

dLRev E-payment Option GhQR Code

Digitise your revenue collection with dLRev



Ghana QR code is a modern means developed by the Bank of Ghana through the Ghana Interbank Payment and Settlement System-GhIPSS to aid in quick and easy payment for goods and services by just scanning a QR code or using a USSD with your mobile phone. The transaction is seamless, instant and interoperable with all banks and other financial institutions in the country. It is incorporated into the district revenue management software-dLRev.

With this, every district on the dLRev software can receive payments for their local revenues (Property rate and BOPs) through the GhQR code system. These payments can be received from the rate payers with bank accounts, wallet accounts or card accounts from different banks and payment service providers within the country.



QR code display on the bills or at a pay-point
dLRev generated bills will have the Ghana QR code on them.



Rate Payer Scans the QR code

The rate payer upon receiving the bill will scan the code with his phone and make payments.



Payment Received

The payment will be received and notification will be sent to rate payer and the Assembly.

1

ACQUIRE QR CODE

Request for the QR Code from your bank

2

SHARE THE QR CODE

Share the QR Code with dLRev Team

3

QR CODE IN DLREV

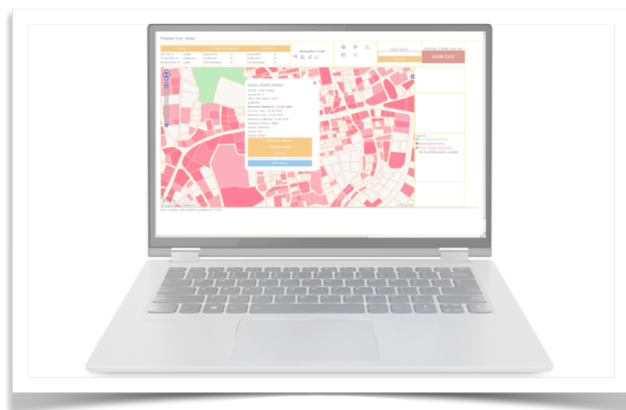
The dLRev team will integrate the code on the bills of the Assembly

4

PAYMENT

Upon receiving the bill, the rate payer scans the bill and make payments

Once a Payment is made, the account of the district is credited and the payment status on the dLRev also reflect these payments. For example the rate payer's property status changes to **Green** which means he/she has made full payment. An SMS notification on the transaction will be sent to the district's registered number for verification of the transaction and authentication of the transaction from the bank. The Rate Payer also receives an electronic receipt on the transaction.



Benefit of Using the dLRev E-payment option

1. Makes payment of revenues easy
2. Prevent leakages
3. Convenient to the rate payer
4. Easy tracking of revenue collection
5. Reduction in the cost of collection

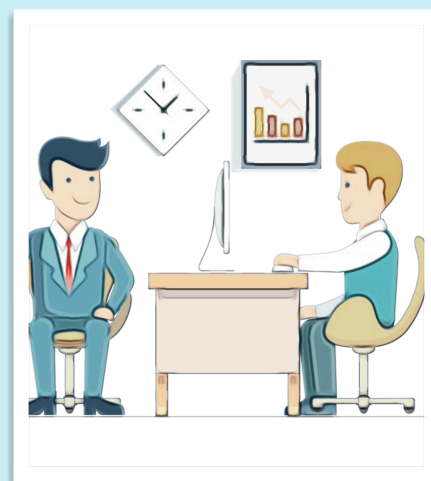
“It is therefore important that we do everything we can to expedite the wholesale use of electronic payment channels like mobile money, ezwich, bank accounts, among others, in the payment of goods and services from merchants.”

Vice President of Ghana, March 2020

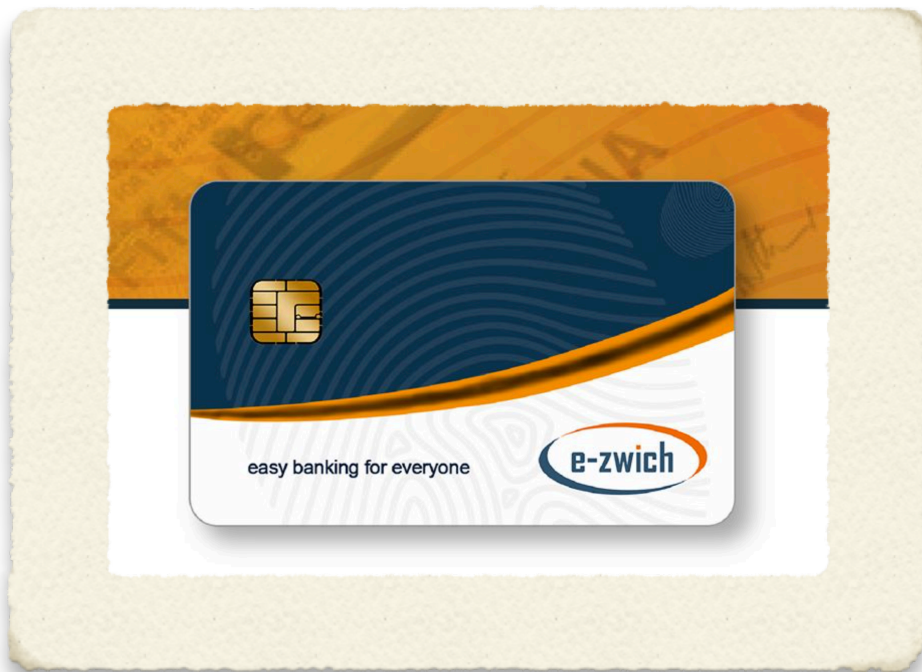
WHAT SHOULD I DO?

Go to the bank you save your Internally generated revenues

1. Request for the GhQR Code form from the bank
2. Submit the filled form with endorsement by the two signatories to the IGF Account together with copies of their valid IDs
3. Provide the business contact person's details- MFO
4. Provide the official contact number for sms alerts
5. Receive the QR code and the USSD Short code
6. Provide the dLRev Team with the code and the USSD Short code
7. dLRev Team integrates the code into the dLRev system for the district
8. District print bills with the QR Code embossed on them and distributes to the rate payers
9. Rate payer scans the code or dial the USSD Short code and make payments using his/her upn as the reference



Check page 4 to confirm if your bank is eligible to issue the QR Code



How about banks that don't offer the QR Code?

You can use E-zwich Card number.

You want to know more?

Look at the steps below

E-zwich can also help use e-payment option on dLRev



















Don't worry if your bank does not offer QR Code. Kindly acquire E-zwich card instead.

- ❖ Visit your bank for the E-Zwich form
- ❖ The E-zwich form must be endorsed by the signatories to the Assembly's IGF account
- ❖ Submit the filled forms with the valid IDs of the signatories to Assembly's IGF account
- ❖ Provide the Issued E-zwich card's number to the dLRev team
- ❖ E-zwich card number integrated into dLRev and printed on the bills
- ❖ Printed bills distributed to rate payers
- ❖ Rate payers make payment using the mobile money option
- ❖ Rate payer select E-zwich option and enter the printed E-zwich card number
- ❖ Rate payer indicates his upn as the reference
- ❖ Payment received and notification sent to rate payer and the bank
- ❖ Payment is received by the bank and alert sent to both rate payer and the Assembly

Who can I talk to?

1. Contact the GIZ Regional Advisor of your region through the Regional Coordinating Council .
2. You can also contact your Regional Economic Planning Officer.
3. Email: alf.bremer@giz.de, the component manager for assistance.



FINANCIAL INSTITUTION	ANDROID (MOBILE APP)	iOS (MOBILE APP)	USSD
	✓	✓	Dial (*895#)
			Dial (*901#)
		✓	Dial (*767#)
	✓	✓	Dial (*771#)
			Dial (*924*24#), Select Account to pay from, Enter Terminal ID and follow prompts
	✓	✓	Dial (*770#), Select Pay Merchant and follow prompts
	✓	✓	Dial (*422#)
	✓	✓	Dial (*776#)
	Myghpay app	Myghpay app	Dial (*737*789#)
	✓	✓	
			Dial (*966*3#)
			Dial (*110#)
			Dial (*422#), Select Payment Services and follow prompts
			Dial (*110#), Select Make Payment, Select Buy Goods and follow prompts
	✓	✓	Dial (*711#)
			Dial(*710#)
			Dial(*840#)
	✓	✓	

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