

**GOVERNMENT OF ODISHA
FINANCE DEPARTMENT**

No. 12902 /F.,
FIN-TRY-MISC-0032-2012(pt.)

Dt. 15.04.2017

From

**Shri Tuhin Kanta Pandey, I.A.S.,
Principal Secretary to Government**

To

**All Principal Secretaries/
Commissioner-cum-Secretaries/
Secretaries to Government/
All Heads of Departments/
All Collectors.**

Sub: Procurement and installation of Point of Sale (PoS) devices/ Mobile PoS in State Government Agencies / Special Purpose Vehicles (SPVs) / Societies for non-Government transactions.

Sir,

I am directed to say that all State Government Agencies including the Special Purpose Vehicles (SPVs) / Societies for collection of user charge will be enabled to receive digital payment of all kinds including debit and credit cards and Aadhaar – based payments in the current financial year.

Accordingly, the following process for procurement and installation of PoS devices is to be adopted for procurement of PoS devices for accepting digital payments in the departmental / agency counters:

- i)** Head of the State Government Agencies are to assess the requirement of **PoS devices or Mobile PoS** (with services of Aadhaar based payment) in their counters and make an indent any of the two banks authorised to handle the business and deposits of State Public Sector Undertakings (SPSUS) and State Level Autonomous Societies as per the **Annexure** to the Bank indicating the name of the Bank Branch from which the Agency would require the services of digital payment.
- ii)** Upon requisition of the devices, the Bank shall supply the PoS devices to the Agencies concerned and install the same at the desired places. The said Agencies will ensure the required infrastructure including internet connectivity, telephone, personal computer, sim card as the case may be.
- iii)** The Bank will supply the device in terms of the requisition indicating the machine identity number for monitoring payment of merchant discount rate & payment of rentals on the devices installed. The concerned agencies may bear the charges on

account of merchant discount rate up-to payment of Rs. 10, 000/- on debit card only and indicate the limit to the banks so as to calibrate the devices accordingly. The payment of rentals of the devices are to be mutually decided between the Bank and the concerned Agency.

iv) Policy on refund before the Digital receipt is credited to the Agency Account:

At the time of making payments made in the Agency counters, if by mistake or due to ignorance, a payment is made more than once using the card and the agency is intimated about such payment either by the payer or at the time of reconciliation, the amount may be refunded back to the payer by giving a request to the Bank branch in which the designated account of the device is maintained and before the amount is remitted to Agency account.

v) Policy on refund after the Digital receipt is credited to the Agency Account:

In case a refund is sought by the payer after the payment is credited to the Agency account the request regarding refund of such money will be examined by the officials of the agency and the agency may issue necessary instructions to their banker for making payment to the bank account of the beneficiary.

vi) A separate set of guidelines are being issued for installation of PoS devices for Government transactions.

vii) Payment at Counters

a) For payment of fees, service charges etc., the citizen will go to the designated Counter and may opt for payment through Debit card against bill or demand raised by the Agency or make the payment to avail any paid service.

b) The person in charge of the counter will ask for Debit / Credit Card of the payer and swipe the card and enter the amount required to be paid against the particular demand / bill or charges for availing of any service in the PoS machine. The depositor will be asked to enter his PIN number to complete the transaction. Along with the payer's copy of the receipt generated by the PoS machine, the official in charge of the Counter will also issue a money receipt in the prescribed form of the Agency or a system generated money receipt as the case may be as proof of payment under his signature. The merchant / receiver's copy of the receipt generated from the PoS machine will be preserved along with the counter foil of the money receipt and recorded in the Collection Register on daily basis and also taken to the Cash Book. The amount so collected will be kept in the bank account of the Agency to which the PoS machine is linked.

c) On each day at a particular time, say after close of the counter the person-in-charge will prepare an item-wise aggregate collection made with reference to the

money receipt numbers and send a consolidated report to the head of the Unit/ Agency.

Aggregation of receipts, accounting, reporting and reconciliation.

The Head of the Unit/ Agency will aggregate the item-wise receipts from different counters and prepare a consolidated item-wise statement of collections made for each day. He/ She shall prepare a consolidated statement and transmit the same to the Bank with which Agency's count is maintained along with a debit slip/cheque with an endorsement 'Pay yourself' or issue a standing instruction to the bank for debiting the current account and simultaneous credit to the Agency account maintained in the same bank or elsewhere counters/ units collected in the PoS device linked Account. Remittance of the collections made therein to the account of the Agency is to be verified and reconciled on daily basis so as to ensure that the digital receipts are remitted from the bank linked account to the Agency's account on T +1 day basis (where T is the day on which the funds credited to the device linked account of transaction)

I would, therefore, request you to issue necessary instructions to all Agencies under your control to install PoS devices for facilitating digital payments and follow the procedure as outlined above.

Yours faithfully,

Sd/-

Principal Secretary to Government

Banks authorised to handle the business and deposits of State Public Sector Undertakings (SPSUS) and State Level Autonomous Societies

List of Public Sector Banks

1. State Bank of India
2. Indian Overseas Bank
3. UCO Bank
4. Bank of Baroda
5. Union Bank of India
6. Bank of India
7. Indian Bank
8. United Bank of India
9. Canara Bank
10. Allahabad Bank
11. Andhra Bank
12. IDBI Bank
13. Punjab National Bank
14. Syndicate Bank
15. Central Bank of India

List of Private Sector Banks

1. HDFC Bank
2. Axis Bank
3. ICICI Bank

List of Regional Rural Banks

1. Utkal Grameen Bank
2. Odisha Gramya Bank

List of Co-operative Banks

1. Odisha State Co-operative Bank