CIRCULAR

In pursuance to the instructions of the Ministry of Finance, Government of India, the Government of Goa vide Circular no. 7/13/2011/Fin-Exp dated 15/12/2011 has switched over to “e-payment” through ECS mode for making payments to all beneficiaries of schemes of Central Government and State Government including payments done by the State Government as part of its day to day functioning and for disbursement of pay and allowances to Gazetted Officers instead of the then existing system of issuance of PAO cheques.

Subsequently, vide circular no. DA/Control/3-2/2011-12/532 dated 10/02/2012 Fully Vouched Contingent (FVC) bills were brought under the purview of the ECS mode. The disbursement of pay and allowances through e-payment mode to all Non- Gazetted Establishments of State Government employees was introduced vide circular no. 7/13/2011/Fin-Exp dated 07/11/2012.

Consequent upon switching over to e-payment, clarifications are being sought by various Departments on certain issues in connection with ECS mode of payment.

The doubts raised by various quarters have been duly examined and a list of Frequently Asked Questions (FAQs) along with point-wise clarification are summarized and given in the Annexure enclosed herewith.

All the Heads of Departments are requested to bring the contents of this Circular to the notice of all the Drawing & Disbursing Officers as well as Heads of Offices functioning under them. Copy of this circular is available on this Directorate website www.accountsgoa.gov.in.

(P. R. Pereira)
Director of Accounts

To
All Heads of Departments
F.A.Q's ON ELECTRONIC CLEARING SYSTEM (ECS)
(Circular No. DA/Control/7-9/2018-19/TR-50/33 dated 03/05/2018)

1. What is eddo?
Eddo (electronic drawing and disbursing officer) was launched by DOA in the year 2012 and is used by more than 600 Drawing and Disbursing Officers (DDOs) in the entire State of Goa.

2. What is ECS?
ECS stands for Electronic Clearance Service. ECS is a mode of electronic funds transfer in a paperless mode of transaction, introduced by Reserve Bank of India. ECS facilitates bulk transfer of money from one bank account to many bank accounts or vice versa using the services of an ECS location.

3. What is MICR?
Magnetic Ink Character Recognition Code (MICR Code) is a character-recognition technology used mainly by the banking industry to ease the processing and clearance of cheques.

4. What is IFSC code?
The Indian Financial System Code (IFS Code) is an alphanumeric code that uniquely identifies a bank-branch participating in the two main Electronic Funds Settlement Systems in India - the Real Time Gross Settlement (RTGS) and the National Electronic Funds Transfer (NEFT) Systems.

5. Who can use eddo software online?
Eddo software online can only be used by Drawing and Disbursing Officers (DDOs) by providing necessary documents to DOA for obtaining unique username and password issued by DOA, later on password can be changed by eddo user as desired. Further, it is requested to keep the changed password confidential and secret in order to avoid misuse.

6. Can any DDO use eddo (electronic drawing and disbursing officer) on internet?
No, in order to access the eddo (electronic drawing and disbursing officer) you need to contact your network administrator to configure the network and enable the access of eddo having a working GBBN connection.

7. Which browser supports the eddo? (Electronic Drawing and Disbursing Officer)
One should use the latest version of Internet Explorer, Mozilla Firefox, or Google Chrome browser. This web-based application is best viewed with 1024 by 768 screen resolution at web address i.e. http://10.190.22.10/eddo.
8. Where can I find help file on eddo?  
DDO users can access detailed help files to operate the eddo system and is available on the home page of eddo i.e. http://10.190.22.10/eddo.

9. Is it mandatory to enter the mandate on eddo (electronic drawing and disbursing officer) for making payment?  
Yes, State Government has made it mandatory to disburse any type of payment through ECS (Electronic Clearing Service).

10. What are the documents to be considered during uploading of mandate?  
It is advisable for eddo user to be very careful while uploading the user mandate data on eddo application. The data to be uploaded shall accurately match with the information provided by the Bank, which has to be supported by a copy of cancelled cheque or passbook, so as to avoid further inconvenience to the beneficiary and for successful authentication of the bank transaction.

11. Can mandate uploaded by eddo (electronic drawing and disbursing officer) user be modified / edited?  
Yes, ECS mandate can be edited by using the option ‘Edit Mandate’. If the ‘Edit Mandate’ option does not allow for changes/editing the ECS code, then a written request shall be forwarded to DOA, for unlocking the respective ECS code for the purpose of editing the same by the eddo user.

12. What if the bank mentioned by the beneficiary is not available on eddo (electronic drawing and disbursing officer)?  
In such cases, the eddo (electronic drawing and disbursing officer) shall send a written request to DOA along with a copy of cancelled cheque of the bank desired to be uploaded on eddo. Alternately, the request can be made through e-mail by attaching a scanned copy of the cheque.

13. Can eddo user upload bills on eddo (electronic drawing and disbursing officer) programme?  
Yes, eddo user has been given different type of options to upload all types of bills along-with options to edit, import and view bill. The eddo user can also check the status of its bills which are uploaded on eddo server.

14. Can eddo user transfer its employee to another eddo user?  
Yes, under certain circumstances eddo user can transfer its employee to another eddo user by using the option ‘Manage Employees’. The eddo user can also allow its Head of Accounts to be used by another eddo user under ‘Allow Heads’.
15. How to handle ECS rejections?

A) In such cases, eddo users are advised to cross check the details of mandate uploaded on eddo server. If the details are not matching with the mandate form or found to be inaccurate, the eddo user is advised to make necessary changes by using the ‘Edit Mandate’ option. If the ‘Edit Mandate’ option does not allow for changes/editing the ECS code, then a written request shall be forwarded to DOA, for unlocking the respective ECS code. Later on, the eddo user shall edit the respective ECS code, save the corrections affected and then click on the rectified box under the option ‘ECS Status’ for successful authentication of ECS transaction.

B) If the ECS Code is edited and on clicking the save button a message “Account Number already exists in the system” then a letter from the concerned office should be made to this Directorate to transfer the amount from the existing ECS Code to the desired ECS Code having the required bank details.

16. How to deal with ECS code which is rejected due to multiple ECS code for a same beneficiary?

Under such circumstances, the eddo users are advised to locate/find the correct ECS code of the respective beneficiary by cross checking on the bank details. Then, a written request shall be forwarded to DOA for rectification thereby mentioning the details thereon.

17. What documents are required to upload bank/ branch?

DDO concerned shall submit the photocopy of cancelled cheque/ passbook for uploading the same.

18. Request for UNLOCK of ECS code/ auto UNLOCK of ECS Code?

DDO concerned shall submit a letter requesting to UNLOCK ECS Code to Directorate of Accounts. There is auto UNLOCK of ECS Code when the rejection takes place for which separate request to unlock of ECS code is not required.

19. Request for rectification of ECS entries, unlocking?

All the requests for rectification of ECS entries/ unlocking can also be sent through email gocomp-acco.goain/ gocomp@accounts.gov.in from the concerned office/ department official email ID generated on Government portal under the authority of the DDO concerned.