

GEMS 3

TAX TOOLKIT

IMPROVING STATE & LOCAL GOVERNMENT
TAX REVENUE PROCESSES



PART 6:
Improved Payment
System
June 2016

LIST OF ABBREVIATIONS

AGM	Annual General Meeting
BIR	Board of Internal Revenue
BMO	Business Membership Organisation
CATU	Council and Traders Union
CBN	Central Bank of Nigeria
CRSG	Cross River State Government
CSO	Civil Society Organisation
DFID	UK Department for International Development
DPM	Director of Personnel Management
ENABLE2	Enhancing Nigerian Advocacy for a Better Business
EXCO	Executive Council
FIRS	Federal Inland Revenue Service
GBP	Great British Pounds
GEMS3	Growth and Employment in States 3
GIZ	Gesellschaft für Internationale Zusammenarbeit
IGR	Internally Generated Revenue
IMO	Interim Management Officer
JTB	Joint Tax Board
KACCIMA	Kano Chamber of Commerce, Industry, Mines and Agriculture
KASTU	Kano State Traders Union
LASAA	Lagos State Signage & Advertisement Agency
LCDA	Local Council Development Areas
LG	Local Government
LG&CA	Local Government and Chieftaincy Affairs
LGA	Local Government Area
LGC	Local Government Councils
LIRS	Lagos State Internal Revenue Service
LRC	Land Records Company, Lagos
M&E	Monitoring and Evaluation
MAN	Manufacturers' Association of Nigeria
MDA	Ministries, Departments and Agencies
MOA	Memorandum of Agreement
MoJ	Ministry of Justice
MoLG	Ministry of Local Government
MOU/MoU	Memorandum of Understanding
NASSI	Nigerian Association of Small Scale Industrialists
NGN	Nigerian Naira
NGO	Non-Governmental Organisation
NIBSS	Nigerian Inter-Bank Settlement System
NURTW	National Union of Road Transport Workers
OPS	Organised Private Sector
PAYE	Pay-As-You-Earn
PIN	Personal Identification Number
PIT	Personal Income Tax
POS	Point of Sales/Point of Service
PPD	Public Private Dialogue
PPEM	Public Private Engagement Mechanism
PT	Presumptive Tax
RCIU	Revenue Complaints and Information Unit
SAVI	State Accountability and Voice Initiative
SHoA	State House of Assembly
SME	Small and Medium Enterprise
SMS	Short Message Service
SOP	Standard Operating Procedures
SPARC	State Partnership for Accountability, Responsiveness and Capability
SWOT	Strengths, Weaknesses, Opportunities and Threats
TAT	Tax Appeal Tribunal
TIN	Taxpayer Identification Number
TNA	Training Needs Analysis
ToT	Training of Trainers
UK	United Kingdom
WEE	Women Economic Empowerment

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1. Improved Payment Systems – Introduction

1.1 Scope of improved payment systems

The “payment systems” covered by this Activity Guide are the revenue payment (from a taxpayer viewpoint) and revenue receipt (from a LGA viewpoint) processes that relate to LGA collection of revenue from taxpayers.

GEMS3 intervention work in this area starts with an initial review of the following elements of the payment systems:

- the specific details shown on demand notices (if used) and receipt forms (both pre-printed details and those completed by revenue collectors)
- the efficiency of the receipting process (e.g. printing of receipts, number of copies, receipt completion method (by hand, carbon paper insertion, carbonised paper))
- the identification of “authorised” revenue collectors
- the internal control/check aspects of the receipt process, particularly those after payment has been made
- supporting issues (e.g. training of revenue collectors, publicity given to taxpayers about the receipting process)

Such reviews also take into account “memoranda” issued by the Ministry of Local Government on the processes that should be in place (a summary of relevant points from the current “memoranda” is attached as Appendix 1. Following the reviews, GEMS3 makes recommendations on potential improvements to the above areas based on best practices operating elsewhere in Nigeria and worldwide.

GEMS3 payment system work also envisages the introduction of additional payment methods, particularly:

- The ability to make payments by direct bank lodgement, a method which is supported by the use of customised tellers (bank deposit slips with pre-printed LGA bank account details)
- The ability to make cash or card payments through Point of Sale (PoS) devices

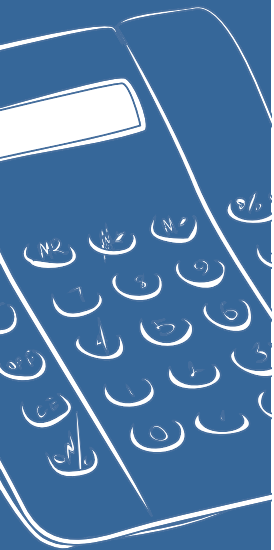
This Activity Guide covers the first of these methods. PoS payments are covered in a separate Activity Guide.

1.2 Reasons for improved payment systems

Obvious beneficiaries of improved payment systems are the LGAs themselves. Potential benefits include increased amounts of IGR (internally generated revenue) through both more efficient processes and less leakages, as well as from reduced payment system costs. These benefits indirectly accrue to all LGA constituents.

Taxpayers themselves also benefit through more efficient processes, from having a greater range of payment options, and from processes which give them more assurance that their payments will end up with the LGA.

GEMS3 interaction with LGA officials involved in this potentially sensitive area of revenue collections also enables GEMS3 to test and confirm levels of political will for payment





system reform before a decision is made to embark on the relatively more resource intensive process of establishing the PoS payment process in that LGA.

1.3 Implementation of improved payment systems

GEMS3 reviews of different payment systems have shown that options which mean that payments get to LGAs without interaction with a LGA revenue collector are preferred. By nature, these options reduce the opportunities for leakages and give taxpayers greater confidence that their payments will end up in LGA bank accounts.

Of the options available, payment direct to banks is the most preferred option and hence GEMS3 is ensuring that this option (direct bank lodgements) is not only available but also facilitated through the use of customised tellers and publicised.

It is however recognised that paying at the bank is not so appropriate for charges of low value that are payable regularly. Similarly paying at the bank is not practical where the nearest bank branch is not handy and/or the taxpayer does not have a bank account. There is therefore a need to continue to allow taxpayers to make payment in cash and to make payment direct to LGA revenue collectors.

GEMS3's initial analysis of payment systems indicated that the best way of managing cash payments to revenue collectors would be using Point of Sale (PoS) devices. Accordingly, the focus of tax intervention work in the payments area was on working towards the introduction of such systems. Subsequent experience resulted in limited uptake of the new process for a range of reasons from the different stakeholders involved (LGAs banks, switch companies) despite the dedication of a significant amount of GEMS3 resources. As a result, the GEMS3 approach to payment systems was reviewed.

In general, the PoS approach has been much easier to implement in "southern" compared with "northern" Nigeria. While it was confirmed that the PoS system was the best for Nigeria, it was decided to separate the payment system process into two parts; a first part dealing with all aspects of reviewing and improving payment systems, other than PoS (which is the subject of this Activity Guide) and a second part covering PoS (a separate Activity Guide). This enables a decision to be made while/after working on the first part on the likelihood of PoS implementation being accepted and whether GEMS3 resources should be dedicated to PoS in each LGA.

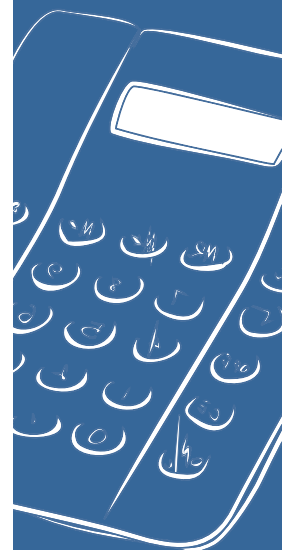
The GEMS3 focus is now on:

- reviewing and improving the existing payment systems in place; and
- introducing additional payment options, namely direct bank lodgement using customised tellers (detailed in the next section of this Activity Guide) and potentially Point of Sale (PoS).

In reviewing existing systems, reference is made to best practices in Nigeria and worldwide. A sample list of information that should be obtained is detailed in Appendix 2.

1.4 Direct Bank Lodgement and Customised Tellers

It is good practice that all annualised IGR collection should be by Direct Bank Lodgement into the LGA Revenue Account (and/or PoS) which discourage direct cash payment to any



cashier or revenue collector because these provide easy administration, monitoring and co-ordination of all revenue activities.

Direct Lodgement is the payment option that allows a taxpayer to pay his/her rates and levies directly into the LGA Revenue account (on the basis of a harmonised demand notice issued by the LGA – sample attached at Appendix 3) at a designated or specified preferred bank of the LGA. This is more so with the payment of larger amounts or annual payable rates/levies such as tenement rate, billboard fees, etc.

A Customised Teller is a bank teller (or bank deposit slip) that contains pre-printed LGA Name, and Account Number used to aid/facilitate direct lodgement of rates/levies by taxpayers into the Revenue Account of an LGA with a specified bank. A sample copy of the request letter to a bank to introduce a customised teller is shown at Appendix 4 and a sample of a customised teller is shown at Appendix 5.

The reasons for introducing the direct lodgement/customised teller payment option are:

- a. To provide taxpayers with a transparent, convenient and easy way of paying their rates/levies
- b. To build taxpayers' confidence that all monies paid as LGA rates and levies will rightly go to government coffers
- c. To reduce the cost of compliance of taxpayers
- d. To help reduce harassment of taxpayers by revenue collectors (usually a consequence of un-authenticated evidence of payment)
- e. To provide taxpayers with more revenue payment options/alternatives

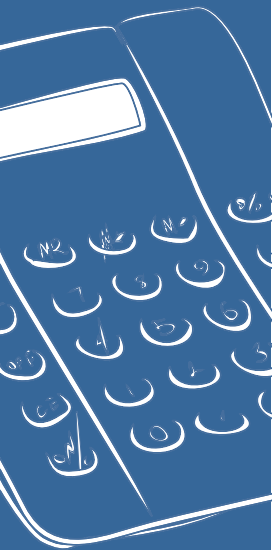
The introduction of direct lodgement together with other payment systems such as point of sale (POS) gives taxpayers payment options that will ultimately save their time and cost of complying with the LGA rates/levies law. Public launching of customised teller is left at the discretion of state tax teams. A public launching of customised tellers is optional.

2. Improved Payment Systems Activities

2.1 Review of current system completed and changes recommended

Where there are cash collections using fixed fee printed receipts in motor parks, markets, wrong parking, animal fees etc, and during the course of information-gathering using Appendix 2, the following should apply:

- a. Check that receipts include details of name of payer, address of payer, contact telephone number of payer, name of receiving officer, date paid, amount paid, tax type(s) paid and the appropriate code from the list of harmonised taxes and the tax rate for that code.
- b. Check whether all revenue receipt booklets are entered serially in the receipt book register and issued so.
- c. Check whether cash receipt booklets are issued serially to Revenue Collectors from the receipt booklet distribution register.
- d. Check whether every revenue collector signs and dates the appropriate columns on the distribution register for every booklet issued to him/her.
- e. Confirm whether particulars of revenue collectors; name, type of revenue, interval of payment etc. are shown in a revenue collector's chart.
- f. Check whether revenue collectors are formally employed in the service of the LGA.





- g. Check what identification is being used by revenue collectors and advise appropriately.
- h. Check that revenue collector issues fixed fee printed receipts for every payment made by taxpayers.
- i. Check that revenue collector reconciles his/her daily collection against receipt booklets issued to him/her, obtains customised teller from the treasury or bank and banks daily proceeds to the Local Government designated bank within 24 hours or whenever the prescribed maximum cash holding is achieved.
- j. Check that revenue collector submits the customised teller from the bank together with the summary of receipt serial numbers and total amounts of the day to the Revenue Cashier who shall issue a treasury receipt for same.
- k. Confirm that revenue cashier verifies the customised tellers presented by revenue collector to confirm that it agrees with the revenue collector's cash record.
- l. Confirm whether revenue cashier immediately issues a Treasury Receipt for the amount paid in and hands the original to the revenue collector.
- m. Check the extent to which treasury receipts and customised tellers are subject to internal audit procedures.
- n. Discuss your findings with the LGA executives and point out where they need to improve or implement.
- o. Conduct sensitisation and education on correct receipting.
- p. Sign off milestone 2 review of current system completed and changes recommended 2.

2.2 Agreement on prioritised implementation of changes

Once a review of the payment system has been finalised and weaknesses identified, it would be useful to propose changes as follows:

- a. Make a list of areas where improvements can be made.
- b. Discuss with LGA executives how they should be resolved beginning with the most important one.
- c. Obtain a written commitment to effecting the changes.

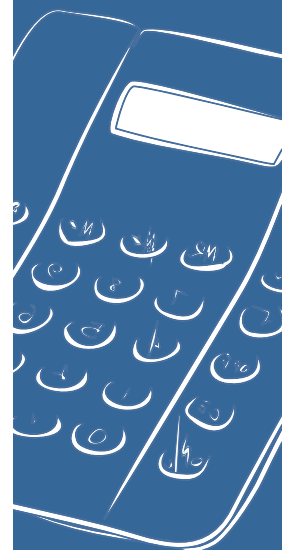
At a later time, say three months later, review progress on implementation of the agreed changes.

2.3 Final design of demand notice agreed with stakeholders

- a. Design a new, or re-design an existing, harmonized demand notice showing the rates or levies payable; name of the payer and address of payer; when to pay; officers of the LGA to contact; and dates.
- b. The new or redesigned demand notice should be discussed and agreed with the LGA executive and signed off.

2.4 Printed and distributed harmonised demand notice

Ensure adequate numbers of demand booklets are ordered and used. In general, LGAs should fund the printing of such notices. Once it is confirmed that new harmonised notices are in use, the milestone "printed and distributed harmonised demand notice" can be signed off.



2.5 LGA to have facility available for Direct Lodgement

Where LGA does not have a Revenue Collection Account with any bank:

- a. LGA to obtain and complete an account opening form with any of their preferred banks.
- b. Submit completed account opening form together with a letter of authorisation from the MoLG to the preferred bank. The letter from the MoLG is a mandatory government policy that must be fulfilled before a bank account can be opened for an LGA without which a bank may be unwilling to process account opening.
- c. Upon receipt of duly completed account opening form from the LGA, the bank processes and opens a Revenue Collection Account. The LGA is advised with the account number accordingly.
- d. Where necessary GEMS3 to follow-up and facilitate the process with the two stakeholders – the LGA and the chosen bank.

2.6 LGA agreement to deploy customised teller

Where Revenue Collection Account is in place:

- a. Obtain the buy-in of the LGA to deploy customised teller
- b. GEMS3 team to give LGA a draft of the request letter to bank together with a sample of customised teller.

2.7 Customised teller request sent to bank

- a. The LGA types and prints contents of the draft request letter on their letterhead to be signed by the signatories to the account and deliver to the bank
- b. Bank processes LGA request letter, prints customised teller and delivers to the LGA
- c. Customised tellers are put to use by the LGA
- d. GEMS3 to follow up where necessary with the two stakeholders (bank and LGA) to ensure deployment of the customised tellers

2.8 Confirmed process in place: Mapping & numbering of market zones

Carry out block mapping of markets and assign numbers to be used as reference points for revenue collection and accountability. Appendix 6 provides details of the steps that were taken in Cross River to map markets in Calabar South.

2.9 Confirmed process in place: Receipt reconciliation process

Receipt reconciliation is provided for by section 6:13 of the Model Financial Memoranda for Local Government which is the official and binding provision on receipting procedure. Confirmation is needed that revenue collection information from banks, revenue collectors (including via PoS where applicable) and LGA records is regularly reconciled and discrepancies are investigated.

2.10 Confirmed process in place: Weekly analysis of revenue

At the end of every week, the Revenue Office should prepare a summary report of all collections per market, motor parks and units per tax type as per the standard end of week and month report formats. This information should be reviewed by Revenue Office



management and by others such as Internal Auditors to check that revenue collection totals and revenue collections per revenue collector are in line with expectations. Material variances need to be followed up and could indicate instances of revenue leakages by particular revenue collectors.

2.11 Confirmed all process improvements in place

This is the final step in the improved payment process (ignoring PoS) and simply requires confirmation that all activities covered by the previous activities have been completed, namely:

- Current payment/receipting processes have been reviewed and recommendations for change have been made and implemented (or at least substantially implemented and are progressing);
- Demand notices have been designed/re-designed and printed and are in use;
- Taxpayers have the ability to pay taxes by direct bank lodgement using customised tellers;
- Market zones have been mapped and numbered;
- A receipt reconciliation process is in place; and
- Weekly analysis of revenue collections takes place on an ongoing basis.

As soon as this has been confirmed, the milestone “confirmed all process improvements in place” can be signed off.



APPENDICES

APPENDIX 1: Model Financial Memoranda for Local Government (summary)

The Model Financial Memoranda for Local Governments (3rd Edition 2009) was issued by the States and Local Government Affairs Office of the Presidency on collection and receipting of LGA revenue and allied controls.

The Model Financial Memoranda for Local Governments stipulates the following standards among others for IGR collection:

General provisions for cash collection

- a. All revenues/monies due to LGAs must only be received by either cashiers in the treasury or revenue collector;
- b. Employees to collect revenue are appointed in writing;
- c. All monies collected by a revenue collector should be paid to the treasury or banks within 24 hours or whenever a maximum amount of cash prescribed by the LGA is achieved;
- d. Procedures for recording collection, forms to use, cashbook management, are all clearly spelt out;
- e. Revenue collectors are liable for shortfall on their returns; and
- f. Receipts issued by LGAs are listed as; treasury, departmental, treasury summary receipts

Revenue receipts

- a. Revenue receipts must only be obtained from sources including government printers, notified or approved by the LGA _ 7:3;
- b. Tax receipts of various types shall be used solely for tax and rates revenues _ 6:12(6);
- c. Procedures for issuing receipts or licenses are clearly set out in chapter 6:13;
- d. With authorisation from the Executive Committee, LGA may issue machine printed receipts (e.g. PoS) for specific types of revenues;
- e. Fixed fee printed receipts shall be used for market or motor park fee or other fixed revenue types and it shall be dated whenever issued;
- f. Receipts books shall only be issued one at a time upon surrender of previous booklet, strictly on serial sequence and signed for by the receiver; and
- g. Elaborate procedures are laid out for custody, stock taking, loss and destruction of receipt booklets



APPENDIX 2: Information needed from LGAs regarding receipting

- » Need to obtain details on how demand notices are issued (obtain copies)
- » Need to obtain details on how receipts are issued including:
 - What process is used for printing receipt forms, and distributing them to authorised revenue collectors?
 - What information is pre-printed on the receipt form? (obtain copies)
 - What information is entered on to the receipt by the authorised revenue collector?
 - How many copies of the receipt are there?
 - Are the receipts on carbonised paper, or is carbon paper inserted between copies, or are multiple copies completed by hand?
 - What happens to the receipt copies? Who keeps them, for what and how long?
 - Any special procedures if taxpayer only wants to pay part of their amount payable?
 - What advice, if any, is given to the taxpayer regarding their receipt (i.e. where should they keep it, how long should they keep it) hat steps are taken so that the taxpayer knows they are paying to an authorised collector (e.g. are name badges worn and/or ID cards produced)
 - Are any ID numbering systems used to identify the taxpayer?
 - What processes are followed for the return of receipts and funds to the revenue office/bank by the authorised revenue collector?
 - What control processes, if any, are used to reconcile the receipts issued by the revenue collector with the money received?
 - Is there a process for taxpayers to pay other than by cash (e.g. direct lodgements to a bank, payment by debit or credit card)? If so, how are taxpayers advised of these options?
 - Are there receipting instructions for revenue collectors? (If so, obtain a copy)
 - What training is given to revenue collectors regarding the receipt process? Does this include training in acceptable and unacceptable practices?
 - Any special processes followed if taxpayers offer lesser amounts than the amounts properly payable?
 - What is the process for receipting where revenue collections are contracted out?

In future there is a need to ensure:

- Receipts include details of name of payer, address of payer, contact telephone number of payer, name of receiving officer, date paid, amount paid, tax type(s) paid – in future the last of these should include the appropriate code from the list of harmonised taxes and the tax rate for that code – consideration should also be given to including a male and female indicator box on the receipt to potentially allow future gender analysis of payments
- Efficient processes for printing (with pre-printed information) receipts and demand notices
- Receipts are pre-numbered to facilitate matching of receipts issued by each revenue collector and a process is in place for this
- Authorised revenue collectors (males and females) have been trained on the harmonised tax types and rates, on receipting processes (as amended after intervention) and on acceptable and unacceptable behaviour
- Authorised revenue collectors display and show appropriate identification

APPENDIX 3: Sample of Harmonised Demand Notice

FAGGE LOCAL GOVERNMENT OF KANO STATE OF NIGERIA
MOHD VICE ADAMU SECRETARIAT KANO
P.M.B. 3021 KANO

LGA LOGO

REVENUE DIVISION
HARMONISED DEMAND NOTICE

S/No: 0001/2014

...Date.....

NAME: _____

ADDRESS: _____

Fagge Local Government by virtue of the provisions of the Constitution of the Federal Republic of Nigeria as contained under Section 7 of the Fourth Schedule to the Constitution, Kano State Local Governments Harmonised Rates and Levies Law 2013 hereby demands you to pay the total amount stated in the grand total column of this harmonised demand notice being the total amount due to the local government from you in accordance with the approved list of collectible Taxes and Levies by each tier of government in accordance with Act. No. 21 of 1998 Law of the Federation 2004.

SN	Revenue Head	Rate	Current	Arrears	Penalty on Arrears	Total
1.	Tenement Rate					
2.	Sanitation					
3.	Loading and off loading					
4.	Shop/Kiosk rate					
5.	Entertainment fees					
6.	Noise Control					
7.	Food license					
8.	Radio and T.V. license					
9.	Right of occupancy fees					
10.	Market rates (Permanent stalls)					
11.	Market rates (market stalls)					
12.	Sign board and advert permit fees					
i	Mobile sales promotion					
ii	Directional signboard					
iii	Electric design advert					
iv	Wall print advert					
v.	Billboards, Unipoles					
vi.	Market Road show permit					
Vii	Digitalised Boards					
GRAND TOTAL						
Total amount in words						
.....						



You are hereby requested to make this payment toBank Account NO. using the attached customised teller or through PoS in favor of Fagge Local Government Council within fourteen days of the receipt of this harmonised demand notice. Kind regards while anticipating your full compliance.

CENTRE OFFICER FAGGE LGA
08000000000

REVENUE OFFICER FAGGE LGA
08000000000000

TREASURER
800000000000

APPENDIX 4: Sample of Request Letter for Customised Teller

Dear Sir,

REQUEST FOR CUSTOMISED BANK TELLER (DEPOSIT SLIP)

We write to request for customised bank teller (deposit slip) for our revenue account maintained with your bank for the purpose of payment of rates, levies and fees. The deposit slip should contain the following details:

Name:

Account Number:

To be included on the customised teller is provision for name, address and telephone number of taxpayers as well as rate type. Attached is a sample of customised teller for your adoption.

We would require 100 (One Hundred Only) booklets in the first instance and subsequently we shall request as the need arises.

Thank you.

Yours Faithfully,

For: LGA

Authorised Signatory


Authorised Signatory



APPENDIX 5: Sample of Customised Teller

DEPOSIT SLIP **ABC BANK**

AC No.0000 N^o 0000001

 **KURA LOCAL GOVERNMENT REVENUE**

Branch _____
Date / / _____

Account Number
000 010 0010

BEING RECEIPT FOR _____

PERIOD COVERED _____
INVOICE NUMBER _____
REVENUE CODE _____
TAX STATION / MINISTRY CODE _____
ORACLE / TAX PAYER ID _____

NAME _____
PHONE NUMBER _____
ADDRESS _____

AMOUNT IN WORDS _____

DISTRIBUTION: Bank's Copy - White, Customer's Copy - Blue, BIR's Copy - Pink, AG's Copy - Green

	CASH	₦	K	Bank	Branch	Cheque No.	Amount	₦	K
1	₦ 1000								
2	₦ 500								
3	₦ 200								
4	₦ 100								
5	₦ 50								
6	₦ 20								
7	₦ 10								
8	₦ 5								
9	Coins								
10	TOTAL								
							TOTAL ₦		

List Cheques and Cash Separately

Important Note:
All tax payers must provide their Tax Payer ID for each payment.
The Tax ID can be obtained from the nearest Tax Office.

Features of Customised Teller For LGA Revenue

- i. Pre-printed LGA Account Name
- ii. Pre-printed Account Number
- iii. Provided column for inserting Tax Payer's Name, address and phone number
- iv. Provided column for period covered (i.e. the tax period for which amount is being paid)
- v. It is serially and uniquely numbered

APPENDIX 6: Mapping of Calabar South market - Procedural Guide

MAPPING OF CALABAR SOUTH MARKET Procedural Guide

1. GEMS3 Team met with the Chairman of Council to discuss the mapping out of the Markets for ease of collections and effective coverage of the markets.
2. GEMS3 Team also met with the EXCO of CATU i.e Traders Union to inform them of the need to segment the market for ease of collections and proper coverage of the market. Both the Council and Traders Union (CATU) agreed on the mapping and segmentation.
3. After the meetings, Chairman of Council set up a team headed by the Chairman market management committee and also included the enforcement arm of CATU to segment the market into 6 zones and weekly collections are done from Monday to Saturday each zone per day.
4. The Chairman Market management committee with his team visited the market on a Sunday (which is not a market day) to physically segment the Market into the agreed zones. With demarcations done along market shops lines. E.g Line 1 – 5 represent zone 1 (Monday), line 6- 10 represent zone 2 (Tuesday) etc.
5. Each shop was given a unique number communicating the Line type and the shop no. E.g (A0001, B0001) A= line type, 0001 = shop no.
6. All Revenue collectors and PoS machines will concentrate on a zone per day. Each zone pays market tolls for the week.
7. As a result of the cooperation of the market unions, the Chairman of council granted them an incentive. Instead of paying the normal N120 weekly collection representing N20 per day per trader for 6 days, he now collects N100, granting them an incentive of N20 per week.



Training Revenue Staff, Lagos



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