Guidelines for Adoption of Electronic Payments and Receipts (EPR)

Government of India

Ministry of Electronic and Information Technology (MeitY)

New Delhi –110003

Metadata of Document Framework for Electronic Payments and Receipts

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12.	**Brief Description**	The **Guidelines for Adoption of Electronic Payments and Receipts (EPR)** of Government of India aims to harness the potential of electronic cashless payments platforms for various Payments or Receipts handled by Departments / Institutions.
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1. Preamble

Digital India program envisages transforming 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. Departments are being encouraged and supported to fully leverage the Common and Support ICT Infrastructure established by Government of India.

Ministry of Electronics and Information Technology (MeitY) has been tasked with evolving/ laying down standards and policy guidelines, provide technical and handholding support, undertake capacity building, R&D, etc. and further evolve the Digital India vision.

The aim is that all departments are in a position to collect and make payments in an electronic mode. MeitY envisions that multiple payment channels should be available to enable electronic transactions, provide ease of access, and competitive transaction charges for users.

2. Background

Ministry of Electronic and Information Technology (MeitY), Government of India envisages web-enabled/mobile enabled anytime, anywhere access to information and services across the country, especially in rural and remote parts of India. MeitY 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.

Since 2008-09, Central Government Departments are already using Public Finance Management Systems (PFMS) for plan/ non-plan schemes. With 139 Centrally Sponsored Schemes (CSS) and more than 800 Central Sector Schemes (CS), along with State Plans and Additional Central Assistance (ACA), the PFMS is managing funds in excess of Rs.3,00,000 crore annually.[1] In 2013, for the payments of Government schemes directly to beneficiary, DBT module was also included in PFMS. In

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[1] Source: PFMS Portal : https://pfms.nic.in/Users/LoginDetails/Login.aspx?ReturnUrl=%2f

2015, for the payments and accounting, a dedicated module was launched and is being rolled out to pay and accounts offices of Central Ministries.

The Apex Committee on Digital India Programme has recommended a targeted approach to implement digital payments for citizens 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 percent of all the payments and receipts online by 31st December 2016.

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.

3. 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 guidelines on engagement with various payment service providers

4. Policy Statement

Jan Dhan Yojana, the **A**adhaar initiative of UIDAI and **M**obile number (JAM), this Trinity of reforms is one of the biggest pieces of reform ever attempted in India for direct subsidy transfer 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 percent electronic payment 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.

5. 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

5.1 Citizens to Government (C2G) and Business[2] to Government (B2G) Payments

- Departments deliver various kinds of services to citizens and businesses and collect payments against delivered services through any one or more 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)

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[2] The term Business in this document means Corporate, Vendor, Supplier, Contractor, Autonomous Bodies, PSUs, NGOs and any other non-government body

- 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
  - Online payments of taxes and duties through Online portals of Center and States
    - Center
      - Online end to end portal for Central Board of Direct Taxes
      - Online end to end portal for Central Board of Excise and Customs
      - Other portals
    - State
      - Tax receipt portals at most of the states

5.2 Government to Citizens (G2C) Payments

As part of Government plan and non-plan schemes, Departments make payments to beneficiary of these schemes under various heads. Central government Departments primarily use PFMS for making such payments. 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 beneficiaries:

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

Central Government Departments use PFMS, eLekha and COMPACT for processing such payments and state Departments use government/own portals for making such payments.

5.3 Government to Businesses (G2B) Payments

Under defined expenditure heads, Government Departments either procure goods/products or 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

In PFMS, the implementing agencies register as Program division and issue sanction orders, drawing and disbursement officer generates the bills and Pay and Accounts Officer (PAO), approves the bills

and makes the payments. State government Departments use individual systems for making such payments.

5.4 Government to Employee (G2E) Payments

Central Departments make salary, GPF and pension payments to employees through electronic means primarily; Central Government officers use systems named as e-Lekha and COMPACT developed by Controller General of Account (CGA). State Departments are presently using self-developed or procured systems for making payments. Some payments like housing, loans, utility bills, petty contingent charges or remuneration of casual nature are paid using cheque or cash.

5.5 Government to Government (G2G) Payments

Central Government Departments use Public Finance and Management (PFMS) for making payments against plan and non-planned schemes. PFMS is mainly used for Central Sector and Central sponsored schemes and their interfaces with state treasury.

For making G2G payments, State Government Departments use developed or procured systems for making payments.

6. Categorization of Services offered by Departments on basis of IT readiness with respect to Payments Integration

Departments collect and receive payments against services delivered/received to other Departments, citizens and businesses. The services delivered by Departments are categorized under the three progressive levels of IT as indicated below:

6.1 LEVEL 1: Paper Based Records, Manual Billing System and No options for electronic payments

This level includes services in which:

- Beneficiaries (citizens/business) in case of G2C payment and Payer in case of C2G payments records are completely paper based

- In case of C2G payments, bill generation process for services is manual

- Payments and receipts are received ONLY through cash / cheque with no option of electronic payments

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

This category includes services with:

- Completely digitized records of G2C/B payment's beneficiaries (citizens/business) and payers in case of C/B2G payments

- The sanctioning and billing processes for services are automated, respective approvals are implemented electronically and sanction orders/bills are generated electronically

- Payments and receipts are paid /received ONLY through cash/cheque with no option of electronic payments

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

This category includes services with:

- Completely digitized records of G2C/B payment's beneficiaries (citizens/business) and payers in case of C/B2G payments

- The sanctioning and billing processes for services are automated, respective approvals are implemented electronically and sanction orders/bills are generated electronically

- For payments and receipts, there are ONE or more of the following options for electronic payments/receipts and through:

  - For Over-the-counter payments/receipts: Card based/ IMPS/ Wallet based

  - For web based payments/receipts: Card based/ Net banking/ IMPS/ RTGS/ NEFT/ mWallets

  - For mobile based payments: Card based/ Net banking/ IMPS/ RTGS/ NEFT/ mWallets

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

These guidelines are **applicable** for Govt. of India Autonomous Bodies, Central Public Sector Undertakings, state government departments, district local bodies **delivering services/ products** to citizen/businesses which results into departments making or receiving payments/fees/fines.

7.1 LEVEL 1 Services

These guidelines for adoption of payments/receipts systems, channels and modes are mentioned in table 1 (below) are for Departments offering Level 1 services (as per categorization mentioned in section 6) for both Rate based Services[3] and Pre-generated bill based services[4].

Table 1 : Guidelines for Adoption of Payment Systems, Channels and Modes for Level 1 Services

S/N	Type of Departments	Types of Services	Channels	Guidelines for adoption of systems and Payments modes
1	State Government Department, municipalities, Govt. of India Autonomous Bodies and Central Public Sector	Bill Based Services	Department's own Counter	• **Adoption of Payment Systems:** Departments are advised to adopt any one or more of the following systems for receiving payments electronically:
			CSC Counters	
		Rate based Services	Department's own counters	• **Adopt systems** offered by banks or third party payment service providers; refer annexure 2 for list of Reserve Bank of India (RBI) approved Bank or Non-Bank organizations
			CSC's counters	
			Third party's counters	• Use **State Portal or any Portal developed by their IT Department** to provide a payment facility integrated with a payment gateway service provider. Refer annexure 2.1.4
			Common Service	

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[3] Rate Based Services are services against which charges are pre-decided for delivery of services, for example sale and submission of government forms, application of water bill connection etc.

[4] Pre-Generated bill based services are services for which bill is generated on the basis of consumption of any services offered by government departments such as water bill payments.

S/N	Type of Departments	Types of Services	Channels	Guidelines for adoption of systems and Payments modes

	Undertakings		Center (CSC) Counters	• Adopt PayOnline for receiving payments; refer annexure 1.1 for detailed guidelines.
				
				• **Adoption of Payment Channels:**
				  • Departments are advised to also adopt multiple channels for receiving payments electronically
				  • For adoption of third party counter/portal as service delivery channel, refer annexure 2 for list of Reserve Bank of India (RBI) approved Bank or Non-Bank organizations
				  • In addition to department's own counters and third party counters, Departments may also adopt CSCs as service delivery channel and receive payments against services offered through CSCs as channel, refer annexure 1.2 for details
				
				• **Adoption of Payment modes**
				  • For each of the counter based services through own counter/ Third party counters / CSC counters, department are advised to implement at least one of the following options of electronic payment modes at the counter: Debit /Credit Card or IMPS or PPI
				
				• **Payments to businesses for delivering government services to citizens (Indirect receipts to citizens):**
				  • Any receipts from citizens which are received by businesses for delivering government outsourced services to citizens should also be through electronic modes. Businesses are advised to make following modes available to

S/N	Type of Departments	Types of Services	Channels	Guidelines for adoption of systems and Payments modes
				citizens/businesses for receiving payment
				• For each of the counter based services through business/service provider's counters, businesses are advised to implement at least one of the following options of electronic payment modes : Debit /Credit Card or IMPS or PPI

7.2 LEVEL 2 Services

These guidelines for adoption of payment receipt systems, channels and modes are mentioned in table 2 (below) are for Departments offering **Level 2** services (as per categorization mentioned in section 6) for both Rate based Services[5] and Pre-generated bill based services[6].

Table 2: Guidelines for Adoption of Payment Systems, Channels and Modes for Level 2 Services

S/N	Type of Departments	Types of Services	Channels	Guidelines for adoption of systems and Payments modes
1	State Government Department, municipalities, Govt. of India Autonomous	Bill Based Services	Department's own Counter	• **Adoption of Payment Systems**: Department are advised to adopt one or more of the below mentioned payments systems
			CSC Counters	• Integrate Department's Systems with a **Payment Gateway Service Provider** such as PayGov or others for receiving payments electronically; refer annexure 2.1.4
		Rate based Services	Department's own counters	• Integrate with systems offered **by banks or third party service providers**; refer
			CSC's counters	

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[5] Rate Based Services are services against which charges are pre-decided for delivery of services, for example sale and submission of government forms, application of water bill connection etc.

[6] Pre-Generated bill based services are services for which bill is generated on the basis of consumption of any services offered by government departments such as water bill payments.

S/N	Type of Departments	Types of Services	Channels	Guidelines for adoption of systems and Payments modes
	Bodies and Central Public Sector Undertakings		Third party's counters	annexure 2 for list of Reserve Bank of India (RBI) approved Bank or Non-Bank organizations

			Common Service Center (CSC) Counters	• **Adoption of Payment Channels**
				   • Departments are advised to also adopt multiple channels for receiving payments electronically
				   • For adoption of third party counter/portal as service delivery channel, refer annexure 2 for list of Reserve Bank of India (RBI) approved Bank or Non-Bank organizations
				   • In addition of department's own counters, Departments may also adopt **CSCs as service delivery channel** and **receive payments** against such services. For adoption of CSC as service delivery channel, refer annexure 1.2
				• **Adoption of Payment mode**
				   • For each of the counter based services through **department/CSC counters**, departments are **advised to** implement at least one of the following options of electronic payment modes : Debit /Credit Card or IMPS or PPI
				   • At the department/ CSC / Third party **Portals**, applicable Departments are advised to implement at least one of the following options of electronic payment modes : Debit /Credit Card or IMPS or PPI or Net banking or RTGS or NEFT
				• **Payments to businesses for delivering government services to citizens (Indirect receipts to citizens):**
				   • Any receipts from citizens which are received by businesses for delivering

S/N	Type of Departments	Types of Services	Channels	Guidelines for adoption of systems and Payments modes
				government outsourced services to citizens are advised to also be through electronic modes. • Businesses are advised to make following modes available to citizens/businesses for receiving payment • At the Business/System provider's Portals, are advised to implement at least one of the following options of electronic payment modes : Debit /Credit Card or IMPS or PPI or Net banking or RTGS or NEFT • For each of the counter based services through business/service provider's counters, businesses are advised to implement at least one of the following options of electronic payment modes : Debit /Credit Card or IMPS or PPI

7.3 LEVEL 3 Services

These guidelines for adoption of payment receipt systems, channels and modes are mentioned in table 3 (below) are for Departments offering **Level 3** services (as per categorization mentioned in section 6) for both Rate based Services[7] and Pre-generated bill based services[8].

Table 3: Guidelines for Adoption of Payment Systems, Channels and Modes for Level 3 Services

S/N	Type of Departments	Types of Services	Channels	Guidelines for adoption of systems and Payments modes

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[7] Rate Based Services are services against which charges are pre-decided for delivery of services, for example sale and submission of government forms, application of water bill connection etc.

[8] Pre-Generated bill based services are services for which bill is generated on the basis of consumption of any services offered by government departments such as water bill payments.

S/N	Type of Departments	Types of Services	Channels	Guidelines for adoption of systems and Payments modes
1	State Government Department, municipalities, Govt. of India Autonomous Bodies and Central Public Sector Undertakings	Bill Based Services	Department's own Counter	• **Adoption of Payment Systems:**
			CSC Counters	• Department's websites are advised to comply to the website guidelines mentioned at http://guidelines.gov.in/ i.e. Guidelines for Indian Government Website (GIGW) and are advised to get certified with 'Website Quality Certification' by STQC
		Rate based Services	Department's own counters	• Departments are advised to adopt any one or more of the following systems for receiving payments electronically:
			CSC's counters	• Adopt PayOnline[9] for receiving payments electronically.
			Third party's counters	• Adopt systems offered by banks or third party service providers; refer annexure 2 for list of Reserve Bank of India (RBI) approved Bank or Non-Bank organizations.
			Common Service Center (CSC) Counters	• 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.
				• **Adoption of Payment Channels**
				• In addition of department's own counters, Departments may also adopt CSCs as service delivery channel and receiving payments against such services. For adoption of CSC as service delivery channel, refer annexure 1.2
				• **Adoption of Payment modes**
				• For each of the counter based services through department/CSC counters, departments are advised to implement at least one of the following options of

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[9] PayOnline is Under development by Department of Electronics and Information Technology, Ministry of Communication and IT

S/N	Type of Departments	Types of Services	Channels	Guidelines for adoption of systems and Payments modes
				electronic payment modes : Debit /Credit Card or IMPS or PPI • **Payments to businesses for delivering government services to citizens (Indirect receipts to citizens):** • Any receipts from citizens which are received by businesses for delivering government outsourced services to citizens are advised to also be through electronic modes. • Businesses are advised to make following modes available to citizens/businesses for receiving payment • For each of the counter based services through business/service provider's counters, businesses are advised to implement at least one of the following options of electronic payment modes : Debit /Credit Card or IMPS or PPI • At the Business/System provider's **Portals**, are advised to implement at least one of the following options of electronic payment modes : Debit /Credit Card or IMPS or PPI or Net banking or RTGS or NEFT

8. Guidelines for Payments from Government Department to Citizens/ Businesses (G2C and G2B)

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

S/N	Type of Departments	Types of Expenditures	Guidelines for adoption of systems and Payments modes
1	Govt. of India Autonomous Bodies and Central Public Sector Undertakings	a. Payments to Citizens/Businesses as per planned scheme b. Payments to Citizen/Businesses as per services provided to Government	• Payments to Citizens/Businesses : 　• 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 　• Payments are advised to be made directly into beneficiary accounts except in exceptional cases, as envisaged by department/organization specific guidelines
2	State Government Department, ministry, municipalities or Any other department receiving Government payments	State Plan and non-plan payments	• For State Funds: 　• 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 　• State Departments are advised to **adopt electronic modes for payments** to citizens/businesses: 　　• Directly credited into citizen's/business's account

9.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.

S/N	Type of Departments	Types of Expenditures	Guidelines for adoption of systems and Payments modes

1	Govt. of India Autonomous Bodies and Central Public Sector Undertakings	NA / NA	• **Payments and Receipt to Other Government Departments:**
			 • Organizations / departments are advised to process all payments to other government departments using electronic modes, with exceptions as stated by respective organizations.
			 • **For Receipts:**
			 • Department may adopt PayOnline portal.
			 • For receipt of funds (e.g. Un-utilized funds) from state governments, public sector entities or any other organizations/personnel, Government Departments are advised to provision following modes:
			    • RTGS/NEFT
			    • mWallets
			    • IMPS
			    • Net banking or RTGS or NEFT

2	State Government Department/ ministry	State Plan and non-plan payments	• 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:
			 • Department may adopt PayOnline portal.
			 • For payments and receipts to/from other mentioned government Departments, each government department are advised to enable electronic modes of payments/receipts such as :
			    • RTGS/NEFT
			    • mWallets
			    • IMPS
			    • Net banking or RTGS or NEFT
			 • Accounting of G2G payments and receipts may be done through eTreasury system developed by NIC

10. Guidelines for Payment from Department to Employees (G2E)

These guidelines are *applicable* for the all the Government Departments making payments (salary, GPF, Pension, grant or any other funds) to full time, contractual, daily wage based staff in either cash or paper based (Cheque / DDs) modes:
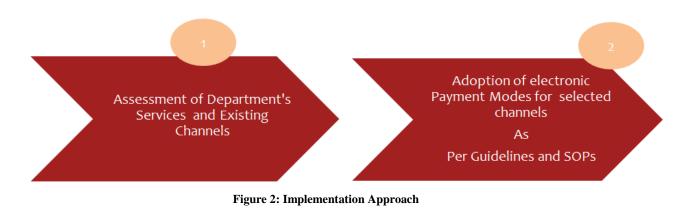
S/N	Type of Departments	Guidelines for adoption of systems and Payments modes

1	Govt. of India Autonomous Bodies and Central Public Sector Undertakings	• Payments To Employees
		   • 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:
		   • Department may adopt PayOnline portal or any other government/Autonomous body developed portal for receiving any deposits such as fines, unutilized grants/funds etc.

2	State Government Department/ ministry	• Payments To Employees
		   • 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:
		   • Department may adopt PayOnline portal
		   • Government Departments are advised to adopt electronic modes for receiving any deposits such as fines, unutilized grants/funds etc.

10.1. Guidelines for Generating Awareness

Department are advised to take steps to build awareness on availability and usage of various electronic Payment channels and modes. Department are advised to also take measures to innovatively incentivize citizens making payments electronically. Guidelines for the same are attached in Annexure 3.

11.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 payment channels. The services can be categorized in to various levels on the basis of IT readiness levels and adoption of payment modes, as indicated in table 4:

- Level 1 - Service with paper based records, manual process and manual billing system
- Level 2 - Digitized records and IT enabled processes and computerization of Billing systems, with no options for electronic payments
- 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 4: 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: For each of the service, department are advised to list already adopted payment modes as illustrated and depicted in table 5.

Table 5 : Payment Details Integration

Name of Service	Payment Channel	Level	Payment Modes
	Department's Counter/ CSCs/Online / Third Party	Level 1/2/3	• In case of level 1 and 2, Payment Mode are advised to be specified as either cash or cheque or both. • In case of level 3, type of payment modes are advised to be specified which may include NEFT, RTGS, IMPS, Card Based, netbanking or others

12.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 'Assessment of IT Enablement and Electronic Payment Readiness of the Services Offered by Departments'.

Note: EPR portal shall be created and managed by MeitY. This portal shall have functionality to update both the 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. MeitY shall periodically generate consolidated progress report using EPR portal and extend support as required to the Departments.

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

13.Review of the EPR Framework

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

14.Point of Contact

Queries or comments related to the EPR Framework may be sent to the Director (eGovernance), Ministry of Electronics and Information Technology (MeitY), Electronics Niketan, 6 CGO Complexes, Lodhi Road, New Delhi – 110003. They can also be sent through e-mail to kbhatia@gov.in

15.Annexures

Annexure 1: Adoption of Payment and Receipt Systems

Annexure 1.1. : Guidelines for Adoption of PayOnline

MeitY is formulating a generic portal which will enable receipts of government payments. As per guidelines, applicable Departments may adopt PAYONLINE by following guidelines mentioned on following link: www.payonline.gov.in (the Portal is in beta stage and currently undergoing development).

Objective of PAYONLINE:

- To support all applicable (as per the guidelines) State Governments, Govt. of India Autonomous Bodies, Central Public Sector Undertakings and Municipalities irrespective of functions in their efforts for enabling electronic payments.

- To support payments of both fixed fees and bill based payments for C2G and B2G payments.

- To enable linkages to multiple payment providers thereby providing ease of payments to citizens and businesses.

Procedural Guidelines of PayOnline:

- 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 PAYONLINE.

- PAYONLINE 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.

- PAYONLINE would define payment settlement and reconciliation processes for each department for each type of services/payments being rendered.

- PAYONLINE would define a common process for data updates in case of 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 ensure that the customer does not face any issues.

Annexure 1.2. : 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 on 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

Annexure 2: Payments and Receipts through Bank and Non-Bank Payment Service Providers

Annexure 2.1 RBI Licensed PSPs

Annexure 2.1.1. : RBI licensed Commercial Banks[10]

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. Tamilnadu 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	

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

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

Besides the above there are also the following banking providers that (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)

Annexure 2.1.2. : 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

Annexure 2.1.3. : RBI Authorized Pre-paid Payment Instruments

The below mentioned list provides the list of RBI authorized **Pre-paid Payment Instruments**[11]

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'
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

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

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

Annexure 2.1.4. : List of Non-Bank Entity as Payment Service Providers

RBI is empaneling Non-Bank entities such as Payment aggregators for receiving electronic payments as Bharat Bill Payment operating units (BBPOUs). Applicable (as per the guidelines) Government Departments are advised to refer following links for list of empaneled BBPOUs:

www.rbi.org.in and http://www.npci.org.in/BBPS-about-us.aspx

For the reference, list of major payment aggregators: Bill desk

- Techprocess
- CCAvenue
- Times of Money/DirectPay
- EBS
- Citrus
- Payu / PayuPaisa
- Paytmpayment

Guidelines for Adoption of Electronic Payments and Receipts (EPR)

- ZaakPay
- SBIePay
- (Many Others)

Annexure 2.2. : Guidelines on Settlement of electronic Payments

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

Annexure 3: Suggested guidelines for encouraging Departments to increase usage of above mentioned cashless option through CSCs/Bank/Third Party and PayOnline

Departments should identify measures to encourage department's staff, Citizens/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.

Annexure 6:

Annexure 3: Suggested guidelines for encouraging Departments to increase usage of above mentioned cashless option through CSCs/Bank/Third Party and PayOnline

Annexure 4 : Glossary

Department - For the purposes of this document the term Department here refers to all Government Departments, Ministries, Utility service Providing Agencies, Municipal bodies, Public Sector bodies at the Central and State levels.

Payment Service Providers (PSPs) – 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, quarterly, annually, etc.) or as a one-time transaction against goods or services.

Electronic Payment - A payment or transfer made using electronic medium either by the department to external/internal entity or external/internal entity to department.