No. A/III/12157/CMP/DGT   **Dated: 05.03.2018**

To

1. State Bank of India,
   Cash Management Product Operation Centre,
   Opp. Hyderabad Central University,
   Main Gate, Survey No. 26, Lingampally,
   P.O. Hyderabad-500019.
2. State Bank of India
   CMP Centre Marketing
   Ground & First flour
   23, JNHEREDIA Marg
   Ballard State, Fort Mumbai-400001.

Sub: National Payment Service Platform – PayGov.

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In this Context, please find enclosed herewith Ministry of Electronics & Information Technology letter No. (84)/2009-EG II (Vol.III) dated 25 January 2018 alongwith its enclosures. MeitY has desired Govt Department should integrate their applications with PayGov India and for this purpose MeitY has been issued guidelines as per Annexure I enclosed with their letter dated 25th January 2018.

2. As Defence Accounts Department is receiving Govt. receipt through MRO and for this purpose receipt of MRO payment electronically pilot project of e-MRO has been already in run to facilitate the citizen to make payment digitally.

4. It is, therefore, requested to explore the feasibility and necessary amendments may please be carried out in existing e-MRO portal to integrate the e-MRO Portal with PayGov India.

Sd/-

(ALKA SHARMA)
Jt. CGDA (A&B)

Copy to:
The ACGDA (IT&S Wing)
Local.

Please find enclosed herewith Ministry of Electronics & Information Technology letter No. (84)/2009-EG II (Vol.III) dated 25 January 2018 alongwith its enclosures for information & follow up review.

Sr. Accounts Officer (A&B)

Gopalakrishnan.S
Joint Secretary
Email: js.gopal@meity.gov.in
दूरभाष /Tel: Tel/Fax 24363075
अ० स० पत्रं सं० (84)/2009-EG II (Vol. III)
D.O.No.

रक्षा लेखा महानियंत्रक सचिवालय
C G D A Secretariat
डायरी सं० / Dy. No. 151
दिनांक / Date 5.2.2018

Sub: National Payment Service Platform - PayGov

Sir/Madam,

As you are aware, Government of India is encouraging growth of Digital payments towards becoming a less Cash economy. Post demonetization, country has seen immense growth of digital payments through various payment modes. In order to continue and enhance the momentum of growth of digital payments, it has become essential that departments should adopt electronic modes in every transaction within Government and with Citizens and Businesses.

2.   MeitY has collaborated with NSDL Database Management Limited (NDML) for providing a centralized payment gateway (PayGov India) which will enable citizens to make online payments for availing various government services. This payment gateway has also been integrated with NSDG (National Service Delivery Gateway), SSDG (State Service Delivery Gateway) and the Mobile Seva platform to provide a single interface for connecting to various State Portals, National Portal, other e-Government applications and mobile based services. Details about PayGov are enclosed along with this letter (Annexure I).

3.   It is requested that the Central/State/UT departments/Public sector undertakings, State Corporations, Municipal Corporations, Government bodies and Public utilities should integrate their applications with PayGov India – National Payment Service Platform to enable the citizens to make online and mobile based payments for availing Government services, payment of taxes and utility bills.

4.   PayGov enables the following comprehensive range of payment modes to facilitate easy online and mobile based payment for citizens:-
   a.   Credit Cards
   b.   Debit Cards
   c.   Net Banking
   d.   IMPS (Immediate Payment Services)
   e.   Cash-card / Prepaid Card/ Wallets
   f.   NEFT/RTGS
   g.   BHIM/UPI

5.   In case of any clarifications regarding the above you may kindly contact Ms. Kavita Bhatia, Director (DigiDhan Mission), MeitY, Ph: + 91-011-24364729, E-mail: kbhatia@gov.in

Yours sincerely,

(Gopalakrishnan S)

All Central Ministries

रक्षा लेखा संयुक्त महानियंत्रक (ले० एवं ब०)
Jt. CGDA (Accounts & Budget)
डायरी सं०/Dy. No. 171 दि०/Date 3.2.18

रक्षा लेखा अपर महानियंत्रक
Addl. C.G.D.A. (US) Secretariat
डायरी सं०/Dy. No. 137 दि०/Date 5.2.18

Guidelines for PayGov India – National Payment Service Platform

Background:

Government Portals aims at providing various services to the citizens near their doorsteps in electronic form. It is seen that many services offered by several states/Central Departments are transactional in nature and require fees to be paid by the citizen for availing the services.

A need was felt for integrating payment service with these Portals. The integration of Payment Gateway for enabling ePayment/mPayment will further facilitate the adoption of e-Government and online request for Government Services fulfilling the vision of NeGP.

In this regard, MeitY has entered into an agreement with NDML, a wholly owned subsidiary of National Securities Depository Limited (NSDL) for providing a Payment Gateway integrated with the various Government services.

PayGov India:

1. PayGov India has been operated and maintained by NDML.

2. PayGov India will enable transactions for all public/private banks in India through –

   a. Credit Cards
   b. Debit Cards
   c. Net Banking
   d. IMPS (Immediate Payment Services)
   e. Cash-card/ Prepaid/ Wallets
   f. NEFT/RTGS
   g. Cash (VLE may use any mode as above for depositing the fees on behalf of the citizen)
   h. BHIM/UPI

3. NDML will charge transaction fee for every transaction done with the PayGov, the fee structure for the same is tabulated below –

Sr. No.	Payment Type	Transaction Fees (Excluding applicable Taxes)
1	Net Banking	✓ Rs. 5 for transaction amount up to Rs.500 ✓ Rs. 10 for transaction amount above Rs.500
2	Debit Card	Zero for value up to Rs. 2000
3	Credit Card	1% of the transaction amount
4	Cash-card/ Prepaid/ Wallets	Rs.10 or 1.5% of the transaction amount whichever is lower

5	IMPS	✓ Rs.5 for transaction amount up to Rs. 5,000 ✓ Rs.7 for transaction amount from Rs. 5,001 to 25,000. ✓ Rs.8 for transaction amount from Rs. 25,001 to 50,000. ✓ Rs.9 for transaction amount from Rs. 50,001 to 1,00,000.
6	NEFT / RTGS	✓ Rs.5 per payment for any amount
7	BHIM/UPI	✓ For transaction value upto Rs. 2000 – Zero ✓ For transaction value above Rs. 2000 – Rs. 7.50

4. These rates have been negotiated with NDML specifically for Government transactions and will be consistent across all States/UTs/Central Departments. Moreover, these rates will be applicable only for payments made by citizens/CSC for availing Government Services and Utility payments.

Guidelines for State/UT:

1. MeitY will facilitate the department in contacting NDML for integrating their services with PayGov for providing ePayment/mPayment services to the Citizens/CSCs.

2. State will have to appoint a Nodal SDA/Officer for all interaction with NDML with respect to PayGov who would be focal point for all integration and payment/account settlement.

3. NDML will provide reconciliation statement of all successful and failed transactions on PayGov to the respective State Nodal Officer on a daily basis.

4. State/UT/Central Department should validate the reconciliation statement provided by NDML against their bank accounts. Any deviation may be directly resolved with NDML.

Process flow for ePayments:

Once PayGov is integrated, the process for making online payments for the desired service will be as follows –

1. User logs on to the Portal/Website and completes the desired service.

2. Portal/Website performs the necessary validation/verifications and specifies the amount of payment to be made. Portal/Website asks the user if he/she would like to make electronic payments for the requested service.

3. If yes, the user is guided to the payment gateway interface, where different payment options are provided, i.e., Credit Card, Debit Card, Cash Card or online Banking.

4. The user selects an option for the available options. Depending on the payment option selected, the user will be directed to concern payment interface.

5. The user has to provide authentication and authorization details to proceed with the payment for the service.

6. The user is intimidated of success/failure of the transaction and the user is directed back to the Portal.

7. On successful transaction, the user is informed of the successful completion of the online payment and issues an acknowledgement receipt for the service.

8. The money is debited from the account of the customer or CSC and is credited to the Government account.

Process flow for mPayments:

1. The Citizen/Agent (customer) shall have Department's mobile application (Mobile App) installed on his mobile. Customer shall open the Mobile App for submitting the online request. e.g. issue of a birth certificate, bill payments. Customer shall fill the online form containing the details as required by the specific service providers (departments). Based on the service type selected, the Mobile App shall identify the service amount that has to be paid by the customer.

2. Mobile application invokes the mobile browser and makes a call to a designated department's central URL (managed by the department on its server, here in after referred to as "Central URL") passing along certain parameters like, transaction amount, etc.

3. Central URL on receiving the input parameters, generate a Unique Transaction Id and creates the request message string as per PayGov India message specifications.

4. In a seamless manner this Central URL will then redirect the user to the underlying PayGov India WAP URL.

5. Customer shall be displayed various payment options such as Debit Card/ Credit Card/Net Banking/IMPS etc. Based on the option selected, customer shall be redirected to the relevant bank/card page to make the payment. Customer shall be required to accordingly provide the relevant authentication details [i.e. User ID/ Card Number/ Password] at the bank's website; and confirm the payment amount.

6. On confirmation of the payment the Customer's account is debited and the Customer is then directed back to the designated Return URL (that was received in the transaction initiation message) within the Mobile Browser.

7. Basis this response, Department shall display an acknowledgement to the customer.

8. PayGov India shall also generate a unique Transaction ID against each order number that is received – which could be displayed to the customer; and used for any queries relating to the transaction.