Payment Process - Online MVL

1.0 - Instant Payment System (IPS)

This is an additional mode of payment allowing end users to make payments to the NLTA using banking applications on mobile phones and includes following main features:

- Scan & Pay Pay via QR code scanning option of banking application
- Account Transfer Pay via Internet Banking option of banking application

1.1 - Prerequisites

- A Smartphone with the Mobile Application of your local bank
- A Laptop or a Desktop computer

1.2 - The following banks can be used to pay through IPS

	Government	Payment P	ortal - IPS
Participant	Internet banking	N	1obile application
		Scan QR	Direct Account Transfer
Bank One	No	Yes	No
Baroda	Yes	Yes	Yes
SBI	No	No	Yes
Emtel	Not applicable	Yes	Yes
MauBank	No	Yes	Yes
Afrasia	Yes	No	No
МСВ	No	Yes	Yes
Absa	No	Yes	No
MT	Not applicable	Yes	Yes
ABC		In prog	ress
SBM		In prog	ress

1.3 - The maximum payable amount per transaction using IPS is Rs100,000.

1.4 - There is no additional cost for using IPS.

1.5 - It would be more suitable to perform the online transactions using a Desktop computer or a Laptop. Then use a Smartphone with the associated Bank's Application to scan the QR Code available on your Desktop computer or Laptop screen to pay using IPS.

1.6 - Steps - Login to banking application

a. Choose payment method:

i. Scan & Pay (MauCAS)

- 1. Point mobile towards QR code
- 2. The Mobile App will extract payment details and display on screen
- 3. User verify information and confirm payment
- 4. QR Code document and Receipt are generated if payment is successful
- 5. If payment is not successful, no QR code and payment receipt are generated
 - The following Mobile Applications can be used to scan QR code:
 - i. MCB Juice
 - ii. Myt Money (Telecom)
 - iii. Blink (Emtel)
 - iv. Pop (Bank One)
 - v. QR Code (MauBank)

<u>Note</u>: For more detail on how to use "Scan & Pay" using QR code, kindly liaise with your local bank.

ii. Account Transfer - Internet Banking (MauCAS)

- 1. Login to your Bank's Mobile App or using a web browser to connect to your bank's online portal.
- 2. Select Payment to NLTA (This may differ from Banks i.e. it can be named as Transfer Money, Send Money, Pay Merchant, Pay a bill etc.)
- 3. Enter amount to be paid
- 4. Enter Tracking Number (This may differ from Banks i.e. it can be named Remarks, Reference Number, Description, Details, etc.)
- 5. Confirm payment
- 6. QR Code and Payment receipt are generated if payment is successful
- 7. If payment is not successful, no QR Code and payment receipt are generated

Note: For more detail on how to pay using Internet Banking, kindly liaise with your local bank.

1.7 - Steps to pay through "Scan & Pay" through mobile application MCB Juice

1. Select "Scan to pay" from MCB Juice application then scan the QR Code

	Pay & transfer	
Rs	Juice Mwa	>
Ħ	Buy gift card	>
5	Refill mobile	>
\$	Cardless cash	>
	Pay bills	>
Ē	Pay merchant	>
	Scan to pay 1. Select Scan to pay	>
	Pay MCB credit card	>

2. QR Code automatically generated to be scanned and paid



1.8 - Steps to pay through "Account Transfer" via mobile application MCB Juice

1. After selecting "Account Transfer" mode of payment, it will show the following details to be used for payment

Merchant Name	NLTA
Merchant Account Number	NLTA2021001
Reference/Order Number	
	,
Amount	3500

(Please ensure correct reference number is entered in comment, else payment may be rejected)

2. The next step is to open MCB Juice and to proceed as per diagram below

Pay & transfer	← Pay bills	← Government services	\leftarrow National Transport Authority (D \times
B Juice Mwa >	2. Click on "Pay a Bill"		5. Type the
📅 Buy gift card >	Make a one-off bill payment.	JUDICIARY E-FILING	Reference label Number How do I get my reference?
Refill mobile >	← Select a biller	JUDICIARY FIXED PENALTY AND FINES	Amount 6. Type the
Scardless cash	Q Search a biller		MUR 0.00 amount
Pay bills 1. Click on "Pay Bills"	Categories	Mauntus Revenue Authonity	Continue
Pay merchant >		Ministry of Social Security	$\hat{\mathbf{v}}$
Scan to pay >	Insurance Communication	MRA CUSTOMS	7. Press on Continue to confirm the Payment
Pay MCB credit card >		National Transport Authority (Declaration)	t to Pay Online
E Load prepaid card	3. Select a biller (Goverment)	National Transport Authority	eclaration) ay Reservation
PayPal >		(Reservation Mark)	
Image: Image		Registrar General Department	

2.0 - Card Payment System

There are two type of cards that can be used for online payment

- Credit Card
- Debit Card
 - Online Transaction should be enabled at the level of your bank to allow transactions via debit card.

2.1 - Steps to enable "Online Transaction"

For example: MCB Juice as shown below.

		Cards		
Смсв	Ma •	stercard De	bit	
Card secu	rity			
Chan Choos	ge PIN e a custom	PIN for your	card.	>
Deac Lock y	tivate card	d you've mispla	ced it.	>
Card usage	е			
Touc ł Use yd	h & Pay our card for	contactless p	ayments.	
Intern Use yo	national tr	ransactions erseas.		
Onlin Use yo Your u	e transact our card for ser ID is	tion online transa	ctions.	
		2. Enable	Transactio	ins 🟠
		1.	Click on Ca	ards
ہی Home	Accounts	$\xrightarrow{-\rightarrow}$ Pay & transfer	C ards	 More
	\triangleleft	\bigcirc		

2.2 - Screen for Payment through Card (Debit or Credit)

Card number *		
🌒 VISA		
Expiry month * Expiry year *		
Cardholder name *		
3 digits on back	of your card	
Billing address	of your card	
Billing address	of your card	
Billing address Street 1	of your card	
Billing address Street 1 Street 2 City	of your card State / Province	