

Removal of 'Online Banking' payment option on Form 11 ROS Payment screen

1. Summary of change

Revenue has withdrawn the 'Online Banking' payment option from the ROS payment screen effective from Monday 12 October 2020.

Customers who have used this option in the last 12 months received a notification of the change into their ROS inbox on 12 October. For most frequent payers using this option, a phone campaign was conducted during the week commencing 12 October to advise these payers of alternative online payment methods.

Before and After screenshots of the ROS F11 payment screen is set out in Appendix 1.

2. Background to the change

Before the change, when customers filed their Form 11 on ROS, they were given 3 payment options on the ROS payment screen as follows:

1. ROS Debit Instruction
2. Card Payment
3. Online Banking

The 'Online Banking' payment option was a facility available to the customer to complete the filing of the return on ROS, and separately, pay the liability by Electronic Funds Transfer (EFT) via the customer's own banking portal.

3. Rationale for the change

Payments received via this payment option are effectively EFT payments and carry all the disadvantages associated with EFT as a payment method as follows:

1. The payments are not straight through payments for Revenue in the same way as Direct Debit or ROS Debit instructions. All EFT payments require manual intervention on receipt to identify the relevant customer and payment details. In peak times, and particularly for Pay & File, there can be delays in allocating the payment to the customer record on a timely basis.
2. To allocate the payment correctly, there is a dependency on the payment narrative provided by the taxpayer when making the payment. The narrative must include the reg number, tax and tax period to ensure accurate allocation of the payment. Where insufficient details are provided, payments remain unallocated indefinitely with no update to the customer record. This issue does not arise with Revenue's online payment methods where the payment is automatically updated to the customer record once processed through the payment systems.
3. The payment method can often cause confusion for some taxpayers due to the misunderstanding that by selecting the 'online banking' option, Revenue will automatically deduct the payment from their account. Customer contact can then follow querying why the payment hasn't been deducted from their account.

Appendix 1: Before and After Screenshots of the ROS F11 Payment screens

Before the change – ROS F11 Payment Screen

The online banking payment option is available for selection as well as card payment. This particular example has no RDI set up, if an RDI was set up that option would also be visible.

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Payment Screen MR IVAN DANKO (STTU) - 0057942B

Payment Details

Tax Type	Income Tax
Return Type:	Form 11
Period	01/01/2019-31/12/2019

Payment Method

There is no ROS Debit Instruction (RDI) linked to this Registration for this Tax Type. If this is required as the Payment Method you must set-up an RDI before attempting to make this payment again.

☐ Card Payment **Card Type:**

☐ Online Banking Please note you must complete this transaction on your bank's Online Banking website
The payment will be debited from your account in accordance with the terms of your Online Banking service. To use this payment method you must already have an online facility set up. This payment method is currently available for Banking 365 (Bank of Ireland) and AIB Internet Banking (AIB) customers. For further instructions click here

Payment Amount

Total Payment Amount € 0.00

Please enter the Payment Date (DD/MM/YYYY)

File return only

☐ File return only (with Statement of Net Liabilities if completed)

Please indicate if you wish to file the return only (no Payment)
Note: Failure to pay tax by the due date is an offence that may lead to enforcement proceedings and additional costs (including interest charges).

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After the change – ROS F11 Payment Screen

The online banking payment option is no longer available for selection, only card payment. This particular example has no RDI set up, if an RDI was set up that option would also be visible.

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Payment Screen MR TIM O'TEST - 8140271TA

Payment Details

Tax Type	Income Tax
Return Type:	Form 11
Period	01/01/2019-31/12/2019

Payment Method

There is no ROS Debit Instruction (RDI) linked to this Registration for this Tax Type. If this is required as the Payment Method you must set-up an RDI before attempting to make this payment again.

☐ Card Payment **Card Type:**

Payment Amount

Total Payment Amount € 0.00

Please enter the Payment Date (DD/MM/YYYY)

File return only

☐ File return only (with Statement of Net Liabilities if completed)

Please indicate if you wish to file the return only (no Payment)
Note: Failure to pay tax by the due date is an offence that may lead to enforcement proceedings and additional costs (including interest charges).