

## SMART CITY DIGITAL PAYMENTS AWARD 2018

### Introduction

This is a template for collection of data and information from 100 smart cities for evaluation in the 2nd stage by MoHUA under The Smart Cities Digital Payments Awards 2018 '100 days Challenge in 100 Smart Cities'

### Objective

The objective of these awards is to recognize and reward the Smart Cities for promoting digital payments and carrying out innovative payment initiatives

### Classification of Awards

- 1. Best digital payments adopter-** This award will be conferred to the Smart City that exhibits an overall excellence in digital payments across different channels and payments instruments to ensure anytime, anywhere payments for all
- 2. Best digital payments innovator-** This award will be conferred to the Smart City that exhibits the most innovative implementation of the digital payments options for its citizens
- 3. Fastest growing Smart City focusing on digital payments-** This award will be given to the Smart City having the highest growth in digital payment transactions during the challenge period.

For the best digital payments innovator award category, the following ratings will be available for each response and smart cities will be judged accordingly:

- a. Table stakes** - Idea which is a must for the Smart City to match in pace with the latest trends

### General Guidelines

The Smart Cities will be divided into 4 different categories based on their population. This will enable comparison of similar sized cities to provide an accurate overview of the top performers. The Smart Cities will be classified into 4 categories as below:

#### **Category Population**

<b>Category 1</b>	<b>&lt; 5 Lac</b>
<b>Category 2</b>	<b>5 – 10 Lac</b>
<b>Category 3</b>	<b>1 mn – 4 mn</b>
<b>Category 4</b>	<b>4 mn +</b>

- The awards have been classified under 3 categories namely: Best digital payments adopter, Best digital payments innovator, Fastest growing Smart City focusing on digital payments. Each category has been allotted 100 marks each.
- All the Smart Cities have to participate in all 3 categories of awards
- Each Smart City can receive an award in one category only
- Decision of the awards evaluation committee will be final and prevailing

### **Defining Payment Instruments**

Payment instruments are different options available to citizens for making payment of taxes, penalty, land & lease fees and other service fees.

1. Digital payment is a way of payment in which both payer and payee use digital modes to send and receive money. It does not include cash, cheque or any other paper-based payment instrument.
2. Cards (Credit/ Debit/ Prepaid)- Citizens either swipe the cards at POS / mPOS machines or visit website of department / corporation and are redirected for making payments through cards option
3. Internet Banking- When citizens go to department or corporation and are redirected from website for making payments, citizens choose their Bank account and make payment by entering their Internet Banking Login ID and Password. Bank account of customer is debited on completion of transaction
4. Wallets- Payments are made by using various mobile wallets like Paytm, Freecharge, Mobikwik, etc.
5. BHIM- Transactions made by various BHIM apps where savings accounts of citizens linked with app is debited
6. IMPS/ NEFT/ RTGS- Citizens directly login to their Internet Banking and make online fund transfers using A/c & IFSC of department/ corporation through IMPS / NEFT / RTGS option
7. BharatQR- Payments made through scanning of QR code at department offices, outlets, printed on bills
8. BBPS- Payments made through Bharat Bill Payment option in Physical / Online channels
9. NACH- These are payments made where citizens fill a specific hard copy NACH Dr form issued by NPCI and submit the same at any bank branches for auto debiting of charges on specified periods from their given bank account

### **Abbreviations used**

1. BHIM- Bharat Interface for Money
2. DBT- Direct Benefit Transfer
3. DD- Demand Draft
4. ERP- Enterprise Resource Planning
5. FY- Financial Year
6. G2B payments- Government to Business payments
7. MoF- Ministry of Finance
8. MoHUA- Ministry of Housing and Urban Affairs
9. MoU- Memorandum of Understanding
10. NPCI- National Payments Corporation of India
11. RBI- Reserve Bank of India
12. UPI- Unified Payments Interface

### Category 1- Best Digital Payments Adopter

#	Enablement: Has the corporation enabled payment Instruments across the channels for Municipal taxes and other municipal services: 10 marks							Marks	Proof Required	
		Cards (Credit, debit, prepaid, City Card)	Net Banking	UPI / BHIM	Wallets	QR codes	Adhaar pay	10 Marks	(supporting documents for each channel- additional proofs may be furnished, if available) - all documents to be self-certified by Municipal Commissioner	
1	- City Webpage	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No	NA	1.5 (0.3 for each)	- City webpage link - Photographs / screenshots	
	- City Mobile App	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No	NA	1.5 (0.3 for each)	City Mobile app link, Photographs / screenshots	
	- Deployment of PoS / mobile PoS at physical government locations	Total locations enabled /Total no. of government locations						2.5 (max for 100%-proportionately as per %)	Details of POS machines installed at government locations with address v/s total number of touchpoints	
	- Onboarding of water billers on BBPS	Yes/No						1.5	Copy of agreements	
	- Services through website or mobile app of Bank or third party	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No	NA	1.5 (0.3 for each)	- Weblink/ mobile app link of third parties and screenshots/photographs	
	- On Premise/Doorstep delivery of services to citizens	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No	Yes/No	1.5 (0.25 for each)	Copy of agreements	
<b>Collections : Revenue ( Taxes,License Charges, NoC, Service fees etc.) collections (volume &amp; value) through Online channels (Non-cash/ Non-cheque/DD) across all departments of municipal services : 45 Marks</b>										
2	<b>April 2018 to October 2018</b>			<b>Scoring Mechanism</b>						<b>Proof Required</b>
	Total Digital Digital %			If City Digital Collection % is 40%, then it will Score= 8 marks ( 40% of Total Marks allocated i.e.20 )						- Bank statements clearly showing cash deposited and digital payment entries / system generated reports
	<b>April 2018 to October 2018</b>			<b>Scoring Mechanism</b>						<b>Proof Required</b>
	Total Digital Digital %			For Ex; City Digital Transaction % is 40%, then it will Score= 10 marks ( 40% of Total Marks allocated i.e. 25 )						- Bank statements clearly showing cash deposited and digital payment entries / system generated reports
<b>Payments : Payments through Online channels (Non-cash/ Non-cheque/DD) across all departments of Municipal Corporation : 10 Marks</b>										
3	<b>April 2018 to October 2018</b>			<b>Scoring Mechanism</b>						<b>Proof Required</b>
	Total Digital Digital %			If City Digital Payments % is 40%, then it will Score= 4 marks ( 40% of Total Marks allocated i.e. 10 )						- Bank statements clearly showing cash deposited and digital payment entries / system generated reports
	<b>April 2018 to October 2018</b>			<b>Scoring Mechanism</b>						<b>Proof Required</b>
	Total Digital Digital %			If Digital Transaction % is 40%, then it will Score= 6 marks ( 40% of Total Marks allocated i.e. 15 )						- Bank statements clearly showing cash deposited and digital payment entries / system generated reports
4	Explain the Strategy adopted by the City Corporation to increase digital payments (approach, implementation and communication strategy, capacity-building, policy interventions etc. - in 200 words max.): <b>10 marks</b>								-Self certification by Municipal Commissioner	
5	Roadmap for the future to achieve 100% digital payments (in 200 words maximum): <b>10 marks</b>								-Self certification by Municipal Commissioner	
								100 Marks		

### Category 2- Best digital payments innovator

Questions in the below section are subjective and needs to be described in detail. Provide supporting data and documents such as screenshots, quantitative data, reports, agreement copies etc wherever possible. Also, please provide supporting documents self-certified by Municipal Commissioner for the below questions.									
1	Explain Innovation* adopted by the Corporation to achieve growth in digital payments (details of concept, feasibility/proof of concept, customer feedback, investment required for implementation etc.) - <b>in max 500 words</b>							40 marks	-Self certification by Municipal Commissioner
2	What has been the impact of the innovation in the digital payment ecosystem? (in terms of improved customer experience, reduced cost of transactions, higher efficiency of collections, improved management by corporation etc.- <b>in max 200 words</b>							30 marks	
3	How will the innovation be instrumental in achieving the objective of universalisation of digital payments across the city? - <b>in max 200 words</b>							30 marks	
<b>*Innovation here is defined as an original idea of the Municipal Corporation, or a first-time implementation in the city government context or customisation of an idea, method or product etc. to suit local requirements with the objective of enabling the digital payments ecosystem)</b>								100 Marks	

**Category 3-Fastest growing Smart City focusing on digital payments**

Questions in the below section needs to be answered with growth in digital payment transactions in the city during the challenge period of July to October, 2018. Provide supporting data and documents such as screenshots, quantitative data, reports, agreement copies etc wherever possible. Also, please provide supporting documents self-certified by Municipal Commissioner for the below questions.

Collections : Revenue ( Taxes,License Charges, NoC, Service fees etc.) collections (volume & value) through Online channels (Non-cash/ Non-cheque/DD) across all departments of municipal services : 100 Marks									
1	1A. Collections ( Value In Crores ) : 40 Marks	April 2018 to June 2018			July 2018 to October 2018			QoQ Growth(Y-X)	Proof Required
		Total	Digital	Digital % (X)	Total	Digital	Digital % (Y)	For Every 1% increase in collection , 0.4 marks would be allotted. For Eg : 30% score would earn ( 30*0.4=12 Marks)	- Bank statements clearly showing cash deposited and digital payment entries / system generated reports - Self certification by Municipal Commissioner
2	1B. Digital Transations ( Volumes In Thousands ) : 60 Marks	April 2018 to June 2018			July 2018 to October 2018			QoQ Growth(Y-X)	Proof Required
		Total	Digital	Digital % (X)	Total	Digital	Digital % (Y)	For Every 1% increase in collection , 0.6 marks would be allotted. For Eg : 30% score would earn ( 30*0.6=18 Marks)	- Bank statements clearly showing cash deposited and digital payment entries / system generated reports - Self certification by Municipal Commissioner
2	2A. Payments ( Value In Crores ) : 10 Marks	April 2018 to June 2018			July 2018 to October 2018			QoQ Growth(Y-X)	Proof Required
		Total	Digital	Digital % (X)	Total	Digital	Digital % (Y)	For Every 1% increase in collection , 0.1 marks would be allotted. For Eg : 30% score would earn (30*0.1=3 Marks)	- Bank statements clearly showing cash deposited and digital payment entries / system generated reports - Self certification by Municipal Commissioner
2	2B. Payments Transactions ( Volumes In Thousands ) : 20 Marks	April 2018 to June 2018			July 2018 to October 2018			QoQ Growth (Y-X)	Proof Required
		Total	Digital	Digital % (X)	Total	Digital	Digital % (Y)	For Every 1% increase in collection , 0.2 marks would be allotted. For Eg : 30% score would earn ( 30*0.2= 6Marks)	- Bank statements clearly showing cash deposited and digital payment entries / system generated reports - Self certification by Municipal Commissioner
3	Provide details of steps taken to increase digital Collection/payments of/by Municipal Corporation. (Digital Payments Channels/Instruments onboarding, Stakeholders onboarding,Incentive and Communication drive etc.): (max limit : 500 Words)							10 Marks	Proof Required -Self certification by Municipal Commissioner
4	Provide detailed writeup to showcase future roadmap for increasing digital collections and payments through digital channels : (max limit : 500 Words)							10 Marks	Proof Required -Self certification by Municipal Commissioner
<b>Total - Category 3</b>								<b>150 Marks</b>	