

On-line Payments Manual

On-line Payments – The purpose of this Manual is to inform staff of;

- a) a new online payments facility via myAccount
- b) extending ROS to include the facility to pay a broader range of taxes and to file returns in respect of Natural Gas Carbon Tax (NGCT) and Solid Fuel Carbon Tax (SFCT)

1. Introduction

With effect from 11 June 2016, Revenue is providing a new on-line payment facility via myAccount. The new facility will enable customers (non-ROS) to make online payments of tax, interest and penalties. The new system will also facilitate the online payment of liabilities arising on foot of Audit (for example where a part payment is made in advance of the liability being fully quantified) and where a customer has been served with a Notice of Attachment.

In parallel with the myAccount development, Revenue is also extending ROS to accept payments in respect of a broader number of taxes, including interest and penalties. The ROS payment enhancement will also facilitate the payment of liabilities arising on foot of Audit (for example where a part payment is made in advance of the liability being fully quantified) and where a customer has been served with a Notice of Attachment.

ROS is also being upgraded to facilitate the filing of Natural Gas Carbon Tax (NGCT) and Solid Fuel Carbon Tax (SFCT) returns.

This manual provides information on the following:

1. The benefits of extending on-line payments for customers and Revenue.
 2. A new on-line payments facility for myAccount customers.
 3. Extending the number of taxes that can be paid on ROS.
 4. ROS facility to file returns and make on-line payments for Natural Gas Carbon Tax (NGCT) and Solid Fuel Carbon Tax (SFCT).
 5. Revenue staff that will be authorised to accept payments from customers using ITS.
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2. Benefits of Extending on-line Payments

The benefits for both customers and Revenue can be summarised as follows:

Customer Benefits

- Customers (non-ROS) can make on-line payments for a wide range of taxes (including interest and penalties).

- Customers can make a single payment for a number of different taxheads in one transaction.
- Customers can view the payments made by accessing a payments history screen.
- Customers have a number of different payment options including debit/credit card or 'Single Debit Instruction' through an appropriate (current) bank account.
- ROS customers can pay a wider range of taxes on-line (including interest and penalties).

Benefits to Revenue

- Extending the range of customers that can pay their taxes on-line.
- Supports voluntary compliance through on-line capability.
- Extending the range of taxes payable via ROS.
- Reducing cheques and Electronic Fund Transfers (EFT).
- Reduction in the number of unallocated payments.
- Supporting the National Payments Plan (NPP) by promoting e-payments.

3. myAccount Customers

MyAccount was designed as a single access point for secure on-line services. It caters for PAYE and business customers who do not have a ROS digital certificate.

To make a payment a customer must first register for myAccount via the 'Register for myAccount' link on www.revenue.ie. Once registered, a customer will receive a password and this together with his/her PPSN is used to access the payment process. MyAccount customers can then make payments on-line by clicking on the 'myAccount' link on the www.revenue.ie home page.

In general, customers using the new facility will be able to pay money into each taxhead that they are registered for, for example VAT, PREM, IT etc. They will also be able to make payments to certain taxheads that they are not registered for (See **Table B**) and the system will 'auto-register' them once the payment is made.

3.1. Making a Payment

myAccount customers can make payments on-line using:

- a debit card,
- a credit card,
- a once off debit known as a '**Single Debit Instruction**' (**SDI**) – using a bank account (normally a current account) capable of accepting a direct debit.

Under SEPA rules it takes up to 7 working days for a 'Single Debit Instruction' to be processed by the bank. Debit and credit card payments are authorised at time of submission.

3.2. Payment History

Customers will have a facility on the home page of myAccount to view their payments history. It will list all the payments that have been made by date, payment type and amount.

3.3. Payment Types on myAccount

There are five distinct payments types that can be paid on-line using myAccount. These are **Tax, Interest, Penalties, Attachment** and **Audit**.

- **'Tax'**- Customers can select this option to pay 23 separate taxes (See Table A).
- **'Interest'**- Customers should select this option to make any interest payment.
- **'Penalty'** – Customers should select this option to make any penalty related payment.
- **'Attachment'** – Customers can use this option to pay a 'third party' debt that has arisen on foot of a Notice of Attachment from Revenue.
- **'Audit'** – Customers can use this option to pay liabilities that have arisen on foot of a Revenue Audit where, for example, the exact liability is not yet fully agreed with the Auditor. Once the Audit is concluded/agreed the system will reallocate the amounts in accordance with the Auditor's instructions.

Note: Each of the five payment types must be completed and paid separately. For the tax, interest, and penalties payment types it is possible to make a number of payments in one transaction. The payments will stack up in a 'shopping cart' type format and the customer will be able to remove any individual transactions if required before completing the process.

3.4. Tax Interest and Penalty Payments Processing

Tax, interest and penalty payments (via myAccount) in respect of taxes being interfaced to ITS for the first time (**See Table B**) will be processed in real time once paid (by debit card, credit card or SDI). These taxes are referred to as **'new ITS taxes'** to distinguish them from those taxes already in ITS.

The following material is either exempt from or not required to be published under the Freedom of Information Act 2014.

[...]

3.5. Attachment Payment Processing

Attachment payments can be made by Attachees using myAccount.

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[...]

3.6. Audit Payment Processing

Auditors will for the first time be able to request customers to make audit payments on-line using myAccount. This will dispense with the need for cheque and EFT payments. These payments will not refer specifically to a particular tax period or

taxhead and as such cannot be interfaced to ITS until accounting instructions are received from the Auditor.

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[...]

3.7. Auto Registration

When a Tax, Interest or Penalty payment is made for a 'new ITS tax' and the customer is not, at that point in time, registered for the taxhead then the system will 'auto-register' (the customer) via CRS.

3.8. myAccount Payments Helpline

The CG's Helpline for myAccount payment enquiries is 1890-226336.

3.9. Pay a Tax on-line via myAccount in Five Easy Steps.

- Step 1 - Go to Revenue's home page www.revenue.ie. Click the myAccount link at the top of the page and log in. Click 'Pay Now' on the 'Payments' screen.
- Step 2 – Click 'Add payment' and you will be asked – 'What type of payment are you making' – the drop down menu is set on 'tax'.
- Step 3 - Select the tax you wish to pay by clicking 'Add payment'. Enter the details requested on the payment screen.
- Step 4 - You will now be asked 'How do you wish to pay'. Select your preferred payment method and enter the relevant details including your email address if you wish to receive a payment confirmation.
- Step 5 - Once your payment is complete you will receive a payment reference number.

Table A: Taxes and other payments payable using myAccount

| Tax type | Tax type |
|---------------------------------------|--|
| <i>Betting Duty</i> | <i>PAYE Employee</i> |
| <i>Capital Acquisitions Tax</i> | <i>PAYE Employer(PREM)</i> |
| <i>Capital Gains Tax</i> | <i>Pension Tax</i> |
| <i>Deposit Interest Retention Tax</i> | <i>Professional Services Withholding Tax</i> |
| <i>Domicile Levy</i> | <i>Relevant Tax Share Option</i> |
| <i>Electricity Tax</i> | <i>Solid Fuel Carbon Tax</i> |
| <i>Film Withholding Tax</i> | <i>Stamp Duty Financial Services (SDFS)</i> |

| | |
|-----------------------------|---|
| Encashment Tax | Stamp Duty Insurance Levies (SD Insurance) |
| Environmental Levy | Value Added Tax |
| Income Tax | 'Other Payments' |
| Investment Undertakings Tax | Ancillary State Support Scheme (Fair Deal) |
| Natural Gas Carbon Tax | Compromise Settlements - MGO |
| | TRS Overpayments |

'Other Payments' - See Table A

myAccount facilitates the payment of 'other payments' that can not be 'categorised' as tax payments. These are:

Ancillary State Support Scheme (Fair Deal) - Revenue acts as an agency for the HSE for the collection of payments made under the Ancillary Support Scheme (Fair Deal). Also known as the Nursing Home Support Scheme.

Compromise Settlements (MGO) - The Marked Gas Oil payment refers to the penalty imposed on individuals found to be using rebated diesel on public roads.

TRS Overpayments – TRS refers to Tax Relief at Source which applies to interest paid on a 'qualifying residence loan'. Where the interest relief is paid in respect of a **non 'qualifying residence loan'** this is classed as a **TRS Overpayment** and can now be repaid on-line.

Note on Pension Tax.

This general term refers to a number of different types of pension tax. The individual pension taxes are presented for payment on myAccount with short abbreviations for convenience. When any of these pension taxes are paid they will appear in IT'S as **'Pension Tax'**.

The abbreviation and the full title of each of the various pension types are as follows:

Trivial Pension – this refers to a Commuted Pension of less than €330 per annum (Schedule D taxable at 10% - section 781 TCA)

Commuted Pension (ill health) – this refers to a Commuted Pension in case of terminal illness (Schedule D taxable at 10% - section 781 TCA)

Lump Sum – this refers to a Retirement Lump Sum in excess of tax free amount (amount paid between €200,000 and €500,000) (Schedule D taxable at 20%)

Chargeable Excess - this refers to a Chargeable Excess Tax (Schedule D taxable at 40% - section 787R)

Encashment Option - this refers to a Pre-Retirement Encashment option tax (Schedule D taxable at 40%, and 3.5% USC applies – section 787 TCA)

Refund of Contributions - this refers to two types of refund (1) Refund of member contributions on leaving employment where membership is less than 2 years (Schedule D taxable at 20%) and (2) Refund of Spouses & Children's contributions where single on retirement and in pre 1984 public sector Spouses & Children's scheme (Schedule D taxable at 20%)

ARF distribution to child – this refers to a Distribution to a child aged 21 or over from an ARF of a deceased parent or from the Approved Retirement Fund (ARF) of a surviving spouse/civil partner which was funded by the ARF of a deceased, liable at 30% (section 784A (4)(c) TCA)

Table B – Taxes and ‘Other Payments’ being interfaced to ITS for the first time.

| |
|---|
| Tax type |
| <i>Domicile levy</i> |
| <i>Electricity Tax</i> |
| <i>Encashment tax</i> |
| <i>Film Withholding Tax</i> |
| <i>Natural Gas Carbon Tax</i> |
| <i>Pension Tax</i> |
| <i>Solid Fuel Carbon Tax</i> |
| <i>Stamp Duty Financial Services (SDFS)</i> |
| <i>Stamp Duty Insurance Levies (SD Insurance)</i> |
| ‘Other Payments’ |
| <i>Ancillary State Support Scheme (Fair Deal)</i> |
| <i>Compromise Settlements - MGO</i> |
| <i>TRS Overpayments</i> |

Note: these taxes will appear in ITS once a customer successfully completes the payment on myAccount.

4. Extending the number of Taxes that can be paid on Revenue’s On-line Service for ROS customers

ROS is being extended, with effect from 11 June 2016, to facilitate the payment of thirteen (13) additional taxes, including interest and penalties and ‘other payments’ – See Table C.

The ROS payment enhancement will also facilitate the payment of liabilities arising on foot of Audit (for example where a part payment is made in advance of the liability being fully quantified) and where a customer has been served with a Notice of Attachment.

The additional payments are available from a drop down menu under the ‘**Submit a Payment**’ heading on the My Services screen.

4.1. Payment types on ROS

There are five distinct payment types that can be paid on-line using ROS including, **Tax, Interest, Penalties, Attachment** and **Audit**.

- **‘Tax Payment/Declaration’** - **Select** this option to pay existing ROS taxes and a further 13 taxes and ‘other payments’ as specified in **Table C**.
- **‘Interest’** - Customers should select this option to make any interest payment.
- **‘Penalty’** – Customers should select this option to make any penalty related payment.
- **‘Attachment’** – Customers can use this option to pay a ‘third party’ debt that has arisen on foot of a Notice of Attachment from Revenue.

- **'Audit'** – Customers can use this option to pay liabilities that have arisen on foot of a Revenue Audit and where for example the exact liability is not yet fully agreed with the Auditor. Once the Audit is concluded/agreed the system will reallocate the amounts in accordance with the Auditor's instructions.

Note: Each of the five payment types must be completed and paid separately. For the tax, interest, penalties payment types it is possible to make a number of payments in one transaction. The payments will stack up in a 'shopping cart' type format and the customer will be able to remove any individual transactions if required before completing the process.

4.2. Making a Payment

ROS customers can make payments on-line for the new ITS Taxes and other payments (see **Table C**) using:

- a debit card
- a credit card
- a once off debit known as a 'Single Debit Instruction' (SDI) using a bank account (normally a current account) capable of accepting a direct debit

It takes up to 7 working days for a Single Debit Instruction to be processed by the bank. It is not yet possible to pay the taxes and other payments specified in **Table C** with a recurring debit, normally referred to as a ROS Debit Instruction (RDI). This additional facility will be provided in a later phase. Customers will however be able to pay all other taxes on ROS (excluding those on **Table C**) using RDIs. Debit and credit card payments are authorised at the time of submission.

4.3. Tax Interest and Penalty Payments Processing

Certain Tax, Interest and Penalty payments payable via ROS will be interfaced to ITS in real time (**Table C**) when paid by debit card, credit card or SDI. These taxes are referred to as '**new ITS taxes**' to distinguish them for those taxes currently in ITS.

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4.4. Attachment Payment Processing

Attachment payments can now be made by Attachees using ROS.

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4.5. Audit Payment Processing

Auditors will for the first time be able to request customers to make audit payments on-line via ROS. This will dispense with the need for cheque and EFT payments. These payments do not refer specifically to a particular tax period or taxhead and as such cannot be interfaced to ITS until accounting instructions are received from the Auditor.

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[...]

4.6. Auto Registration

When a Tax, Interest or Penalty payment is made for a '**new ITS tax**' and the customer is not at that point in time registered for the taxhead then the system will 'auto-register' (the customer) via CRS.

4.7. ROS payments Helpline

The Collector-General's Helpline for ROS related payment enquiries is 1890-226336.

You can make tax payments on ROS in five easy steps

Step 1: Go to the '**My Services**' page on the ROS home page. Click '**Submit a Payment**' you will be asked to select a payment type. There are five payment types:

- Tax Payment/Declaration.
- Interest Payment.
- Penalty Payment.
- Attachment.
- Audit.

Step 2: Click '**Tax Payment/Declaration**' and you will be presented with a tab to '**Select Tax Type**' from a drop down menu. Scroll down through the list to select the tax you wish to pay

Step 3: Click '**Make Payment**' and insert the payment details for the tax selected.

Step 4: Select from one of the following payment options:

- Credit card,
- Debit card,
- a once off debit, i.e. a 'Single Debit Instruction (SDI)' using a bank account (normally a current account) capable of accepting a direct debit

Step 5: You will receive a payment acknowledgment. This completes the payment process.

Once the payment is completed you will receive a ROS Inbox Message notifying you of the payment.

A more recent version of this manual is available.

Table C: Additional taxes payable through ROS

| |
|---|
| <i>Tax type</i> |
| <i>Domicile levy</i> |
| <i>Electricity Tax</i> |
| <i>Encashment tax</i> |
| <i>Film Withholding Tax</i> |
| <i>Natural Gas Carbon Tax</i> |
| <i>Pension Tax</i> |
| <i>Solid Fuel Carbon Tax</i> |
| <i>Relevant Tax on Share Options (RTSO)</i> |
| <i>Stamp Duty Financial Services (SDFS)</i> |
| <i>Stamp Duty Insurance Levies (SD Insurance)</i> |
| <i>'Other Payments'</i> |
| <i>Ancillary State Support Scheme (Fair Deal)</i> |
| <i>Compromise Settlements - MGO</i> |
| <i>TRS Overpayments</i> |

5. Extension of ROS facility to file returns and make on-line payments for Natural Gas Carbon Tax (NGCT) and Solid Fuel Carbon Tax (SFCT)

The facility to file returns and make on-line payments for Natural Gas Carbon Tax (NGCT) and Solid Fuel Carbon Tax (SFCT) will be available on ROS from 11 June 2016.

5.1. Filing Returns:

ROS registered customers and agents whose clients are registered for NGCT and SFCT, will be able to file bi-monthly returns commencing 11 June 2016. The earliest bi-monthly accounting period, for both tax-heads, that will be available to file on ROS will be January / February 2016. A **guidance note** for completing the forms is available at www.revenue.ie

5.2. Making Payments:

ROS registered customers and agents will also be able to make on-line payments for NGCT and SFCT from 11 June 2016. When selecting a payment type via ROS, customers should click the '**Tax Payment/Declaration**' option and both **Natural Gas Carbon Tax** and **Solid Fuel Carbon Tax** will be available on the drop down menu. Payment can be made using:

- a debit/credit card,
- a once off debit, known as a 'Single Debit Instruction' (SDI) using a bank account (normally a current account) capable of accepting a direct debit

Where ROS customers wish to make a payment for both NGCT and SFCT they can combine the transactions in a 'shopping cart' arrangement.

6. Authorised Revenue staff will be able to accept payments from customers using ITS.

While customers are being facilitated in making payments on-line via myAccount and ROS, authorised Revenue staff will also be able to process payments on behalf of customers via ITS should the need arise.

The types of payments that can be facilitated via this option are

- debit card, credit card and Single Debit Instructions (made to a dedicated Revenue /Helpline 1890 273747)
- debit and credit card payments at various Revenue offices including Ports and Airports – This facility will not be in place for 11 June but will be rolled out as soon as possible)

Customers who wish to make payments for taxes such as IT, VAT and PREM will need to be registered for these taxes before authorised Revenue staff can accept such payments. Customers will be able to pay certain other taxes ('**new ITS taxes**') without the need to be registered in advance as they will be auto-registered once payment is made.

Card terminals for processing debit/credit card payments are currently being tested and will be initially rolled out on a pilot basis in Dublin Airport and the CG's.

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