E-Challan Payment Gateway: Government Receipts with a difference

Heralding a major step towards the green initiative, Government of Goa launched 'eChallan Payment Gateway' in February 2015 with a vision to remove the inherent deficiencies of the existing manual system and keep pace with the changing time in the Finance Department using ICT. The results have been quick and encouraging; we already see limited paper challans and the electronic scrolls have replaced the bulky bank scrolls.

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e-Challan is the prevailing system of accepting all government receipts into the Treasury. Challans are deposited by the public as well as the Drawing and Disbursing Officers (DDO's) of the government. In the manual system, if a citizen had to make a payment to the government, he/she would have to visit the DDO, get the challan filled, go to the bank, stand in long queues and make the payment. This was a tedious & time consuming process. For the government, if the challan was misclassified by the DDO, then the receipts were not correctly reflected in the accounts. The manual challan format was also not uniform across the departments.

This prompted the Government of Goa to go for e-Challan mode of receipts. The e-Challan Payment Gateway (PG) portal designed, developed and implemented by National Informatics Centre, Goa is a comprehensive portal provided to the public. The portal (https://egov.goa.nic.in/echallanpg) has two front line features:

PHYSICAL E-CHALLAN
• This option is used by the DDO's when they have to deposit cash into the government treasury as no DDO is allowed to have a bank account.

• Citizens not having access to online

> "e-Challan Payment Gateway portal is an important e-Governance initiative of the Government through which the payments of various government receipts have been made simple and efficient. This project envisages increasing the efficiency of treasuries and compile Government receipts on a real time basis. With this initiative all the Government payments to beneficiaries and treasury receipts is being carried out electronically, which is indeed a major achievement for the State of Goa.
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> I sincerely appreciate the efforts put in by the team at National Informatics Centre, Goa State and thank them for designing this generic online Payment Gateway portal and integrating the same with the applications of major revenue collection departments like Commercial Taxes, Excise and Mines, enabling them to commence online collection of receipts.
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> We hope to integrate other e-services of various departments to this portal very soon. It will enable online payment which in turn will benefit citizens and other stake holders. Efforts are also on to integrate the bank counter payment collections with the e-Challan portal to receive data of the revenue collection on real time basis directly to the Treasuries and Finance Department."

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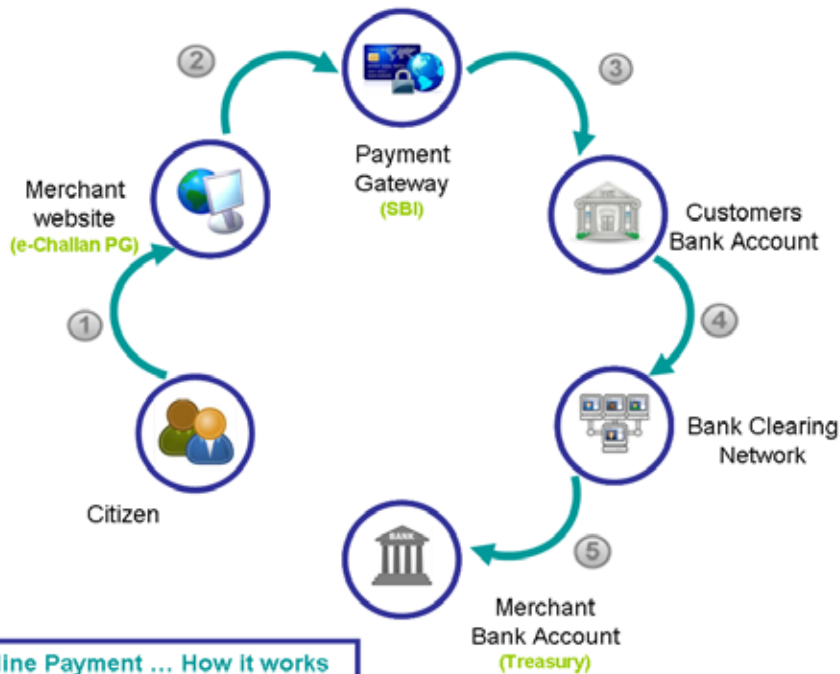
Online Payment … How it works

banking can make a payment across the bank counter.

PAY ONLINE

As the name suggests, the online payments can be done by the citizens from the comforts of their home. They also get an e-Receipt at the end of a successful online payment which can be used to confirm payments.

BENEFITS TO CITIZENS

• One can make e-Payment from the comfort of his/her home.

• Multiple trips to department & banks are avoided.

• E-Receipt can be submitted to the department as proof of payment.

• E-Receipts are available for reprint & citizen can view history of past payments.

• SMS/Email alerts are sent during transactions.

• The transaction is secured with one time password.

• Help Desk is available to address transaction queries.

• The e-Challan format is standardized across various departments.

BENEFITS TO DEPARTMENTS

• The e-Challan PG is a generic portal which can host an online payment service of any government department

• Receipt data is shared electronically on T+1 day with the departments.

• MIS is available to the DDO to view receipts made to the department.

• If the department is computerized, there is a provision to generate e-Challan from their software.

BENEFITS TO DIRECTORATE OF ACCOUNTS

• No more wrongly classified 'Head of Account' or incomplete details in the challan

• Reporting from the banks is through soft copy thus saving paper

• No more voluminous data entry at Treasuries

• Accounts are closed on time

Online Payment … How it works

• The citizen who wishes to make an online payment visits e-Challan PG portal.

• Users who make frequent payments can register themselves on the portal while there is a 'Quick Pay' option for the others or not so frequent visitors.

• The user clicks on the "Online Payment" option; wherein he/she is first prompted to key in details like name and address.

• The citizen then selects the service for which payment is to be made and enters the amount.

• When the citizen submits the request, an e-Challan number gets generated. This is the Unique Reference Number that is used throughout the process.

• The citizen is then prompted to proceed for online payment.

• At this stage the citizen is directed to the SBI MOPS** interface from where he/she will proceed with the online payment.

• After successful online payment the citizen is redirected from the SBI site back to e-Challan PG portal, and a bar coded e-Receipt will be displayed in the browser, which can be printed for reference.

** The SBI MOPS (State Bank of India Multiple Option Payment System) interface provides, Internet Banking, Credit Card and Debit Card and makes available more than 60 banks.