

n Some MMDAs

TO IMPROVE on the relationship between the Assemblies and rate-payers, RevNet Limited has introduced an Electronic Payment Certificate Card (e-PCC) to all property and business owners in some Metropolitan, Municipal and District Assemblies (MMDAs) where it operates.

The Assemblies where RevNet currently operates are the Adentan Municipality, Shama District, Cape Coast, Kumasi and Sekondi/Takoradi Metropolis.

RevNet Limited is a Ghanaian IT Service Provider Company that seeks to tailor a revenue tracking, monitoring and collection management service that would meet the Assemblies' requirements in a least-cost, low risk and most responsive manner.

Interacting with Journalists in Accra, Acting Managing Director, Opeyemi Ogungbo noted that having been contracted to collect revenues for these Assemblies, rate-payers within the catchment areas no longer pay monies to neither the Assembly's Revenue Collectors nor Revenue Commission Collectors but pay through an electronic banking system that has been directed by the Assemblies.

He intimated that the decision by these Assemblies to engage RevNet to implement the Electronic Banking System-Revenue Cycle Monitoring Service (EBS-RCMS) stemmed from the fact that the authorities of the Assemblies observed that over the past years monies paid to the Assemblies were not a true reflection of what was being collected.

The e-PCC bears the name and photo of the rate payer as well as the Assembly where he has a relationship with. It also features a biometric chip which enables it to store all transactions the rate payer has with the Assembly. It serves as a back-up for receipts and bills that have been served the rate-payer.

Mr. Ogungbo indicated that there is no cost whatsoever to the rate-payer or the Assembly for this card; it is part of the services provided by RevNet alongside SMS alerts to acknowledge receipt of payment, comprehensive enumeration and database.

"Rate-payers over the years have had challenges keeping paper receipts so it is envisaged that the e-PCC will eliminate the problem of lost receipts. Moreover, the unique ID of the card enables verification and validation of payments over the internet at www.ebsrcm-gh.com a website that gives further information about the Assemblies," he maintained.

The Ag. Managing Director was of the view that the introduction of the e-PCC was seen as yet another feature of the EBS-RCM, which was the process of revenue collection management driven by ICT.

Mr. Ogungbo contended that prior to the introduction of the e-PCC, RevNet had provided 'e-Payment Points within vantage points in the MMDAs with the view of making payment less burdensome, stressing that these were one-stop points where payers can verify statements and effect payment.

"In addition to this is the temper-proof receipting feature of EBS-RCM called the Automated Revenue Receipt (ARR) whose information is also captured on the e-PCC and can also be used to verify and validate payment over the internet," he emphasized.

According to him, after numerous information and education programmes, RevNet followed up with a programme dubbed 'The Surge,' which sought to further create awareness and answer

questions that rate-payers need to know.

He opined that the rationale behind The Surge paved the way for staff of the Assemblies to visit rate-payers on Saturdays and Sundays to meet property owners who due to their work had not been available on week days when the Assemblies' demand notices are presented.

Most rate-payers who spoke to the media expressed satisfaction about steps taken by the Assemblies aforementioned through the RevNet partnership to execute the Surge programme.

Mr. Ogungbo hinted that RevNet has plans to introduce its services to other MMDAs in Ghana to help maximize their revenue potential through prudent measures that will minimize leakages in the collection-chain, developing comprehensive databases, amply inform rate-payers about their current obligations towards their Assemblies, partnering Assemblies to develop or complete street naming and house numbering to enhance value of properties and bringing the Assemblies to international standards of addressing.

The RevNet services aim at achieving the Assemblies' objectives of increasing their Internally Generated Funds (IGF) and thereby reduces the Assemblies' reliance on disbursements from the District Assembly Common Fund and for that matter, the implementation of a wider range of quality services to the communities.

Some of the immediate term benefits of the implemented service would be to ensure that the rate-payer's payments are well receipted and kept safe and secure; automate the process of collecting rates to ensure improved productivity; have a comprehensive database of properties, businesses and other ratable assets for the Assembly's budget and planning.

Other benefits include to eliminate collection challenges such as evasion, collusion with collectors, mistakes, among others; assist in the identification of fraudulent debit, diversion of funds and excess charges on the Assemblies' accounts; establish inter-connectivity among stakeholders (collectors, participating banks, Assembly and RevNet); and to identify areas requiring improvements to be addressed in the short, medium and long term in the Assemblies' IGF operations.

The longer-term benefits include the ability of the Assemblies to positively position themselves in the medium-term to take advantage of funding packages on offer by primary and secondary financial institutions to undertake development projects that would enhance the quality of life for the people.