by a variety of payment methods including credit cards, bank-based payments such as direct debit, bank transfer and real time bank transfer based on online banking. Typically they use a software as a service model and form a single payment gateway for their clients (merchants) to multiple payment methods.

2.5 What is Pre-Paid Payment Instrument ? Which are the RBI licenced PPIs ?

Pre-Paid Payment Instruments: Pre-Paid Payment Instruments are payment instruments that facilitate fund transfer for the purchase of goods and services against the value stored on

such instruments. The value stored on such instruments represents the value paid by the holders by cash, by debit to a bank account, or by credit card. The Pre-Paid instruments can be issued as a smart card, magnetic strip card, internet accounts, internet wallets, mobile accounts, mobile wallets, paper vouchers and any such instruments which can be used to access the prepaid amount. For list of licensed PPIs, Please refer RBI website.

2.6 What is payments Wallets ?

Payments Wallets (e-Wallet/Mobile Wallet) are essentially digital version of traditional wallets that someone would carry in their pocket. They offer payments services through which the individuals / business can receive /send money via mobile devices. While there are many variations, usually they can hold digital informations about credit and debit cards for making payments, store coupons and loyalty programs, specific information about personal identity and more. Payment wallet is also called as Pre-Paid instruments (PPIs).

2.7 How customer can get access to payments wallets for first time ?

1. Choose the wallet services available in the market.
2. Download the application of wallet as chosen in step 1.
3. Complete the registration process by providing details like name, Email id, mobile no.
4. mobile no verification code is sent by the wallet company to verify the mobile no.
5. Input the verification code during the registration process as requested by application in step 4.
6. Payment wallet is created but it has to be loaded with some amount to use it for shopping,
7. Payment wallet can be loaded using credit card, debit card ,net banking, ATM card & IMPS. Payment wallet can be topped up with designated location.
8. Once Payment wallet is loaded it can be used for fund transfer, shopping and other transaction.

2.8 What is Real Time Gross Settlement System?

Real Time Gross Settlement System (RTGS), is a real time settlement of fund transfer individually on an order by order basis. The transfer is done without mapping at the point of receiving the fund transfer request. Since the fund settlement is done on the RBI's books. RTGS transaction is considered final and irrevocable. RTGS is primarily designed for large value transaction and RBI mandated a minimum amount of INR 0.2 Million to be remitted using RTGS. For receiving fund through RTGS, a bank-branch has to be RTGS enabled. Currently more than 100,000 bank branches at more than 30,000 cities/towns/talukas in India are RTGS enabled.

2.9 National Electronic Fund Transfer (NEFT) ?

NEFT is a nation-wide payment system that facilitates one-to-one transfer between two banking accounts. It allows individuals, firms and corporates to electronically transfer money from any bank branch to another individuals, firms or corporate having a banking account with any NEFT enabled bank branch in India.

2.10. Immediate payment service (IMPS)

Immediate payment service (IMPS) is a real time payment service that is available 24X7 and 365 days a year, including public holidays. It facilitates inter-bank, account to account fund transfer. IMPS is available on multiple platforms such as mobile (App, SMS, WAP, NUUP USSD), internet banking, ATM and branch as well.

2.11 Aadhaar Enabled Payment System(AEPS)

Aadhaar Enabled Payment System(AEPS) is a bank led model which allow online financial inclusion transaction at micro-ATM through the business correspondent of any bank using the Aadhaar authentication. The system is designed to handle both ONUS and OFFUS requests seamlessly in an effective way by enabling authentication gateway for all Aadhaar linked account holders.

2.12 Unified Payments Interface(UPI)

UPI is a system that powers multiple bank account into a single mobile application (of any participating bank), merging several banking features seamless fund routing and merchant payments into one hood. It also caters to the "peer-to-peer" collect request which can be scheduled and paid as per requirement and convenience. Unified Payments Interface as a proposition will make money transfer as easy as sending a text message in real-time. UPI went live for end customers on 25th August 2016 with member banks uploading their UPI PSP Apps on Google PlayStore. You can now download any UPI App of your preference, create a profile, add your bank account, generate a PIN and you are ready to transact. eg: the BHIM app

2.13 Bharat Bills Payments System (BBPS)

Bharat Bills Payments System is a RBI mandated system which will offer integrated and "anytime anywhere", interoperable bill payment services across geographies with certainty, reliability and safety of transactions and also offer accessibility, convenience and trust of the consumers. It offers

bill payment services to customers through network of agents or online, allowing multiple payment modes and provides instant confirmation. It will facilitate a less cash society through migration of bill payments from cash to electronic channel. NPCI is in process of setting common standard across the country both for ON-US and OFF-US bills, for BBPS, the available payment channels will be internet, mobile, POS, MPOS, KIOSK, ATM, bank branch, business correspondent agents. For BBPS, the available payments modes will be Cash, Credit card, Debit card, IMPS, Internet Banking , NEFT, Prepaid Card, Wallet, UPI.

3. Instructions/guidelines to citizens for e-payment(especially for those presenting bills in treasuries)

- Never use special characters in the name (eg. #,%* etc)
- Bank account number should be correctly mentioned,
- IFSC code should be correctly mentioned
- On transfer of the bank branch the new ifsc code changes, hence it should be intimated
- Minimum limit for RTGS is 2 lakhs. However there is no minimum limit for NEFT. Moreover, there is no any upper ceiling for both RTGS and NEFT.

4. Digital Initiatives by DoAT:

- e-Payments: SBI-CMP, e-Kuber
- e-Receipts: Cyber Treasury, 8 Banks for collection of Taxes under Commissionerate of Taxes, Online Government Revenue Collection Portal
- Other e-Initiatives: NPS, PFMS, DBT, Pension, e-Procurement, Online Salary, Budget
- SMS Alert & Email Alert

In Pipeline:

- 6Online Bill Submission to Treasuries
- Online Budget Preparation and Allotment to DDOs
- Integrations with Central Record keeping Agency, Pension Database and Employee Database

National Pension System-Digital Initiatives to empower the Citizens for their Old Age Security

eNPS-

What you can Do:

- Online Registration
- Online Contribution
- Activation of Tier II
- Change in Scheme Preference
- Update Address (using Aadhaar)
- Update email ID/mobile number
- View Account Details/Transaction
- Statement

How you can do:

- Visit: enps.nsdl.com

Mobile Apps-

What you can Do:

- View latest value of holdings
- Request Statement of Transaction to your registered email id.
- View last 5 Contribution
- Change Contact Details(Tel/Mobile/Email id)
- Reset IPIN
- Notifications related to NPS

How you can do:

- Scan QR Code:



- Download the App

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