

THE UNITED REPUBLIC OF TANZANIA



MINISTRY OF FINANCE AND PLANNING

GOVERNMENT ELECTRONIC PAYMENTS GATEWAY (GePG)

STANDARD OPERATING PROCEDURE (SOP)

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Glossary of Terms

Term	Description
SP	Service Provider: These are GePG user institution mandated to collect Government revenue who requests connection of their billing systems to the GePG
PSP	Payment Service Providers: Means those institutions or companies that facilitate payment of Government revenue after the payer receives the bill. This includes but not limited to banks, mobile network operators (MNOs), Point of Sales (POS), etc.
GePG Payment Channel	These are methods used by customer to pay government utilities. These includes: Banks eg. CRDB, NMB, TPB PBZ etc), MNOs eg. Tigopesa. MPESA, Airtel Money, Eazy Pesa, TPesa etc. Online eg. VISA Card, Master Card Transfer eg. TISS /SWIFT transfer
Payment Type	GePG allow three Payments Type: Partial: Allow part or installment payment until the billed amount is reached within validity of the bill. Exact payment: Allow total payment equal to billed amount. Less or greater amount than billed is not allowed. Full payment: Allow the same billed amount and above.
Bill Generation Interfaces	Includes: SP Billing System, POS, SP Portal / Self Service Portal, GePG Portal, SMS / USSD.
MNOs	Mobile network operators
SOP	Standard Operating Procedure.
MOFP	Ministry of Finance and Planning
BOT	Bank of Tanzania
CSC	Customer Service Center
TISS	Tanzania inter- bank settlement system
SWIFT	Society for Worldwide Interbank Financial Telecommunication
USSD	Unstructured Supplementary Service Data

1. Introduction

1.1. Overview

The Government of Tanzania through Ministry of Finance and Planning (MOFP) and other stakeholders, implemented the Government e-Payment Gateway (GePG) system since 2017. The aim is to improve revenue collection management, by harmonizing revenue collection processes and improve revenue management by taking advantage of the technological advancement and use of mobile payment platform. The implementation of the system is done in phases with Government institutions gradually been connected through prioritization arrangement.

The implementation of GePG system raised the need for development of Standard Operating Procedure (SOP), which documents routine or repetitive activities to be followed by various stakeholders for smoothly operation of GePG system. The effective use of this SOP will improve or facilitate consistency, quality and integrity of system hence improving the general performance of the system and deliver quality service to customers

The procedures outlined in this SOP are applicable to all stakeholders who involved in GePG operations in their specific area.

1.2. Purpose

To provide guideline to GePG stakeholders such as PSPs and SPs that will ensure GePG operations are carried out smoothly, efficiently and effectively without affecting the quality, reliability and security of the system.

1.3. Scope

This SOP will help support services for; GePG Team, Service Providers (SP), and Payment Service Providers (PSP) who are involving in daily GePG Operations.

2.0. Operation Responsibilities

The GePG operation is divided into: technical part covering general administration of the system and operation part covering compliance to requirements, regulations and guidelines. Responsibilities for major GePG stakeholders includes:

2.1. Ministry of Finance and Planning (MOFP)

MOFP has the overall responsibility of managing GePG by ensuring that:

- (i) Provides resources for sustainable and reliable availability of GePG services.

- (ii) Develop new functionalities of GePG.
- (iii) Facilitates user training for SPs and PSPs.
- (iv) Support operations of the Customer Service Centre (CSC).
- (v) Collaborate with e-Government Agency (eGA) to integrate GePG with SPs and PSPs systems.
- (vi) Provides awareness and sensitization to SPs and PSPs on GePG;
- (vii) Performs GePG software and hardware enhancements based on the new requirements.
- (viii) Performs reconciliation on transactions processed by:
 - Performing daily reconciliation between GePG and PSPs.
 - Performing daily reconciliation between GePG and SPs.
 - Performing weekly reconciliation between GePG and BOT.
 - Prepare reconciliation report as per requirement.
 - Report any exceptions after reconciliation to stakeholders.
- (ix) Revenue sources registered in GePG are properly coded in line with Government Finance Statistics (GFS).
- (x) Payment channels for collection of revenue are available to SPs by engaging PSP who comply with GePG joining criteria.

2.2. E-Government Agency (eGA)

eGA plays a role of ensuring that the GePG Infrastructure is available, efficient and sustainable as expected. Its responsibilities include:

- (i) Installation, configuration and maintenance of GePG infrastructures.
- (ii) Provision of network services.
- (iii) Ensuring transaction notifications are delivered to stakeholders.
- (iv) Doing Backup of Database and Application systems.
- (v) Providing functional disaster recovery facility for GePG.
- (vi) Collaborating with MOFP to integrate GePG with SPs and PSPs systems.
- (vii) Collaborating with MOFP in performing GePG software and hardware enhancements based on the new requirements.

2.3. Bank of Tanzania (BOT)

The Bank of Tanzania has the following responsibility:

- (i) To ensure that Certificate Authority (CA) services are available.
- (ii) To ensure that transfers of funds from commercial banks are settled in the appropriate SP's account in the right currency.
- (iii) To notify GePG on bank transfers from commercial banks.

2.4. Service Provider (SP)

Service providers need to ensure the following:

- (i) All Public Moneys are collected through GePG.

- (ii) Payers are notified on the available payments channels to be used for settling their bills
- (iii) Reconciliation is performed on daily basis (bills against GePG payments and GePG against SP's bank statements) and report any exceptions to stakeholders.
- (iv) Reconciliation is performed on transfer of funds from commercial banks to BOT.
- (v) New revenue sources are identified, collection strategies are set and collection targets are met.
- (vi) Provision of level 1 support of the system at the institution level by:
 - Providing awareness and sensitization to payers and users within the institution.
 - Providing training to users within the institution

2.5. Payments Service Provider (PSP)

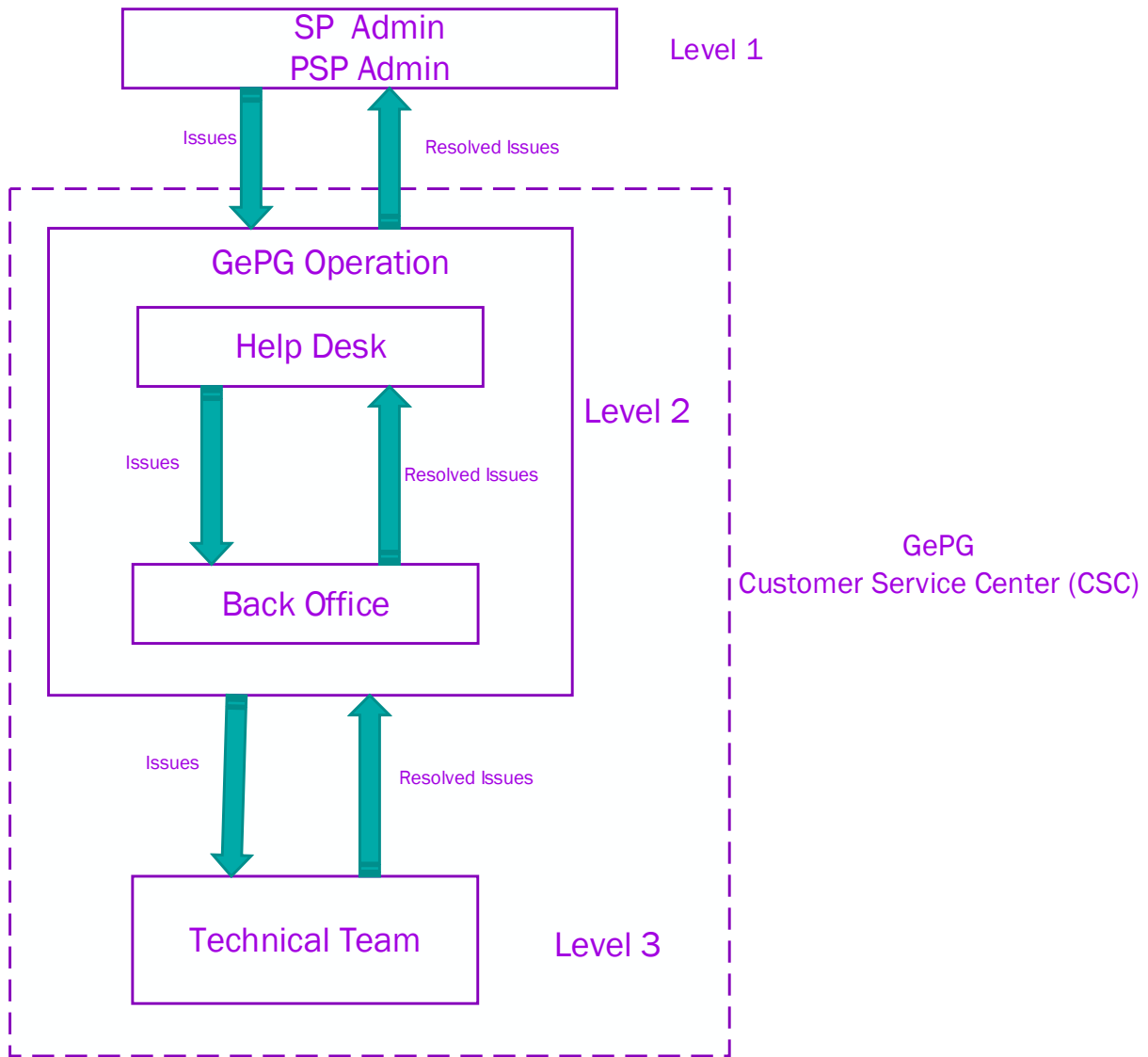
PSPs have the following responsibilities:

- (i) Facilitate timely collection of revenues on behalf of the SPs
- (ii) Timely transfer of all revenue collected to appropriate SP's account maintained at BOT as per contract with MOFP.
- (iii) Ensuring that revenue collected in SP's collection account will remain in safekeeping of the PSP until transferred to BOT as per the contract.
- (iv) Ensuring all GePG collection Accounts have been configured in GePG System and officially communicated to Bank.
- (v) Performing daily reconciliation with GePG and report exceptions back to GePG.
- (vi) Provision of level 1 support of the system at the institution level by:
 - Providing awareness and sensitization to payers and users within the institution.
 - Providing training to users within the institution

3.0. GePG System Support

SP and PSP Admins are responsible for supporting their internal users. In case they encounter issues that need to be escalated to GePG, they will communicate with Level 2 Support which is help desk at GePG Customer Center Service. Help desk will resolve the issue or escalate to back office within Level 2 support. If the issue can't not be resolved within level 2 support, will be escalated to level 3 mainly to Technical Team or third party (eGA) if issues related to infrastructure or network.

Diagram showing GePG System Support Levels



GePG System support is divided into three levels as follows:

3.1. Level 1 System Support

This level of support is handled by technical staff within the SP or PSP who have undergone GePG training and the billing system of the respective SP or PSP.

Level 1 system support activities includes:

- (i) Support overall system operations at SP or PSP level;

- (ii) Maintain computers, networks and other facilities necessary for SP or PSP to use GePG;
- (iii) Resolve any system related problems identified at the SP or PSP side;
- (iv) Support system users on day-to-day operations;
- (v) Provide GePG on-job training for business users;
- (vi) Receiving all customer complaints, attend them
- (vii) Escalate all unresolved SP / PSP issues to Level 2 Technical Support team.

3.2. Level 2 System Support

This level of support is handled by operation team at GePG/ MOFP who deals with daily operation of the GePG.

This level is divide into two parts: Helpdesk and Back Office Support.

3.2.1. Helpdesk Support.

This level of support is handled by customer care or helpdesk staff within GePG. The key Support activities for this level includes:

- (i) Receiving and log all reported incidents and complaints from Level 1 Support team through various communication channels such as Phone Calls and e-Mails.
- (ii) Handling of unresolved issues escalated from level 1 support.
- (iii) Escalate unresolved issues to Back Office Support.
- (iv) Receive and log feedback from Back Office Support.
- (v) Provide feedback to Level 1 Support team on the status of the reported incident.
- (vi) Report status of Incidents daily, weekly and whenever required to Help desk in charge.

3.2.2 Back office support

This level of support is handled by operation team at GePG/ MOFP who deals with daily operation of the GePG.

Back office system support activities includes:

- (i) Handling of unresolved issues escalated from level 2 (helpdesk support).
- (ii) Escalate unresolved issues to level 3 'GePG' Core technical support.
- (iii) Inform level 1 issues that cannot be solved by level 3.
- (iv) Resolve any system related problems identified at the SP or PSP side.
- (v) Support system users on day-to-day operations.
- (vi) Provide GePG on-job training for business users.

3.3. Level 3 GePG Core Technical Support

This is the highest level of technical support for the GePG system operation.

Level 3 system support includes:

- (i) Resolving problems escalated from level 2.
- (ii) Upgrade of the GePG application and database.
- (iii) Development of new functionalities/modules.
- (iv) System change implementation.
- (v) Administration of source codes.

4.0. Customer Service Center (CSC)

MOFP's Customer Service Center (CSC) is responsible for handling stakeholder problems/complains and concerns. The CSC will receive issues related to GePG through phone calls, emails or other electronic incidents handling system/channels.

4.1. Incident Management

SPs and PSPs shall have an internal support team to handle all issues from different communication channels such as calls or emails originated from GePG operations. These complains shall be handled through SP or PSP (Level 1 System Support). System incidents and calls or emails not resolved at the institution level shall be escalated to the MOFP's Customer Service Center at (Level 2 support).

4.2. Incident Scenarios and Recommended Action (Procedure).

S/N	Incident Scenario	Affected Parties (stakeholder)	Recommended Action/Procedures
1.	<p>Wrong amount posted at Bank.</p> <p>-Posting of the transaction with paid amount other than the intended amount into the SP bank account caused by the Cashier/Operator.</p>	<p>PSP (Bank).</p> <p>SP</p> <p>GePG</p>	<ul style="list-style-type: none"> • For PSP <p>Bank shall request for approval of transaction reversal from SP in writing (letter), and email the softcopy of the request letter to SP by copying GePG for notification. The letter shall be supported by:</p> <ul style="list-style-type: none"> (i) Bank Pay slip filled by the Customer (Payer) and Cashier. (ii) Bank Statement showing the wrong entry or snap shot of the Bank Account Entry. (iii) Bill or invoice showing the correct amount and control number.

			<p>Bank shall reverse the transaction upon SP approval and repost the transaction as per SP Instructions.</p> <ul style="list-style-type: none"> • For SP <p>SP shall approval / disapprove the requested reversal from PSP in writing (letter), and email the softcopy of the request letter to PSP by copying GePG for notification. The letter shall be supported by:</p> <p>(i) Bill or invoice showing the correct amount and control number (if required)</p> <ul style="list-style-type: none"> • For GePG <p>Upon SP approval, GePG shall reflect the reversed transaction in the system.</p>
2.	Wrong amount paid by the customer through mobile platforms (MNOs channel) and credited SPs Bank Account.	PSP (MNO) SP	<p>(i) SP Shall request proof of payment from the Payer.</p> <p>(ii) SP shall confirm the payment through Bank Statement.</p> <p>(iii) SP shall go through internal approval for refund and act accordingly.</p>
	Amount paid by the customer through mobile platforms (MNOs channel) but not credited SPs Bank Account.	PSP (MNO) SP GePG	<ul style="list-style-type: none"> • For SP <p>(i) SP Shall request proof of payment from the Payer.</p> <p>(ii) SP shall confirm the payment through Bank Statement.</p> <p>(iii) SP shall report the issue to GePG through GePG Helpdesk.</p> <ul style="list-style-type: none"> • For GePG <p>(i) GePG shall communicate the issue to MNO.</p> <p>(ii) GePG shall receive status of the transaction with reason of not crediting SP Bank Account, and communicate back to SP.</p> <ul style="list-style-type: none"> • For MNO

			<p>(i) MNO shall provide status of the transaction with reason of not crediting SP Bank Account to GePG.</p> <p>(ii) MNO shall repost the transaction / refund the payer.</p>
3	<p>Wrong Amount Paid through Transfer (TISS / SWIFT).</p> <p>-Under payment means total amount paid is less than the total amount billed.</p> <p>-Over Payment means total amount paid is greater than total amount billed.</p>	<p>PSP</p> <p>GePG</p> <p>SP</p>	<p>Under Payment.</p> <p>For Partial Payment type</p> <ul style="list-style-type: none"> GePG will accept the Payments as they are paid until the total billed amount is reached using the same control number. <p>For Exact and Full Payment Types</p> <p>GePG will not accept the Payment less than the total billed amount.</p> <p>Over Payment.</p> <p>For Partial and Full Payment Types</p> <ul style="list-style-type: none"> GePG will accept the payment. Payer should report the overpayment to Service Provider with necessary supporting documents. SP shall be responsible to refund the customer based on available procedures and notify GePG. <p>For Exact Payment Type</p> <p>GePG will not accept payments more than total billed amount -</p> <p>GePG will not accept the Payment greater than the total billed amount.</p>
4.	<p>Wrong Amount Paid through Online that need refund.</p> <p>-This can be applied for full payment type only when</p>	<p>PSP</p> <p>SP</p> <p>GePG</p>	<p>i. Payer shall report the wrong payment to Service Provider with necessary supporting documents such as SMS electronic receipt.</p> <p>ii. Service provider shall contact a bank representative who will be nominated by the partner bank and notify GePG.</p>

	customer pay more than total billed amount.		iii. The refund process should be done as per agreed timeline.
5.	<p>Payment done at PSP reflected in GePG but not updated in the SP billing system.</p> <p>-Payment has been effected at the PSP and reflected in GePG but not reflected in SP billing System due to system error, lack of connection/timeout. etc</p>	PSP GePG SP	<ul style="list-style-type: none"> i. This has to be reported to GePG customer service center by SP level 1 support. ii. GePG system will keep on trying to send request to billing system and GePG system until systems shake hands/reconcile. iii. GePG will send all transactions done when SP system was not reachable from GePG side. iv. SP shall use resend functionality of GePG Portal to resend the payments to the billing systems.
6.	<p>Payment done at PSP but not updated both in GePG and SP billing system.</p> <p>-Payment has been effected at PSP and not reflected in both GePG and SP billing system due to system error or lack of connection (system timeout).</p>	PSP GePG SP	<ul style="list-style-type: none"> i. GePG shall perform transaction reconciliation between GePG and PSP. ii. GePG shall prepare a list of missing transactions (after reconciliation) iii. PSP shall send the missing transaction to GePG iv. GePG shall send the received transaction(from PSP) to SP Billing system. v. SP billing system shall acknowledge receipt of the transactions from GePG.
7.	SP Billing System does not receive control number from GePG.	PSP GePG SP	<ul style="list-style-type: none"> i. SP's Level 1 System Support Team shall troubleshoot the root cause of the problem (such as internet connection issues). ii. SP's Level 1 System Support Team shall escalated to GePG Customer Service Center all unresolved issues. iii. GePG shall update the SPs on the progress until the problem is resolved.
8.	Payment done against another irrelevant control number	PSP GePG SP	<ul style="list-style-type: none"> i. SP shall receive claim from the customer. ii. SP shall request evidence on the claim such as: statement of transaction, SMS from the MNOs or Bank pay in slip in case the

			<p>payment was done through Bank for irrelevant control number.</p> <p>iii. The SP shall use internal procedure to rectify the issue.</p>
11.	Payment has been done via MNOs, money has been deducted from Customer wallet but payment notification message not sent to customer.	PSP SP GePG	<p>Missing message from GePG (15200)</p> <p>Assumption is that customer received a confirmation message from MNOs.</p> <p>i. SP who remit all collected revenues to the Consolidated Fund shall communicate the issue to GePG.</p> <p>ii. SP who do not remit all collected revenues to the Consolidated Fund shall communicate the issue to their sms services provider.</p>
12.	SP billing system updated collections reports in commercial bank without Updating its collections account in Central Bank System (CBS).	PSP GePG SP	<p>i. SP level 1 support shall notify GEPG Customer Service Centre.</p> <p>ii. GePG shall instruct commercial banks to post the updated amount to CBS immediately.</p> <p>iii. Commercial Banks shall submit an explanation as to why this has happened.</p> <p>iv. Credit notification should be sent to GePG to close the reconciliation issue.</p>
13.	Transfer of funds collected from SP's Collection accounts in Commercial banks to SP's main collection account (at BoT).	PSP GePG SP	<ul style="list-style-type: none"> • For SPs having both collection Accounts in Commercial banks and Main collection Account at BoT. <ul style="list-style-type: none"> i. Commercial Bank should credit SP's accounts in real time as customer pays and keep it in SP's accounts at collection account in commercial banks. ii. Commercial Banks should transfer fund to main collection account every Mondays and end of working day of each month as stipulated in Main GePG contract between MoFP and PSPs. • For SPs having Collection Accounts only in Commercial Banks without Main collection Account at BoT.

			<ol style="list-style-type: none"> i. Commercial Banks should credit SP's accounts in real time as customer pays and keep it in SP's accounts at collection account in commercial banks. ii. SPs should write a letter to Permanent Secretary Treasury (PST) to request an approval of transfer of funds from Collection accounts in Commercial accounts to Expenditure accounts in commercial accounts by stating reasons for not having main collection accounts and at BoT, details of receiver and sender accounts as well as use of that fund requested. iii. The copy of signed letter should be copied to GePG support emails. iv. MoFP /PST upon receiving the letter, will approve /or disapprove the request and notify the corresponding SPs and banks respective banks. v. If SP allowed to transfer funds, will request banks to transfer the requested funds and notify MoFP. vi. Upon receiving request from SPs, Commercial Banks shall transfer the requested fund to respective SP's expenditure account in Commercial banks.
14.	<p>Pending transactions in LUKU service.</p> <p>-These are waiting/authorized/ambiguous/exceptional transactions that delay or not receive token in normal time.</p>	<p>PSP TANESCO, GePG</p>	<ol style="list-style-type: none"> i. PSP shall use token query API to complete pending transactions. ii. PSP shall use GePG -LUKU customer Care portal to find token. iii. If PSP cannot use portal due to various reasons shall extract and escalate to GePG level 2 support Team in comma separated Values (CSV) or excel format via GePG helpdesk portal. iv. GePG shall sort/reconcile those transactions and give feedback to PSP. <p>The response/output can be:</p> <ul style="list-style-type: none"> • Appending/providing token

			<ul style="list-style-type: none"> • Confirmation for reversal/refund if no token. • Wait for next end of the day reconciliation.
15.	Transferring Fund from Wallet Account to TANESCO Current Account for LUKU transactions.	PSP TANESCO GePG	<ol style="list-style-type: none"> i. All LUKU sales from PSP shall pass through TANESCO Wallet Account (001002). ii. TANESCO shall withdraw total amount equal to Total Sales for the previous day from PSP if there is no any difference between Wallet and that of TANESCO Server also if the amount in Wallet account exceeds that in TANESCO server.
16.	Settling difference in Wallet between PSPs and TANESCO for LUKU transactions.	PSP TANESCO GePG	<ol style="list-style-type: none"> i. If fund in TANESCO Wallet is less than what are in TANESCO Server, PSP will recover and settle the difference in TANESCO Wallet Account manually in next day and inform TANESCO with evidence and notify GePG Team via GePG support emails.. ii. TANESCO will transfer that difference from Wallet to Current Account after confirmation of the delivery of that difference from PSPs.

5.0 Conclusion

This Standard Operating Procedure (SOP) is valid from the **Effective Date** signed and is valid until further notice. This SOP should be reviewed at least once per fiscal year. However, in lieu of a review during any period specified, the current SOP will remain in effect.

6.0. Contacts

<p>GePG (Technical and Operation) (Level 3 for Escalation)</p>	<p>Director, Financial Information System Management Department Ministry of Finance and Planning. Mr. John M. Sausi, Phone: +255 752 121949 Email: jmsausi@bot.go.tz</p>
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<p>All customer queries (Level 1 for Escalation)</p>	<p>Call Center - GePG Team Phone: +255 714 927 494 or +255 787 626 502 Email for: For GePG -Non LUKU issues: gepg.support@hazina.go.tz For GePG–LUKU issues: gepg.lukusupport@hazina.go.tz</p>