

No.R-12001/8/2020-GBA-CGA-Part (2) | 1199-1250
Government of India
Office of Controller General of Accounts
Ministry of Finance, Department of Expenditure
Mahalekha Niyantarak Bhawan
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Dated: 22nd October' 2021

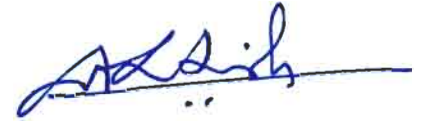
OFFICE MEMORANDUM

Sub: Revised Guidelines to existing NTRP portal incorporating the new Banking arrangement norms and rules :

The following documents have been finalized with the approval of the Competent Authority for integration of Payment Gateways in the Non-Tax Revenue Portal (www.bharatkosh.gov.in).

1. Service Level Agreement between Acquirer Bank and PGA. **(Annexure-1)**
2. Guidelines for Acquirer Banks providing PGA Services. **(Annexure-2)**
3. Format for on boarding on NTR Portal. **(Annexure-3)**

Information Technology Division (NTRP) and Agency banks dealing with Government Agency Business may take necessary steps in accordance with the abovementioned documents for onboarding and integration of the Acquirer Banks/PGs with Non-Tax Revenue Portal.



(Ashish Kumar Singh)
Dy. Controller General of Accounts (GBA)

Encl: As above

To,

1. Addl. Controller General of Accounts (Systems Group), O/o CGA
2. Joint Controller General of Accounts (GIFMIS), O/o CGA
3. ACGA, ITD- NTRP, O/o CGA

Copy for information to:

1. All Pr.CCA/CCA/Cas with independent charge
2. The CGDA, O/o CGDA, M/o Defence, Delhi Cantonment, Delhi-110010
3. The Financial Commissioner, Railway Board, M/o Railways, New Delhi
4. The Sr.DDG (PAF), Department of Posts, Dak Bhawan, New Delhi
5. The DDG(Accounts), Department of Telecommunications, New Delhi
6. The Finance Secretary, UT's without legislature.
7. The General Managers (Government Business) of all Government Agency Banks
8. Sr.A.O.(ITD) with the request to upload this OM on website.

(Annexure-1)

Government of India
Ministry of Finance
Department of Expenditure
Controller General of Accounts
Mahalekha Niyanktrak Bhawan, GPO Complex
E-Block, INA, New Delhi – 110 023

No. R-1200/8/2020-GBA-CGA-Part(2)

Dated:- 25-10-2021

Subject: Essential norms for PG/PGAs of Acquirer Banks for providing Aggregator Services in collection of Government receipts.

Only CGA/ RBI authorized Banks can conduct government agency business and can also function as Acquirer Bank on a government website/ portal for collection of government revenue, tax/ non-tax, etc. The Acquirer Bank is bound by the Agency Bank Agreement it has entered into with the Department of Government and Bank Accounts, Reserve Bank of India, Mumbai. According to requirement of any portal the Acquirer Bank may enter into a Service Level Agreement (SLA) with the PGs as their technology partner. In all such situations, Acquirer Bank have to settle funds with payment details with Accredited Bank of service rendering Ministry/ department. accredited Bank has to settle these funds with RBI as per the Agreement for Government Agency business. The settlement of funds is to be done under stipulated timelines to avoid any penal interest.

The SLA between Acquirer Bank and PG may consist of the following items:

(1) The PGA is required to be integrated with all the Agency Banks doing Government business namely SBI, all PSU banks, Axis Bank, IDBI, ICICI Bank and HDFC Bank which are old authorized banks to conduct Government business.

(2) The PGA would provide technological support to receive Government receipt by Acquirer Bank with all necessary payment details. All responsibility towards remittance to accredited Bank of the service rendering Ministry shall be upon Acquirer Bank.

(3) Mode of Collection of Funds:

The Acquirer Bank through its Payment Gateway/Aggregator Services would facilitate collection of funds on account of Government revenue from General Public/Companies/Organisations/Autonomous Bodies etc. through the following modes:

- a. Net Banking
- b. Debit Cards (RuPay Debit cards as mandatory)
- c. Credit Cards (RuPay Debit cards as mandatory)
- d. Unified Payment Interface (UPI)/Bharat Interface for Money (BHIM)
- e. UPI/BHIM QR Codes

(4) Adherence to the Reserve Bank of India Guidelines:

- i. The PGA shall follow the Guidelines on regulation of Payment Aggregators and Payment Gateways issued by the Department of Payment and Settlement Systems, Reserve Bank of India vide circular no. RBI/DPSS/2019-20/174 issued under file number DPSS.CO.PD.No.1810/ 02.14.008/2019-20 dated March 17, 2020 as amended from time to time. These guidelines are issued under Section 18 read with Section 10(2) of the Payment and Settlement Systems Act, 2007 and shall come into effect from April 1, 2020 other than for activities for which specific timelines are mentioned.
- ii. The Payment Gateway/Aggregator is required to strictly adhere to RBI guidelines dated 24th November 2009 on opening and operation of accounts for electronic payment transactions involving intermediaries vide letter No. RBI/2009-10/231 (DPSS.CO PD.NO.1102/02.14.08/2009-10 as amended from time to time except settlement cycle which is to follow the clause III mentioned in this OM.
- iii. The Payment Gateway/Aggregator is required to strictly adhere to RBI guidelines dated 24th November 2009 on opening and operation of accounts for electronic payment transactions involving intermediaries vide letter No. RBI/2009-10/231 (DPSS.CO PD.NO.1102/02.14.08/2009-10 except settlement cycle which is to follow the clause III mentioned in this OM. Also, to follow the guidelines as stipulated by RBI or any instruction issued by RBI in this regard.

(5) Integration and Report Formats for NTRP

- a. The Acquirer Bank must ensure that Payment Gateway/Aggregator is abiding by the integration document prescribed by NTRP for on-boarding on NTRP. However, changes shall be incorporated as per the integration requirements communicated by the NTRP from time to time.
- b. The Acquirer Bank must ensure that Payment Gateway/Aggregator is abiding by the document containing Formats of EOD, SOD, MIS and Scroll Format

prescribed by NTRP after on-boarding on NTRP. The changes if any made to these document formats may also be incorporated into the system by Acquirer Bank/PGA.

- c. The Acquirer Bank must ensure that Payment Gateway/Aggregator is strictly abiding by the Process Flow for online payment process as prescribed by NTRP.
- d. The Acquirer Bank must ensure that Payment Gateway/Aggregator is strictly abiding by the Process Flow for offline payment process as prescribed by NTRP

(6) Timelines for remittance of collected amount and Reporting on NTR Portal:

- i. The Payment Gateway/Aggregator has to facilitate Acquirer Bank in way that it can transfer the amount of daily collection to the designated account of accredited banks of the respective Ministry/Department on T+1 basis before 18:30 PM where T refers to the date of transaction.
- ii. Acquirer Bank has to submit consolidated Settlement file of the Day (SOD) containing all the transactions reported as success on NTRP and MIS to the accredited banks of the concerned Ministries/Department.
- iii. **The penalty for the delayed remittance by Acquirer Bank to Accredited Bank through its PGA shall be as per standard norms issued by O/o CGA in consultation with RBI.**

(a) The penalty is to be levied from the date of transaction (T).

(b) The penalty shall be levied on the per transaction amount that remains unsettled by the Acquirer Bank with the accredited bank on T+1 day.

(c) The penalty shall be payable by the Acquirer Bank to the PAO through Bharatkosh.

(d) For delayed remittance of funds collected by Accredited bank to the Government account maintained in RBI, extant orders on penal interest would apply.

(7) Performance related issues:

- a. The Payment Gateway/Aggregator Services have to ensure that the uptime of aggregator services with respect to e-payments is greater than 99%. If monthly average uptime availability falls below 95% for consecutive three months in a financial year, the same shall lead to removal of the Acquirer Bank from NTRP or monetary penal provision or both as per the decision of O/o CGA.
- b. Any scheduled downtime in the provision of services in LIVE/UAT is to be communicated to NTRP office at least 2 days prior to such an event.
- c. The Payment Gateway/Aggregator Services are required to adhere to the following response time as the time PGA through Acquirer Bank takes to respond back or acknowledge the problem raised by NTRP. Resolution time is defined as the time

taken by Acquirer Banks to fix the problem. This will include any testing to be done by the Acquirer Banks before it is offered to customer for final testing.

Severity Level	Description	Response Time	Resolution Time
Level 1 (High)	Complete system failure - PGA's site is completely non-functional and no transactions can be executed	30 Minutes	Within 4 hours
Level 2 (Medium)	Partial system failure - Payment gateway site is up but there is a degradation in gateway performance for reasons solely within PGA control	2 hours	Within 8 hours
Level 3 (Low)	Technical issues - Services do not work as per technical specifications document of NTRP	4 hours	Within 2 working days

(8) Data Security:

- a. The Payment Gateway/Aggregator must ensure that all online financial transactions be based on secure data transmission with a standard encryption system that encrypts the user's submission of private financial data before it leaves their web browser. The data must remain encrypted throughout transmission until it's safely received at the intended server where it is decrypted and processed. The Acquirer Bank for Payment Gateway/Aggregator Services to have the proof of adherence to accreditation to Quality Management Systems, PCI DSS certification and relevant Information Security Management System standards
- b. The Payment Gateway/Aggregator to retain authorization logs, non-repudiation logs and transaction records for the entire period of contract. Details pertaining to transactions within last year from the transaction date to be provided maximum within two working days. For details pertaining to transactions earlier to last one year to be provided within maximum three working days.
- c. The Payment Gateway/Aggregator Services to have server to server communication capability so as to update the status of transactions as and when the service is called. For Corporate Internet Banking cases, the transaction status sent in response to NTRP post initiation of payment by maker is 'pending'. The status post approval by checker is changed to 'success' at Acquirer Bank's end. On querying the transaction status from Acquirer Bank's status at NTRP end would then change to 'success'.

(9) Other operational Issues:

- i. A modality “Delivery versus Payment” (DVP) at NTRP wherein if after reaching Payment Gateway (PG) page, if, Success, Fail or Booked status is not received within 30 Minutes, then such transactions will be marked for Refund Initiation post 30 minutes of transaction posting to PG, and PG will mark such transactions with the status "**FailRef**". This must be adhered to by all the PGAs.
- ii. Payment Gateway/Aggregator Services shall not place limits on transaction amount for a particular payment mode. The responsibility therefore shall lie with the issuing bank / entity; for instance, the card issuing bank shall be responsible for placing amount limits on cards issued by it based on the customer’s credit worthiness, spending nature, profile, etc. For UPI transactions monetary limits laid out by RBI/ NPCI for each transaction shall be applicable.
- iii. Payment Gateway/Aggregator Services shall not give an option for ATM PIN as a factor of authentication for card-not-present transactions. In such cases OTP enabled payment may be adhered to as additional authentication factor.

(10) MDR related matter

Subsequent to amendment to the PAYMENT AND SETTLEMENT SYSTEMS ACT, 2007 in the Finance Act (no. 2) of 2019, PART XV, AMENDMENT read with Ministry of Finance, Department of Revenue, Central Board of Direct Taxes Notification dated the 30th December, 2019 which inserted GSR 960(E) to the Income Tax Rules, 1962, no bank or system provider shall impose, whether directly or indirectly, any charge upon a person making or receiving a payment by using the electronic modes of payment prescribed under section 269SU of the Income-tax Act, 1961 which are as under:

- (i) Debit Card powered by RuPay;
- (ii) Unified Payments Interface (UPI) (BHIM-UPI); and
- (iii) Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM-UPI QR Code)".

It is therefore clarified that payment of government revenue, whether tax or non-tax by any card other than RuPay Debit Card would attract applicable MDR charges as per the Card agreement and shall be payable by the card holder. The applicable MDR, in such cases, would be in addition to the government revenue and to be paid by the tax payer. The Challan amount shall be equal to the government revenue paid by the card holder. Full amount equal to the government revenue so collected shall be settled with RBI. The Acquirer Banks/Payment Gateways shall not in any circumstances deduct MDR/other charges from the amount of government revenue remitted by the Customer. The Government of India would not bear any MDR charges. These have to be paid by the Customer paying government revenue.

(11) Refund and Chargeback Policy

- a. Payment Gateway/Aggregator Services shall follow the Refund/Chargeback policy as intimated by this office OM no. 180001/1/2020-GBA-CGA/918-1068 dated 17/09/2021 (as amended from time to time).
- b. There shall not be any chargeback, whether automatic or otherwise, on the government receipt portal. This will be displayed to the Card Holder prominently on the web site on PGA's page.
- c. Refund of money shall be through the Ministry/Department concerned. This will be displayed to the Card Holder prominently on the web site on PGA's page.
- d. All refunds shall be made to the original mode of payment unless specifically agreed by the customer to credit to an alternate mode.

(12) Other Miscellaneous Matters:

- a. The Acquirer Bank for Payment Gateway/Aggregator Services shall nominate one official as Nodal officer for interacting with the Systems Group, NTRP Cell, O/o of the CGA for which Sr. Accounts Officer in Information Technology Division in charge of Non-Tax Revenue Portal is the nodal officer for NTRP in O/o CGA.
- b. **This office reserves the right to withdraw the integration with the Acquirer Bank for Payment Gateway/Aggregator Services on non-compliance of any of the above Service Level conditions.**



(Ashish Kumar Singh)
Dy. Controller General of Accounts

(Annexure-2)

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Ministry of Finance, Department of Expenditure
Controller General of Accounts
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No. R-1200/8/2020-GBA-CGA-Part(2)

Dated:- 25-10-2021

Subject:- Guidelines for on-boarding of Acquirer Bank for receiving funds through Non-tax Receipts Portal (Bharatkosh)

Ministry of Finance, Department of Expenditure vide its Office Memorandum No. 49(7) PF-I/2014 dated 2nd December, 2014 had decided that to enable e-receipts of Non-tax receipts, a citizen friendly non-tax revenue portal should be launched enabling e-receipts of all the Non-tax revenue of Government of India (GoI). Accordingly, office of Controller General of Accounts developed a Non-Tax Receipt Portal (NTRP), known as 'Bharatkosh' (URL: <https://bharatkosh.gov.in>) through which a depositor can make online Non-tax revenue payments, generate online receipt/challan and access the information. The application is part of Public Financial Management System (PFMS) Portal. The ultimate objective is to integrate all the non-tax receipts of all the Pay and Account Offices of different Ministries/Departments reporting their accounts (receipts and payments) to the Controller General of Accounts on NTRP.

NTRP provides a one-stop window to Citizens/Corporate/other entities for making online deposits of Non-tax receipts due to Government of India (GoI). A depositor can make payment of non-tax revenue electronically (using Credit Card (CC), Debit Card (DC), Net banking, Immediate Payment Service (IMPS) and Unified Payment Interface/Bharat Interface for Money (UPI/BHIM). NTRP is integrated with accredited banks of various Ministries/Departments. The integrated model of NTRP reduces the time taken for funds settlement from end Customer to Government Account along with availability of efficient reconciliation, accounting and tracking of funds.

The stakeholders in NTRP serve their broad roles as:

1. CGA Office – Facilitating the Non-tax collection from citizens or other entities through Non Tax Receipt Portal i.e. [www dot bharatkosh dot gov dot in](http://www.bharatkosh.gov.in);
2. Acquirer Banks through its PGAs – provide an interface for collection of Non-tax receipts electronically, settlement of funds with Accredited banks under T+1 (where T is the date of transaction), meeting technical requirements for integration and reporting, Coordination with Accredited Banks to provide details of transactions and follow the guidelines issued by CGA/NTRP;
3. Accredited Banks – Integrate with Acquirer Bank to submit receipt scrolls to the PAOs of the Ministries/Departments of which they are accredited banks and settlement and reporting of funds collected through Non Tax Receipt Portal within the prescribed timelines with RBI.
4. Pay and Accounts Offices of Ministries/Departments who get MIS and information of e-receipts through NTRP and PFMS for incorporation of the same in the accounts of the respective Ministries/Departments.

In order to adhere to the timelines for depositing the Non-tax receipts into Accredited Bank of the Ministry/Departments, it has been decided that Acquirer Banks through their PGAs should adhere to the following guidelines for on boarding Non Tax Revenue Portal for collection of Non-tax Receipts electronically:-

1. Only Banks authorized by the CGA/Reserve Bank of India for conducting Government agency business on its behalf are eligible for on-boarding Non Tax Revenue Portal www.bharatkosh.gov.in as the Acquirer Bank.
2. An Acquirer Bank can tie up with any Payment Gateway authorized by the Reserve Bank of India for carrying on the business of Payment Gateway in India for collection of funds online through digital means or offline mode through Point of Sale (POS) machines for collection of receipts.
3. Only those PGs which are registered in India and licensed by the Reserve Bank of India for carrying on the business of Payment Gateway Aggregators in India would be eligible for on-boarding the Non Tax Receipt Portal through a tie up with a bank mentioned at Sl. No. 1 above.
4. The Acquirer Banks/Payment Gateways shall follow the Guidelines on regulation of Payment Aggregators and Payment Gateways issued by the Department of Payment and Settlement Systems, Reserve Bank of India vide circular no. RBI/DPSS/2019-20/174 issued under file number DPSS.CO.PD.No.1810/02.14.008/2019-20 dated March 17, 2020 as amended from time to time. These guidelines are issued under Section 18 read with Section 10(2) of the Payment and Settlement Systems Act, 2007 and has come into effect from April 1, 2020 other than for activities for which specific timelines are mentioned.

6. The PGAs are required to strictly adhere to RBI guidelines dated 24th November 2009 on opening and operation of accounts for electronic payment transactions involving intermediaries vide letter No. RBI/2009-10/231 (DPSS.CO PD.NO.1102/02.14.08/2009-10 except settlement cycle which is to follow the clause III mentioned in this OM.
7. The on-boarded Acquirer Banks have to abide by the integration document prescribed by NTRP for on-boarding on NTRP. However, changes shall be incorporated as per the integration requirements communicated by the NTRP from time to time.
8. The Acquirer Bank have to ensure that the uptime of Aggregator services with respect to e-payments is always greater than 95%. If monthly average uptime availability falls below 95% for consecutive three months in a financial year, the same shall lead to removal of the Acquirer and its PGA from NTRP or monetary penal provision or both as per the decision of NTRP.
9. The Acquirer Bank to ensure that all online financial transactions shall be based on secure data transmission with a standard encryption system that encrypts the user's submission of private financial data before it leaves their web browser. The data must remain encrypted throughout transmission until it's safely received at the intended server where it is decrypted and processed.
11. The Acquirer Bank to have the proof of adherence to accreditation to Quality Management Systems, PCI DSS certification and relevant Information Security Management System standards.
12. Acquirer bank shall ensure that the extant instructions with regard to Merchant Discount Rate (MDR) are followed. Information on other charges such as convenience fee, handling fee, etc., if any, being levied shall also be displayed upfront by the Acquirer Bank. In case of any doubt, clarification from this office may be sought before any changes are affected.
13. All Acquirer Banks shall abide by the Baseline technology relations recommendations as laid out in Annexure 2 of the DPSS, RBI circular no. RBI/DPSS/2019-20/174 issued under file number DPSS.CO.PD.No.1810/02.14.008/2019-20 dated March 17, 2020 as amended from time to time.



(Ashish Kumar Singh)
Dy. Controller General of Accounts

(Annexure-3)

Government of India
Ministry of Finance, Department of Expenditure
Office of the Controller General of Accounts
Mahalekha Niyantarak Bhawan,
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Format of Information to be provided by the Acquirer Bank for on boarding on the Non Tax Revenue Portal (www dot bharkosh dot gov dot in).

Sl. No.	Particulars	Information to be filled by Acquirer Bank (Remarks)
1	Name of the Acquirer Bank (AB) and its Registered Office. Whether AB is authorized to conduct government agency business by Reserve Bank of India.	
2	Contact Details of the Officer of AB authorized to deal in this matter	
3	Date of Incorporation of the AB and number issued by Registrar of Companies (Attached Certificate of Incorporation)	
4	Place in India where incorporated	
5	Acquirer bank to attach a copy of the SLA containing all clauses mentioned in the OM no. No. R-1200/8/2020-GBA-CGA-Part(2)/ dated 25-10-2021 with PGA's for handling this business.	
6	Attach a Board approved policy for disposal of complaints / dispute resolution mechanism / time-lines for processing refunds, etc., in such a manner that the RBI instructions on Turn Around Time (TAT) for resolution of failed transactions issued vide DPSS.CO.PD No.629/02.01.014/2019-20 dated September 20, 2019.	
7	Details of the Nodal Officer in Acquirer Bank's PGA for regulatory and Customer Grievance handling functions.	

8	Acquirer Bank has to provide the certificate that his PGAs shall not store the customer card credentials within their database or the server accessed by the merchant. They shall comply with data storage requirements as applicable to Payment System Operators (PSOs).	
9	Whether Acquirer Bank's PGA has an established mechanism for monitoring, handling and follow-up of cyber security incidents and breaches.	
10	Whether the Acquirer Bank's PGA have integration with all the PSU banks, SBI, HDFC Bank, ICICI Bank, IDBI Bank, J&K Bank and Axis Bank for daily settlement of funds and MIS thereof.	
11	Modes of Payments offered by Acquirer bank's PGA proposes to use for collection of funds on Non Tax Revenue Portal.	



(Ashish Kumar Singh)

Dy. Controller General of Accounts