

Office of the Accountant-General of the Federation  
Federal Ministry of Finance

Guidelines on the Implementation of  
**Treasury Single Account  
(TSA)/e-Collection**



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**TSA**  
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## Abbreviations And Acronyms

|        |   |
|--------|---|
| AGF    | Accountant General of the Federation                          |
| AuGF   | Auditor General of the Federation                             |
| BOA    | Bank of Agriculture   |
| BOF    | Budget Office   |
| BOI    | Bank of Industry  |
| CAC    | Corporate Affairs Commission                                  |
| CBN    | Central Bank of Nigeria                                       |
| CRF    | Consolidated Revenue Fund                                     |
| DMB    | Deposit Money Bank  |
| DPR    | Department of Petroleum Resources                             |
| ERGP   | Economic Reforms and Governance Project                       |
| ERP    | Enterprise Resource Planning                                  |
| FAAC   | Federation Account Allocation Committee                       |
| FAAN   | Federal Airports Authority of Nigeria                         |
| FGN    | Federal Government Nigeria                                    |
| FRN    | Federal Republic of Nigeria                                   |
| FIRS   | Federal Inland Revenue Service                                |
| FPO    | Federal Pay Office  |
| GBE    | Government Business Enterprise                                |
| GIFMIS | Government Integrated Financial Management Information System |
| IGR    | Internally Generated Revenue                                  |
| IPPIS  | Integrated Personnel and Payroll Information System           |
| PTDF   | Petroleum Technology Development Fund                         |
| RMRDC  | Raw Materials Research and Development Council                |
| SEC    | Securities and Exchange Commission                            |
| STF    | Sub-Treasury of the Federation                                |
| SURE-P | Subsidy Reinvestment Programme                                |
| TSA    | Treasury Single Account                                       |

|        |  |
|--------|--|
| MDA    | Ministries, Departments and Agencies               |
| MMSD   | Ministry of Mines and Steel Development            |
| NASS   | National Assembly                                  |
| NCAA   | Nigerian Civil Aviation Authority                  |
| NCC    | Nigerian Communications Commission                 |
| NCS    | Nigerian Customs Service                           |
| NDIC   | Nigeria Deposit Insurance Corporation              |
| NEXIM  | Nigerian Export-Import Bank                        |
| NIMASA | Nigerian Maritime Administration and Safety Agency |
| NITDA  | National Information Technology Development Agency |
| NNPC   | Nigerian National Petroleum Corporation            |
| NPA    | Nigerian Ports Authority                           |
| NSC    | National Sports Commission                         |
| NSPSR  | National Strategy for Public Sector Reform         |
| OAGF   | Office of Accountant General of the Federation     |
| PFM    | Public Financial Management                        |
| PPP    | Public-Private Partnership                         |

## 1. Introduction

**1.1.** The Federal Government of Nigeria commenced the implementation of Treasury Single Account (TSA) in April 2012, with the e-Payment component. The e-Collections component of TSA commenced in January, 2015. The first Treasury Circular on e-Collection was issued on the 19th of March, 2015.

**1.2.** A Presidential directive aimed at ensuring the firm entrenchment of the TSA and e-Collection initiative and the realization of Government's objectives was issued on 17th August 2015 vide a Circular by the Head of the Civil Service of the Federation

**1.3.** These guidelines provide MDAs and other stakeholders with guidance on the practical implementation of the Head of Service's circular concerning the operations of the FGN TSA/ e-Collections initiative.

## 2. Conceptual Clarifications

### 2.1. Treasury Single Account (TSA)

**a)** TSA is a bank account or a set of linked accounts through which the government transacts all its receipts and payments.

**b)** TSA is part of the Public Financial Management (PFM) reform initiatives under the Economic Reforms and Governance Project (ERGP).

**c)** PFM reforms are under pillar 3 of the National Strategy for Public Service Reform (NSPSR) towards attainment of vision 20:2020.

**d)** TSA was designed to address impediments to effective Cash Management in Nigeria.

### 2.2. FGN e-Collection

FGN e-Collections scheme is a comprehensive electronic solution for the remittance, management and reporting of all Federal Government receipts (revenues, donations, transfers, refunds, grants, fees, taxes, duties, tariffs, etc) into the TSA and Sub-Accounts maintained and operated at the CBN.

### 2.3. Objectives of FGN e-Collection

**a)** To ensure total compliance with the relevant provisions of the 1999 Constitution of the FRN (Section 162 & 80)

**b)** To collect and remit all revenues due to the Federation Account and the Consolidated Revenue Fund of the Federal Government

**c)** To block all leakages in government revenue generation, collection and remittance

### 2.4. Benefits of TSA/e-Collection

**a)** Ensure availability of funds for the execution of government policies, programmes and projects.

**b)** Control aggregate cash flows within fiscal and monetary limits

**c)** Improve management of domestic borrowing programme

**d)** To enable investment of idle funds

**e)** To improve transparency and accountability in the management of all FGN receipts

**f)** To give a consolidated view of government cash position

### 3.0. Scope of the Treasury Single Account (TSA)/ e-Collection Scheme.

**3.1.** The TSA/e-Collection is applicable to all Federal Government owned MDAs and for all receipts, whether revenue or not. The only exception is Federal Government equity funded enterprises from whom dividends are expected.

**For clarity and the avoidance of doubt, States, Local Governments and their agencies are not included in the scope of the FGN TSA/e-Collections scheme.**

| S/N | MDA Category  | Examples   | Implementation Strategy   |
|-----|---|--|---|
| 1   | MDAs fully funded through the Federal Government Budget   | All Ministries, Departments, Agencies and Foreign Missions, etc.         | <ul style="list-style-type: none"> <li>i. All Collections from these Agencies to be paid directly into the CRF/TSA</li> <li>ii. Expenditure to be drawn from CRF/TSA based on Annual Budget</li> </ul>  |
| 2   | MDAs “partially funded” through the Federal Government Budget but generate additional revenues                    | Teaching Hospitals, Medical Centers, Federal Tertiary Institutions, etc. | <ul style="list-style-type: none"> <li>i. All Collections from these Agencies to be paid directly into the CRF/TSA, except for extra budgetary receipts which are be paid into Sub-Accounts at CBN, which are linked to TSA</li> <li>ii. Platform will be configured to allow access to funds based on approved budget</li> </ul> |
| 3   | MDAs not funded through the Federal Budget but expected to pay operating surplus/25% of Gross Earnings to the CRF | CBN, SEC, CAC, NPA, NCC, FAAN, NCAA, NIMASA, NDIC, NSC etc.              | <ul style="list-style-type: none"> <li>i. All Collection from these Agencies to be paid into Sub-Accounts at CBN, which are linked to TSA</li> <li>ii. Platform will be configured to allow access to funds in the Sub Account(s) based on approved budget</li> </ul>   |

|   |   |                               |   |
|---|---|-------------------------------|---|
| 4 | MDAs that are funded from the Federation Account      | NNPC, FIRS, NCS, MMSD, DPR    | <ul style="list-style-type: none"> <li>i. All Federation revenues generated by these Agencies to be paid into the Federation Account at CBN</li> <li>ii. All Independent Revenue generated by these Agencies to be paid into CRF/TSA</li> <li>iii. FGN Share of Federation Account to be paid into CRF/TSA</li> <li>iv. Statutorily approved cost of Collection to be deducted from Federation Account and paid into Sub-Accounts at CBN which are linked to TSA</li> <li>v. Platform will be configured to allow access to funds in the Sub Account(s) based on approved budget</li> </ul> |
| 5 | Agencies funded through the Special Accounts (Levies) | NSC, RMRDC, PTDF, NITDA, etc. | <ul style="list-style-type: none"> <li>i. Sub-Accounts linked to TSA to be maintained at CBN.</li> <li>ii. All IGR collected to be directly into the CRF/TSA</li> <li>iii. Platform will be configured to allow access to funds in the Sub Account(s) based on approved budget</li> </ul>   |

| S/N | MDA Category   | Examples  | Implementation Strategy   |
|-----|--|---|---|
| 6   | Profit oriented Public Corporations/Business Enterprises | BOI, NEXIM, BOA, Transcorp Hilton, etc.   | Dividends from these agencies to be paid into the CRF/TSA   |
| 7   | Revenue Generated under Public Private Partnership       | All Incomes from PPP arrangement e.g. Production of International Passports, Seaport, Concession Arrangement etc.   | <ul style="list-style-type: none"> <li>i. TSA Sub-Accounts to be maintained at CBN</li> <li>ii. FG portion of the collection to be paid into CRF/TSA</li> <li>iii. Partners portion of the revenue to be transferred to the partners account</li> </ul>   |
| 8   | MDAs with Revolving Funds and Project Accounts           | Drug Revolving Funds, (Teaching Hospitals, Universities) Fertilizer Revolving Fund, Roll-Back Malaria, SURE-P, etc. | <ul style="list-style-type: none"> <li>i. Project Account (Revolving Funds) to maintained at CBN</li> <li>ii. Collection (IGR) from these Agencies to be paid to CRF/TSA</li> <li>iii. Platform will be configured to allow access to funds in the Sub Account(s) based on approved budget</li> </ul> |

**Table 1 – FGN MDA Categorization for FGN TSA/e-Collection**

## 4. Implementation Strategy

### 4.1. Government Account Management at CBN

In order to facilitate implementation, reconciliation and reporting the following accounts shall be maintained at the CBN for the associated purposes:

#### 4.1.1 Federation Account

All revenues to be shared among the three tiers of government are to be deposited into this account in line with Section 162 of the Constitution. The Federation Account is a distributable pool account that already exists at the CBN.

#### 4.1.2 Federal Government Accounts

##### 4.1.2.1 Consolidated Revenue Fund (CRF/TSA) –

This is the Federal Government pool account into which all receipts of the Federal Government and its MDAs shall be paid in line with Section 80 of the Constitution.

- i.** In accordance with the existing TSA structure, this account has been designed as the Main TSA account.
- ii.** The CRF/TSA currently exists at the CBN.

**4.1.2.2 MDA Sub-Accounts** –All receipts in favour of MDAs under Categories 2 – 5 and 7 -8 not being revenue or other monies meant for the CRF under extant laws, rules and regulations; are to be deposited directly into their respective Sub-Accounts. Qualifying MDAs will be granted access to withdraw funds based on their approved budget. The Sub Accounts will be linked to the TSA.

● The following should be noted:

- Sub Account for most qualifying MDAs are already opened at the CBN.
- Sub-Accounts will be opened at CBN for qualifying MDAs who do not currently have one.
- FG portion of Sub Account balances will be transferred to the CRF/TSA at intervals.
- Some fully funded MDAs may also require Sub Accounts at CBN in exceptional circumstances.
- Requests for the opening of Sub Accounts shall be made to the OAGF for consideration and approval.

#### 4.1.3 Project / Revolving Fund Account

Sub- Account linked to the TSA to be opened for each affected agencies at the CBN.

The relationships between the accounts are shown in the diagram in the next page.

#### 4.1.4 TSA e-Collection Pool Account

This is a temporary holding account for funds whose final account of destination is not readily available or known at the time of collection. Upon request from MDAs or affected parties, fund will be transferred from the Pool Account to appropriate TSA Account or Sub Account as the case may be.

## FGN TSA COLLECTION ACCOUNT FLOW

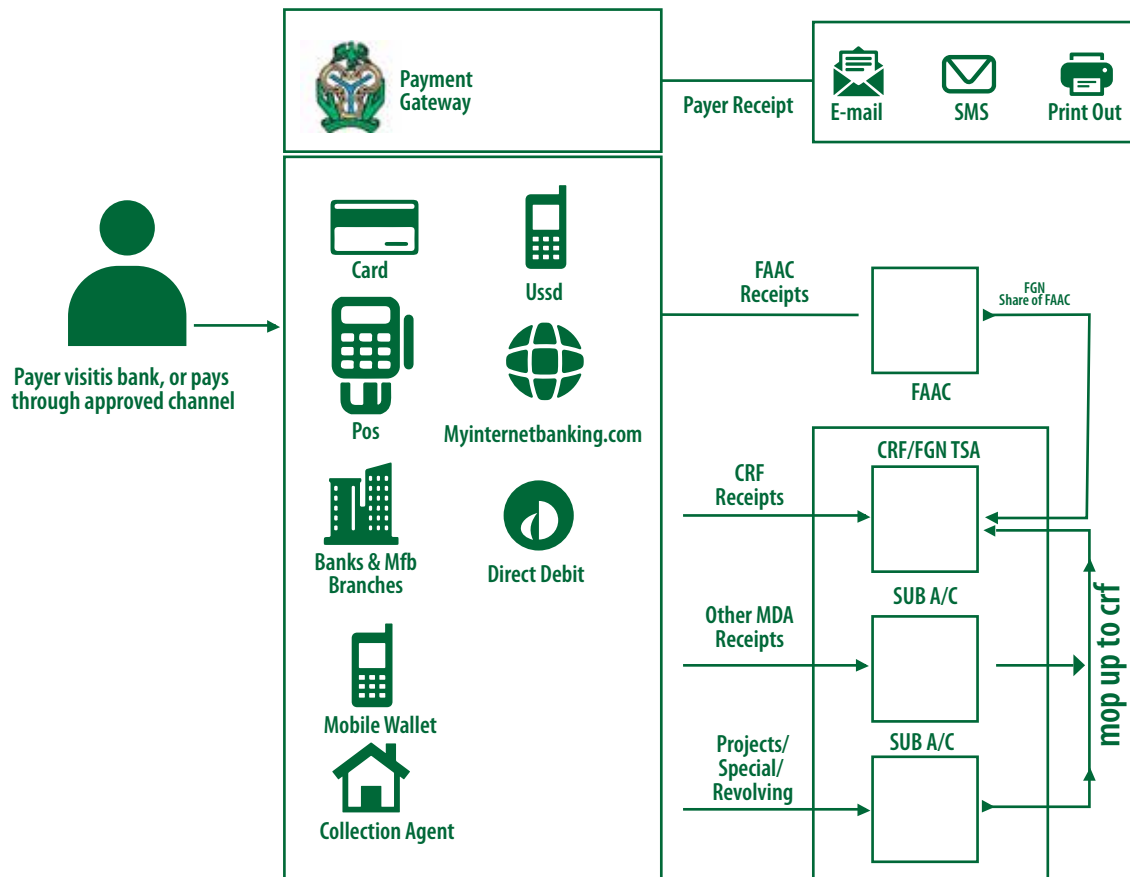


Fig. 1 – FGN TSA Collection Accounts Flow

## 4.2 Process for closure of MDA Accounts in Commercial Banks.

a) All MDAs are required to close ALL existing accounts (Expenditure/Receipts/ Collections/Revenues/ Project etc.) in Deposit Money Banks (DMBs) not later than Tuesday September 15, 2015 and instruct their bankers to transfer available balances to CBN using the CBN Payment Gateway. Evidence of transfer of available balances and closure of the accounts shall be forwarded to the Accountant General of the Federation not later than Friday, September 25, 2015.

b) For the avoidance of doubt, any existing commercial bank account including transit accounts operated by MDAs in commercial banks or collection schemes or agents on their behalf are to be closed.

c) All approvals previously granted for the opening of bank accounts in Commercial banks are hereby revoked.

d) Government will apply sanctions to MDAs and other organizations that hinder full and immediate compliance with this directive in line with extant laws.

e) For exemptions, see paragraph 3.8

## 4.3 Registration/Enrolment

a) All MDAs under category 1 and 2 shall use the GIFMIS platform for the purposes of executing their budgets while all other MDAs are required to complete the registration/ user enrolment forms to enable them access the CBN Payment Gateway for management of their Accounts at CBN. Where approval is granted for MDAs under category 2 to spend a portion of their collections, they will also be required to complete the user enrolment forms to give them access to their Sub Accounts pending when the GIFMIS platform is configured to handle extra budgetary funds.

b) Completed enrolment forms shall be submitted with a covering letter signed by the MDA Chief Executive and addressed to the Accountant General of the Federation.

c) Additional information and documentation including Treasury Circulars, presentations, speeches, FAQs and these Guidelines are also available for download from the OAGF website. All MDAs and the general public are advised to visit the website [www.oagf.gov.ng](http://www.oagf.gov.ng) regularly for updates.

d) To prevent the possibility of granting access to unauthorized persons, Chief Executives and other authorized officers of MDAs are required to authenticate their respective users in person.

## 4.4 Budget Execution and Spending Control - Configuration of Budget Spending Limits

a) MDAs under Category 2 shall prepare and submit budget for the extra revenue/collection generated to the approving authority.

b) MDAs under category 3 – 5, 7 shall submit a copy of their approved budget each to the Office of the Accountant-General of the Federation through the Budget Office of the Federation for configuration on the CBN Payment Gateway.

c) For MDAs under Category 3, the total expenditure budget must not exceed 75% of total expected collection for each budget year. Likewise, total monthly expenditure is limited to 75% of total actual collection per month. 25% of collections will be transferred to the CRF/TSA daily.

d) Nothing in these guidelines exempts any MDA from its duty to pay operating surplus or any revenues to the CRF under extant laws, rules and regulations

e) In line with the Circular on TSA/e-Collections, all MDAs that are required to maintain Sub Account at CBN can only spend to the limit of their approved budget.

f) MDAs under Category 4 (FAAC) cannot withdraw from their respective collection accounts. Access to FAAC collection accounts is for viewing, reporting and reconciliation purposes only. To meet their running costs, FAAC MDAs are to spend from their individual Sub Accounts to the limit of their approved budgets.

#### 4.5 Process flow for e-Collection of Government Receipts

a) Payers to MDAs that make use of GIFMIS (Category 1 and some Category 2 MDAs) are expected to visit the respective MDAs to obtain the relevant GIFMIS Revenue Codes.

i. Note, however, that where an MDA is unable to issue a payer with a GIFMIS code for any reason whatsoever, the payer is expected to make payment through their preferred payment channel to prevent loss of revenue to government without GIFMIS Revenue code. However, MDAs are enjoined to expeditiously resolve the issues with OAGF.

ii. All relevant MDAs are therefore expected to put in place robust processes to ensure that they can issue GIFMIS Revenue Codes to payers seamlessly.

b) For purposes of managing their extra-budgetary receipts in the Sub-Accounts, MDAs under Category 2 are to use the CBN Payment Gateway pending when GIFMIS is configured to handle extra-budgetary funds.

c) All other MDAs shall provide Payers with details of revenue types and amount payable.

d) All Payers shall pay through any branch of the Deposit Money Banks (DMBs) and other electronic payment channels using the CBN Payment Gateway following these simple steps:

| Channel                    | Description   |
|----------------------------|---|
| <b>Bank Branch</b>         | <ul style="list-style-type: none"> <li>▪ Visit any bank branch</li> <li>▪ Present your payment to the Teller and say you want to pay Federal Government of Nigeria via CBN Payment Gateway</li> </ul>   |
| <b>Internet Banking</b>    | <ul style="list-style-type: none"> <li>▪ Log into your bank's Internet banking site</li> <li>▪ Click ' Remita Payment',</li> <li>▪ Select 'FEDERAL GOVERNMENT OF NIGERIA'</li> <li>▪ Enter your payment details to complete your payment</li> </ul>   |
| <b>Collection Platform</b> | <ul style="list-style-type: none"> <li>▪ Access the e-Collection platform <a href="http://www.remita.net">www.remita.net</a></li> <li>▪ Click 'PAY FEDERAL GOVERNMENT OF NIGERIA'</li> <li>▪ Enter your payment details</li> <li>▪ Select any preferred electronic payment channels (Cards, POS, Mobile wallet) to complete your payment</li> </ul> |

e) Upon payment, the payer shall proceed to the MDA with a copy of the electronic payment receipt issued at the point of payment, to receive service for which payment has been made. MDAs shall provide the required service after confirmation of payment. Confirmation of payment is to be done online using GIFMIS or CBN Payment Gateway, as the case may be.

f) Payers are not required to quote an MDA bank account number to make payment, as all the relevant account details are pre-configured on the payment gateway.

g) Note that with the exception of FAAC agencies (see h below), all deposits into MDA accounts at the CBN must be made directly through branches of Deposit Money Banks or electronic payment channels using the CBN Payment Gateway, . CBN does not receive cash or cheque deposits directly from payers. Payers should therefore not visit CBN for any form of transaction.

h) FAAC revenue collecting agencies (Category 4) may continue to use their existing Payment Gateway. However:

i. All collections must be swept to their individual FAAC Sub Account at CBN on a daily basis.

ii. The use of intermediary, holding or transit accounts at commercial banks is not allowed.

#### 4.6 Errors and Refund Process

Sometimes, a payer or bank teller make may mistake while making or posting payment such as paying or posting to the wrong account. In such cases, there may be need to correct the error in order to reflect the payment in the correct account or to refund the payer.

The first step is to confirm whether the payment was made to an account under the control of an MDA or the OAGF. If payment is wrongly made to a TSA Sub Account belonging to an MDA, application for refund should be directed to the MDA into whose account the payment was made. Where the payment was made to the CRF, TSA e-Collection Pool Account or any other account under the control of the OAGF, application for refund should be directed to the OAGF.

All applications for refunds should be supported with relevant documentary evidence and reference numbers.

#### 4.7 Process flow for e-Payment from MDA TSA Sub Accounts at CBN

a) All MDAs under categories 3-5 and 7-8 shall be provided with direct access to their TSA Sub Accounts through the CBN Payment Gateway.

b) All MDAs shall process payments from the TSA Sub Account electronically based on the approved workflow specified in the registration/ user enrolment form

c) The CBN Payment Gateway has been configured to provide necessary payment reports and ability to check the TSA Sub Account balance online real-time

d) All MDAs under Categories 1 and 2 on the GIFMIS platform are not affected by this process. However, MDAs under Category 2 may use the CBN Payment Gateway to access their extra budgetary funds in the Sub Accounts.

e) Note that beneficiaries do not need to visit CBN to receive payment. All payments are made directly into DMB account of beneficiaries using electronic channels.

f) MDAs under Categories 1 and 2 shall continue to use GIFMIS for issuing payment orders against their share of the National budget.

#### 4.8 Reporting of Collection of Government Receipts and Payments

The CBN Payment Gateway has been configured to provide reports on the following:

- a) Receipts
- b) Payments
- c) Combined Receipts and Payment reports
- d) Bank Reconciliation report
- e) All reports are flexible to allow for user defined parameters



**f)** In addition to the system generated reports above, all MDAs are to maintain cash book and memorandum register where all receipts and payments are recorded and thereafter prepare periodic reports as necessary. Existing ERP/ Financial Systems of MDAs can be used for reporting purposes.

**g)** Three copies each of the reports under (f) above are to be submitted to the OAGF and the OAuGF monthly, respectively.

#### 4.9 Procedure for application for exemption

**a)** All requests for exemption should be addressed to His Excellency, The President and Commander in Chief of the Armed Forces, Federal Republic of Nigeria through the Office of the Accountant General of the Federation.

**b)** For the avoidance of doubt, all exemptions and waivers from the TSA/e-Collection previously granted are hereby revoked.

#### 4.10 Subsidiaries of FG owned MDAs

Where an agency of government falling under the scope of the TSA/e-Collection has a subsidiary, the status of the subsidiary with respect to TSA will be dependent on which of the 8 categories it falls into.

#### 4.11 Donor and Counterpart Funds

Where a donor to an MDA requires that a separate account be maintained for the purposes of managing such funds, a Donor Fund Sub Account will be opened at CBN for that purpose. All counterpart fund accounts are to be domiciled at the CBN. All Donor and Counterpart Fund Accounts are to be linked to the TSA as Sub Accounts. Spending from such accounts will be based on approved budget.

#### 4.12 Fully Funded MDAs that Raise Funds for Specific Tasks

There are situations where some fully or partially funded MDAs (eg Universities, other tertiary educational and health institutions) raise funds through fees, donations, endowments and sponsorship for specific tasks like sports, research, prizes, trainings and workshops. Any fully funded MDA with such arrangement is to apply to the OAGF for approval to operate TSA Sub Account at the CBN for such purpose. All such applications will be accompanied by details of sources of funding and proposed spending plan.

#### 4.13 Foreign Currency Transactions

Foreign Currency denominated Sub Accounts are to be opened for MDAs at CBN upon request. All foreign currency denominated receipts are to be made directly into the respective MDA Foreign Currency Account at CBN. The CBN upon request by the MDA would monetize the amount required by the MDA into Naira denominated Sub-Account. However, where the nature of the transactions of the MDA requires that it settles its financial obligations with the third party in foreign currency, then, the MDA could spend from the account without having to monetize subject to approved budget. This account is linked to the TSA to give overall aggregate value. All foreign currency payments by MDAs to beneficiaries within and outside Nigeria are to be made from CBN.

#### 4.14 MDAs Indebted to Banks

MDA indebtedness to commercial banks shall not be a valid ground for non-compliance. Where an MDA is indebted to a Commercial Bank, the details of the loan agreement will be forwarded to OAGF for consideration. All valid cases of indebtedness shall be considered and appropriate measures taken to safeguard the interest of affected banks.

#### 4.15 Issuance of Bank Guarantees

Some MDAs may require Bank Guarantees for some commercial transactions which the CBN may not be able to issue due to legal restrictions. Qualifying MDAs are to write to OAGF requesting for guarantees to be issued by DMBs. The application should contain details of the required guarantee, purpose of seeking bank guarantee and the bank from whom guarantee is required. The application will be considered and approved on its merit. In communicating approval, appropriate conditions for bank guarantees will be provided.

#### 4.16 Investment of Funds for Interest

The only funds which may be invested for interest are those which by law or binding agreement must be invested in appropriate financial instruments in order to earn interest. Such funds are usually seed funds and unless they are invested in viable interest yielding instruments, their underlying objectives cannot be met e.g housing funds, endowment funds, sovereign funds, health insurance funds, etc Any MDA with Investable funds is required to apply in writing for investment of such funds stating details of fund, proposed financial instrument and the financial institution, to the Honourable Minister of Finance through the Accountant-General of the Federation. No fund shall be invested without the express approval of the Honourable Minister of Finance.

A Treasury Circular on Investment of Funds for interest under the TSA is undergoing approval. Please refer to it when issued for details.

#### 4.17 Prohibition of Opening of Accounts with Commercial Banks

No MDA is permitted to maintain account for any purpose with Commercial banks including transit accounts.

**a)** Diversion of deposits to any Commercial bank account and use of surrogate accounts of any form is strictly prohibited.

**b)** MDAs are not allowed to transfer funds from their CBN Sub Accounts to commercial banks or other financial institutions before spending.

**c)** All payments are to be made from the CBN Sub Accounts directly to beneficiaries.

**d)** The Monitoring and Enforcement Team will ensure that any act of non-compliance is detected and sanctioned.

**e)** The use of multiple Sub Accounts at CBN is not encouraged. MDAs are advised to use relevant books of accounts to keep track of different receipts and payments.

#### 4.18 Intervals for Inter Account Sweeping

Transfer of funds from the Sub Accounts to the CRF/TSA/TSA and vice versa shall be undertaken daily or at such other intervals as the situation demands. Amount to be transferred will vary between MDAs. Details to be worked out in due course in conjunction with BOF.

#### 4.19 Non Self Accounting MDAs Using Federal Pay Offices

**a.)** For the purposes of managing their extra budgetary funds, Sub Accounts will be opened for non self-accounting MDAs at CBN. All receipts will be paid directly into this account. Likewise, all payments are to be made from the Sub Account.

**b.)** For purposes of control and compliance with extant rules, four levels of workflow is to apply:

- i.** Initiator,
- ii.** Reviewer,
- iii.** First Approver; and
- iv.** Final Approver.

**c.)** The Initiator and the Reviewer shall be staff of the non self-accounting MDA while the First and Final Approver shall be staff of the FPO/STF.

**d.)** All withdrawals shall be subject to the limit of their approved budget.

#### 4.20 Integration with MDA ERPs

**a.)** The CBN Payment Gateway can be integrated seamlessly with third party applications to create a seamless, secure and, closed transaction loop. Transactions can be initiated from an ERP and passed securely to the CBN Payment Gateway for consummation.

**b.)** The integration can provide details of every payment and collection transaction to the MDA's ERP system.

**c.)** MDAs who require such integration to aid and enhance their operational effectiveness will need to discuss and agree integration details and requirements with the Payment Gateway service provider.

#### 4.21 Bank Reconciliation

MDAs are responsible for daily reconciliation of their individual Sub Accounts. MDAs can download daily bank statements from the CBN Payment gateway for reconciliation and monitoring purposes. The importance of regular bank reconciliation cannot be over emphasized as MDAs are solely responsible for completeness, accuracy and safety of their collections.

#### 4.22 Monitoring Mechanism

**a.)** The operation of the TSA/e-Collection initiative will be monitored by all relevant agencies, including the Office of the Accountant-General of the Federation (OAGF), Budget Office of the Federation (BOF) and Office of the Auditor-General for the Federation to ensure that MDAs comply with the relevant government financial management provisions, as well as the TSA implementation guidelines. Each MDA's monitoring role shall be in accordance with its mandate.

**b.)** Central Bank is responsible for monitoring of all linked accounts to TSA at the CBN, compliance of banks and other financial institutions with the CBN guidelines on the implementation of TSA as well as ensuring that withdrawals limits are enforced

**c.)** CBN is also responsible for daily transfer of funds from the Sub Accounts to the CRF/TSA based on instructions from the OAGF.

#### 4.23 Support Arrangement

**a.)** A central TSA/e-Collection Support Desk has been opened at the Settlement Centre, Funds Department of the OAGF. MDAs, Deposit money banks and the general public are to direct all enquiries to the Support Desk: [ecollection@oagf.gov.ng](mailto:ecollection@oagf.gov.ng)

**b.)** Additional information and documents including these guidelines, Circulars, FAQs, presentations, speeches are also available for download from the OAGF website [www.oagf.gov.ng](http://www.oagf.gov.ng)

**c.)** MDAs and the general public are encouraged to visit the website for updates on TSA/e-Collection

#### 4.24 Sensitization/Stakeholder Engagements

To facilitate smooth implementation and compliance, nationwide sensitization workshop shall be conducted across the six (6) geo-political zones and the Federal Capital Territory, Abuja. Among other things, these engagements are aimed at addressing stakeholder concerns and gathering of additional input that will guide the operation of the TSA/e-Collection scheme.

#### 5. Stakeholders

The main stakeholders and their roles are highlighted below:

- a)** Ministries, Departments & Agencies (MDAs)
- b)** Deposit Money Banks (DMBs)
- c)** Central Bank of Nigeria (CBN)
- d)** Office of the Accountant-General of the Federation (OAGF)
- e)** Service Providers

#### 5.1 Role of MDAs

- a)** Ensure that their revenue targets are met
- b)** Provide their payers with details of payment including amount and nature of payment
- c)** Guide payers on e-collection processes including how to pay at the bank or through other channels of the CBN Payment Gateway .
- d)** Where applicable, ensure that appropriate services are rendered upon confirmation of payment

**e)** Monitor their payers and collecting banks to ensure that payments are actually made

**f)** Undertake regular reconciliation of all collection accounts

**g)** Render revenue returns to the OAGF on a monthly basis.

#### 5.2 Role of Deposit Money Banks

**a)** Ensure that their duties under the subsisting Payment Gateway MOU are effectively discharged

**b)** Ensure that customers making payment to government are given prompt service

**c)** Ensure that all collections in favour of government are promptly remitted

**d)** Ensure that operational and other relevant issues are logged with appropriate authorities (OAGF, CBN and Payment Gateway Service Providers) without delay

**e)** Liaise regularly with OAGF to ensure smooth operation of the e-collection initiative

**f)** Cooperate with relevant Departments of OAGF and CBN in respect of MDA accounts closure, transfer of funds to MDA accounts at CBN, collection monitoring and reporting.

#### 5.3 Role of CBN

**a)** Provide payment gateway platform

**b)** Development of overall e-collection and e-payment policies for the nation

**c)** Interfacing with Deposit Money Banks (DMBs) and monitoring them.

**d)** Creation and maintenance of bank accounts including CRF/TSA, FAAC and TSA Sub Accounts

#### 5.4. Role of OAGF

**a)** Ensure effective implementation of e-collection

**b)** Development of operational guidelines

**c)** Proper monitoring of the collection gateway

**d)** Prompt reconciliation of all collections

**e)** Support MDAs, banks and payers for smooth operation of e-collection

**f)** Regular monitoring of all collections to ensure that they are promptly remitted and accounted for

**g)** Issuance as well as continuous review and update of the e-Collection guidelines and processes

**h)** Abide by the provisions of the MOU with CBN, Service Provider and Banks

#### 5.5 Role of Service Provider

**a)** Work with CBN, OAGF and other stakeholders to articulate system requirements

**b)** Provide a robust, stable and effective integrated processing platform

**c)** Ensure the optimal availability of all relevant systems and platforms

**d)** Provide effective and efficient support to users of the platform

**e)** Provide users with relevant reports

**f)** Training of users on the use of the payment gateway.

**This guideline is subject to periodic review as the need arises**