

Using online methods to make a payment to Revenue

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1. Introduction

Revenue provides online payment facilities via [myAccount](#) and [ROS](#). This enables customers to make online payments of tax, interest and penalties. It also facilitates the online payment of liabilities arising on foot of Audit (for example where a part payment is made in advance of the liability being fully quantified) and where a customer has been served with a Notice of Attachment.

This manual provides information on the following:

1. the benefits of online payments for customers and Revenue
2. the online payments facility for myAccount customers
3. the online payments facility for ROS customers
4. Revenue staff that will be authorised to accept payments from customers using ITS.

2. Purpose

The purpose of this Manual is to inform staff of the online payments facility via myAccount and ROS.

3. Benefits of online Payments

The benefits for both customers and Revenue can be summarised as follows:

3.1. Customer Benefits

- Customers can make online payments for a wide range of taxes (including interest and penalties)
- Customers can make a single payment for a number of different taxheads in one transaction
- Customers can view the payments made by accessing a payments history screen
- Customers have a number of different payment options including debit or credit card, Single Debit Instruction (SDI) or ROS Debit Instruction (RDI) through an appropriate (current) bank account.

3.2. Revenue Benefits

- Supports voluntary compliance through online capability
- Reduces cheques and Electronic Fund Transfers (EFT)
- Reduction in the number of unallocated payments
- Supporting the National Payments Plan (NPP) by promoting e-payments.

4. myAccount Customers

myAccount was designed as a single access point for secure online services. It caters for PAYE and business customers who do not have a ROS digital certificate.

To make a payment, a customer must first register for myAccount via the [Register for myAccount](#) link on www.revenue.ie. Once registered, a customer will receive a password and this together with their PPSN is used to access the payment process. myAccount customers can then make payments online by clicking on the 'myAccount' link on the Revenue [home page](#).

In general, customers using the facility will be able to pay money into each taxhead for which they are registered, for example VAT, Employer Income Tax/PRSI/USC/LPT, Income Tax etc. The customer will also be able to make payments to certain taxheads for which they are not registered.

4.1. Making a Payment on myAccount

myAccount customers can make payments online using:

- a **once off** debit known as a '**Single Debit Instruction**' (SDI) – using a current bank account capable of accepting a direct debit. A Single Debit Instruction (SDI) will be processed within 2-3 working days by the bank. Customers can also choose to save bank details to make future once off SDI payments. See description of RDI and SDI at [Appendix 1 – RDI and SDI](#).
- a debit or credit card. This facility is available to customers whose tax affairs are managed by Revenue's Personal and Business Divisions. Payments can be made using VISA or MasterCard. Revenue absorbs the charge for debit and credit cards.
- From 1 October 2023, Revenue no longer accepts payment from Commercial Credit Cards. A warning message will be displayed if a Commercial Credit Card number is entered. Customers should contact their credit card provider if they are unsure of their card type.

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4.2. Payment History

Customers have a facility on the home page of myAccount to view their payments history. It lists all the payments that have been made by date, payment type and amount.

4.3. Payment Types on myAccount

There are seven distinct payments types that can be paid online using myAccount. These are **Tax, Interest, Penalties, Attachment, Audit, Foreign Income and Assets Disclosure (FIAD)** and **Minor Irregular Benefits**

- **'Tax'**- Customers can select this option to pay the taxes listed in [Table A](#);
- **'Interest'**- Customers should select this option to make any interest payment;
- **'Penalty'** – Customers should select this option to make any penalty related payment;
- **'Attachment'** – Customers can use this option to pay a 'third party' debt that has arisen on foot of a Notice of Attachment from Revenue;
- **'Audit'** – Customers can use this option to pay liabilities that have arisen on foot of a Revenue Audit where, for example, the exact liability is not yet fully agreed with the Auditor. Once the Audit is concluded and agreed the system will reallocate the amounts in accordance with the Auditor's instructions;
- **'FIAD'** – Customers should select this option to make a payment under Foreign Assets and Disclosure;
- **'Minor Irregular Benefits'** – Customers should select this option to make a payment of Minor and Irregular Benefits.

Note: Each of the seven payment types must be completed and paid separately.

For the tax, interest, and penalties payment types it is possible to make a number of payments in one transaction. The payments will stack up in a 'shopping cart' type format and the customer will be able to remove any individual transactions if required before completing the process.

4.4. Tax Interest and Penalty Payments Processing

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4.5. Attachment Payment Processing

Attachment payments can be made by Attachees using myAccount.

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4.6. Audit Payment Processing

Revenue Auditors can request customers to make audit payments online using myAccount and ROS. (Audit payments include any payments arising from profile interviews and aspect queries.) This will dispense with the need for cheque and EFT payments.

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4.7. myAccount & Payment Helpline

The Collector-General's Helpline for myAccount payment enquiries is 01-7383663.

4.8. Making a payment on myAccount

You can pay a tax online through myAccount in five easy steps

1. Click the myAccount link. Click on 'Make a payment' in the Payments/Repayments tile
2. Select the type of payment you are making and click 'Next'
3. Select a Tax to pay by clicking on 'Add payment', select a year from the dropdown menu and input an amount into the box. Then click 'Add payment'.

Current bank account details can be accepted from all countries within the EEA (European Economic Area) and certain non-EEA countries that participate in the Single European Payments Area (SEPA) scheme. Customers making payments from non-EEA countries are obliged to input an address when making a payment. See [Appendix 3 – European Economic Area \(EEA\) and Non-EEA Single European Payments Area \(SEPA\) List of Countries](#)

4. Click 'Next' and select how you would like to pay. Enter your e mail address to receive payment confirmation. Enter the relevant details for your payment method and click on 'Pay now'
5. You will receive confirmation of your payment.

4.9 Making a Payment on ROS

ROS customers can make payments online for the taxes listed in [Table A](#) using-

- a **once off** debit known as a '**Single Debit Instruction**' (SDI) – using a current bank account capable of accepting a direct debit. A Single Debit Instruction (SDI) will be processed within 2-3 working days by the bank, and/or
- a recurring debit known as a ROS Debit Instruction (RDI). See description of RDI and SDI at [Appendix 1 – RDI and SDI](#),
- a debit or credit card. This facility is available to customers whose tax affairs are managed by Revenue's Personal and Business Divisions. Payments can be made using VISA or MasterCard. Revenue absorbs the charge for debit and credit cards.
- From 1 October 2023, Revenue no longer accepts payment from Commercial Credit Cards. A warning message will be displayed if a Commercial Credit Card number is entered. Customers should contact their credit card provider if they are unsure of their card type.

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Single Debit Instruction (SDI) and ROS Debit Instruction (RDI) will be processed within 2-3 working days by the bank. Debit and credit card payments are authorised at time of submission.

Step 1: Go to the '**My Services**' page on the ROS home page. Click '**Submit a Payment**' you will be asked to select a payment type. There are seven payment types-

- Tax Payment/Declaration
- Interest Payment
- Penalty Payment
- Attachment
- Audit
- Minor & Irregular Benefits
- Foreign Income and Assets Disclosure

Step 2: Click '**Tax Payment/Declaration**' and you will be presented with a tab to '**Select Tax Type**' from a drop-down menu. Scroll down through the list to select the tax you wish to pay.

Step 3: Click '**Make Payment**' and insert the payment details for the tax selected.

Step 4: Select from one of the following payment options:

- Credit card
- Debit card
- a once off debit, i.e. a 'Single Debit Instruction (SDI) 'using a bank account (normally a current account) capable of accepting a direct debit
- Current bank account details can be accepted from all countries within the EEA (European Economic Area) and certain non-EEA countries that participate in the Single European Payments Area (SEPA) scheme. Customers making payments from non-EEA countries are obliged to input an address when making a payment. See [Appendix 3 – European Economic Area \(EEA\) and Non-EEA Single European Payments Area \(SEPA\) List of Countries](#)

Step 5: You will receive a payment acknowledgment. This completes the payment process.

Once the payment is completed you will receive a ROS Inbox Message notifying you of the payment.

5. Authorised Revenue staff will be able to accept payments from customers using Integrated Taxation System (ITS)

While customers are being facilitated in making payments online via myAccount and ROS, authorised Revenue staff will also be able to process payments on behalf of customers via ITS should the need arise.

Please note the option to make card payments is only available to customers whose tax affairs are managed by Personal and Business Divisions. From 1 October 2023, Revenue no longer accepts payment from Commercial Credit Cards. A warning message will be displayed if a Commercial Credit Card number is entered. Customers should contact their credit card provider if they are unsure of their card type.

The types of payments that can be facilitated via this option are:

- debit card and credit card (made to a dedicated Revenue /Helpline 01-7383665)
- debit and credit card payments of VRT/MGO Penalties to Revenue enforcement officers and the Dublin Port via hand-held terminals.

Customers who wish to make payments for taxes such as IT, VAT and PREM will need to be registered for these taxes before authorised Revenue staff can accept such payments. Customers will be able to pay certain other taxes without the need to be registered in advance as they will be auto-registered once payment is made. **The list of these taxes can be found at [Table B](#).**

Table A – List of taxes payable online

Tax	Tax	Revpay via ROS	ROS Payment Only	Revpay Via myAccount	Do you need to be registered for the Tax-head to make a payment?
ASSS	Ancillary State Support Scheme – Fair Deal	Yes	No	Yes	No
BET	Betting Duty	No	Yes	No	Yes
BKL	Bank Levy	No	Yes	No	Yes
C&E	Customs & Excise	Yes	No	Yes	N/A
CAT	Capital Acquisitions Tax	Yes	No	Yes	No
CGT	Capital Gains Tax	Yes	No	Yes	Yes
CRSS	Covid Restrictions Support Scheme	Yes	No	No	Yes
CT	Corporation Tax	Yes	Yes	No	Yes
DIRT	Deposit Interest Retention Tax	Yes	No	Yes	Yes
DL	Domicile Levy	Yes	No	Yes	No
DWT	Dividend Withholding Tax	Yes	No	No	Yes
ELET	Electricity Tax	Yes	No	Yes	No
ELEV	Environmental Levy	No	Yes	No	Yes
ENCT	Encashment Tax	Yes	No	Yes	No
EWSS	Employment Wage Subsidy Scheme	Yes	No	No	Yes
FWHT	Film Withholding Tax	Yes	No	Yes	No
IT	Income Tax	No	Yes	Yes	Yes
IUT	Investment Undertakings Tax	No	Yes	No	Yes
LAET	Life Assurance Exit Tax	No	Yes	No	Yes
LPT	Local Property Tax	No	No	No	This is paid through the LPT System rather than main ROS
MGO	Marked Gas Oil	Yes	No	Yes	No
MOT	Mineral Oil Tax	Yes	No	No	No

Tax	Tax	Revpay via ROS	ROS Payment Only	Revpay via myAccount	Do you need to be registered for the Tax-head to make a payment?
NGCT	Natural Gas Carbon Tax	Yes	No	Yes	No
PAYE	Pay As You Earn	No	No	Yes	Only an option if Customer is registered for just PAYE
PREM	Employers Income Tax/PRSI/USC/LPT	Yes	No	No	Yes
PSL	Pension Scheme Levy	No	Yes	No	Yes
PSWT	Professional Services Withholding Tax	No	Yes	No	Yes
PT	Pension Tax	Yes	No	Yes	No
RCT	Relevant Contracts Tax	No	Yes	No	Yes
RTSO¹	Relevant Tax on Share Option	Yes	Yes	No	N/A
SDFS	Stamp Duty Financial Services	Yes	No	Yes	No
SDIL	Stamp Duty Insurance Levies	Yes	No	Yes	No
SFCT	Solid Fuel Carbon Tax	Yes	No	Yes	No
SSDE	Sugar Sweetened Drinks Exporter	Yes	No	No	Yes
SSDS	Sugar Sweetened Drinks Supplier	Yes	Yes	No	Yes
STMP	Stamp Duty	No	Payable with Return or via Document ID	No	N/A
TRS	Tax Relief at Source	Yes	No	Yes	No
TWSS	Temporary Wage Subsidy Scheme	Yes	No	No	Yes
UVAT	Unregistered Value Added Tax	Yes	No	No	Yes
VAT	Value Added Tax	No	Yes	No	Yes
VMSC	VAT Member State of Consumption (VAT MOSS)	No	Yes	No	Yes
VMSI	VAT Member State of Identification (VAT MOSS)	Yes	Yes	Yes	No
VRT	Vehicle Registration Tax	Yes	No	No	Yes

¹ For gains realised on or after 01 January 2024, you are no longer required to submit payment of RTSO within 30 days of exercising the option. The gain will be treated as a notional payment by the employer, who will be obliged to remit taxes to Revenue under the PAYE system (PREM).

Table B - List of “New Taxes”

When a payment is made to a “New Tax” the customer will be automatically registered for this tax.

List of "New Taxes"	
ASSS	Nursing Home
DL	Domicile Levy
ELET	Electricity
ENCT	Encashment
FWHT	Film Withholding Tax
MGO	Marked Gas Oil
NGCT	Natural Gas Carbon Tax
PT	Pension Tax
SDFS	Stamp Duty Financial Services
SDIL	Stamp Duty Insurance Levy
SFCT	Solid Fuel Carbon Tax
TRS	Tax Relief at Source

*Pension Tax

This general term refers to a number of different types of pension tax. The individual pension taxes are presented for payment on myAccount with short abbreviations for convenience. When any of these pension taxes are paid they will appear in ITS as **Pension Tax**.

Trivial Pension – this refers to a Commuted Pension of less than €330 per annum (Schedule D taxable at 10% - section 781 TCA)

Commuted Pension (ill health) – this refers to a Commuted Pension in case of terminal illness (Schedule D taxable at 10% - section 781 TCA)

Lump Sum – this refers to a Retirement Lump Sum in excess of tax free amount (amount paid between €200,000 and the “standard chargeable amount” ²) (Schedule D taxable at the standard rate [which is currently 20%] – section 790AA TCA)

Chargeable Excess - this refers to a Chargeable Excess Tax (Schedule D taxable at the higher rate [which is currently 40%] - section 787R(1)(a) TCA)

Encashment Option - this refers to a Pre-Retirement Encashment option tax (Schedule D taxable at the higher rate (section 787TA TCA) [which is currently 40%], and 2% USC applies – section 531AN TCA)

² The standard chargeable amount is €500,000 (i.e.25% of the current Standard Fund Threshold of €2M)

Refund of Contributions - this refers to two types of refund (1) Refund of member contributions on leaving employment where membership is less than 2 years (Schedule D taxable at the standard rate [which is currently 20%]) and (2) Refund of Spouses & Children's contributions where single on retirement and in pre- 1984 public sector Spouses & Children's scheme (Schedule D which is also taxable at the standard rate) – section 780 TCA

ARF distribution to child – this refers to a distribution to a child aged 21 or over from an Approved Retirement Fund (ARF) of a deceased parent or from an ARF of the deceased's surviving spouse/civil partner which was funded by the deceased's ARF, taxable at 30% (section 784A (4) (c) TCA).

Appendix 1 - RDI and SDI

RDI: This is a ROS Debit instruction which allows the customer to make once-off payments but also provides the opportunity to the customer to register bank account details which can be used for recurring payments. With an RDI, the customer can determine the amount of the payment. The payment date defaults to the due date. If the customer wishes to make a payment earlier than this, the payment date can be changed.

SDI: This is a Single Debit Instruction which allows the customer to make once-off payments directly from their bank account but also provides the opportunity to the customer to register bank account details which can be used for future once-off payments.

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Appendix 3 – European Economic Area (EEA) and Non-EEA Single European Payments Area (SEPA) List of Countries

EEA SEPA Countries
Austria
Belgium
Bulgaria
Croatia
Cyprus
Czech Republic
Denmark
Estonia
Finland
France
Germany
Greece
Hungary
Iceland
Ireland
Italy
Latvia
Liechtenstein
Lithuania
Luxembourg
Malta
Netherlands
Norway
Poland
Portugal
Romania
Slovakia
Slovenia
Spain
Sweden

Non-EEA SEPA Countries
Andorra
Monaco
San Marino
Switzerland
United Kingdom
Vatican City