

Paying Filing and Paying Stamp Duty on Instruments

Chapter 5: Paying the Duty

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1. Mandatory e-payment

Payments in relation to Stamp Duty returns filed online through ROS (Revenue Online Service) must be paid online (e-paid) through ROS – see Regulation 7 of the [Stamp Duty \(e-stamping of Instruments and Self-Assessment\) Regulations 2012](#) (S.I. No. 234 of 2012) and Regulation 8 of the [Stamp Duty \(e-stamping of Instruments\) Regulations 2009](#) (S.I. No. 476 of 2009).

You need a ROS Digital Certificate (business digicert) to file and pay online through ROS. Solicitors filing returns on behalf of their clients have a ROS Digital Certificate. Accountants filing returns on behalf of their clients must use their firm's ROS Digital Certificate, rather than a TAIN (Tax Adviser Information Number), to file and pay online.

For information on how to register for ROS and how to obtain a ROS Digital Certificate, see [ROS](#).

2. Paying online

ROS provides a secure means to pay Stamp Duty (together with [late filing and late payment charges](#)) online by way of a ROS Debit Instruction (RDI).

Once the RDI has been set up and the Stamp Duty return has been completed on ROS, you use your RDI to authorise payment by clicking the **Sign & Submit** button on the **Payment Screen** of the online return.

You must authorise each individual payment. Revenue will deduct only the amount authorised by you from the bank account nominated by you.

If you are the accountable person and filing your own Stamp Duty return online through ROS, you should nominate your own bank account when setting up the RDI. If you subsequently make a valid claim for a refund of Stamp Duty, the refund will be made to this account.

If you are a solicitor, accountant, other agent or advisor filing the Stamp Duty return on behalf of your clients your nominated bank account should be your "Firm's Client Account".

If you are an existing ROS customer using an RDI to pay other taxes and duties online you must set up a separate RDI for Stamp Duty. You may nominate the same bank account for the payment of Stamp Duty as you have nominated for the payment of other taxes and duties provided that, in the case of solicitors, accountants, and other agents or advisors, your nominated bank account is the "Firm's Client Account".

If you are filing on behalf of your clients, you may enter your client reference number on the first screen of the online return to assist you in identifying and reconciling payments with bank statements. Your inclusion of your client reference number in the return is entirely voluntary. If entered, the client reference number will be quoted in any correspondence from Revenue.

3. Setting-up an RDI

To set up an RDI, you should:

1. Sign into your ROS account;
2. Select your ROS Digital Certificate from the **Select Certificate** drop-down list;
3. Enter the corresponding password in the **Enter Password** box;
4. Under the **My Services** tab, **Payments & Refunds** section, click **Manage Bank Accounts**;
5. Click **Manage RDIs**;
6. Select option to **Set-up a ROS Debit Instruction**;
7. In the **Account Details Screen**, enter the Account Name, the International Bank Account Number (IBAN) and Bank Identifier code (BIC)*;
8. In the **ROS Debit Verification Screen**, re-input the details and click **Next**;
9. Tick the box to **Apply RDI details to Stamp Duty**, and click **Next**;
10. Enter your Digital Certificate password and click **Sign & Submit**.

It takes three working days before the RDI becomes active. Once activated, you will receive a message in your ROS inbox. In an urgent case you can file the return online and subsequently go back into ROS after your RDI is activated to pay online.

***Important Message**

All payments of Stamp Duty authorised by you will be taken from this account. If you subsequently apply for a refund of Stamp Duty paid, all refunds of Stamp Duty will be made to this account.

For solicitors, accountants, other agents or advisors filing returns on behalf of their clients, the nominated bank account should be your Firm's Client Account and not the account of one of your clients.

Once you have set up the RDI, you may change your bank. For information on how to change your bank account details, see [Manage your bank accounts](#).

4. Filing returns without (full) payment

You can opt to file an online return without a payment, or with part-payment.

To file without payment, you should click the **File return only** button on the **Payment Screen** of the online return. To file with part-payment you should override the amount in the **Total Payment Amount** field in the **Payment Screen** to the amount that you wish to pay. A stamp certificate will not issue until payment is made in full. Where you make no payment or you part-pay, you will receive an automatically generated Statement of Liability letter showing the outstanding liability as at the date of filing. The content of the Statement is based on the entries that you made when completing the online return.

[Late filing and late payment charges](#) apply if filing or full payment is not made within 44 days after the instrument was first executed (signed, sealed or both). The stamp certificate will not issue until the full amount due is paid, including any late filing and late payment charges that may apply.

Where full payment was not made at the time of filing the online return, you may subsequently use your RDI to authorise online payment.

5. Making a payment after the return has been filed

To make a payment after the Stamp Duty return has been filed, you should:

1. Sign into ROS.
2. Select the **Login** button under **Self Employed Individuals, Business and Practitioners**.
3. Enter your certificate number from the **Select Certificate** drop-down list.
4. Enter your password in the **Enter Password** field.
5. Under the **My Services** tab, **Payments & Refunds** section, click **Submit a Payment**.
6. Under **Select a Payment Type**, select **Tax Payment/Declaration**.
7. Under **Select a Tax Type**, select **Stamp Duty**.
8. Click **Make a Payment**.
9. Enter **Document ID number**.
10. Continue to submit.

6. Payment by EFT

Where it is not possible to use RDI to authorise online payment (for example, in the case of persons who cannot register for ROS because they do not pay a business tax) you may pay by electronic funds transfer (EFT) to the Revenue Commissioners account:

Name: Office of the Revenue Commissioners – Stamps EFT – Public Bank Account

Danske Bank

International House

3 Harbourmaster Place

IFSC

Dublin 1

IBAN: IE55DABA95159910003557

BIC: DABAIE2D

If paying by EFT-

- you should **quote the 10 digit Document ID number in the narrative box/reference field of your payment instruction to your bank**. If you do not have the 10 digit Document ID number, you should include the tax reference number of the accountable person in the narrative box/reference field;
- your bank may charge you a fee for processing the EFT;
- the [National Stamp Duty Office](#) to advise us of the amount of the payment made. If you are registered for myAccount or ROS contact us through [MyEnquiries](#). When you contact us, quote the 10 digit Document ID number or, if you do not have that number, include the information referred to in the first bullet point of this paragraph.

As with payment by RDI, late filing and payment charges will accrue if payment is not made within 44 days after the instrument is first executed: the stamp certificate will not issue until the full amount due is paid, including any late filing and late payment charges that may apply.

7. Persons filing paper returns

The filing of a paper return is only permitted in exceptional cases. For more information, see **Chapter 4: Filing the return** of the manual.

Where a paper return is filed, you may pay by EFT. We will also accept payment by cheque or bank draft. Cheques/bank drafts must be made out to the “Revenue Commissioners” and sent with the paper return to the [National Stamp Duty Office](#).

8. Payment of clawback amounts

When the clawback declaration has been delivered through ROS, you should pay online through ROS.

When the clawback declaration has been delivered through a completed paper Form SDCF (Stamp Duty Clawback Form), you should pay by EFT (or cheque/bank draft).

9. Refunding Stamp Duty

For information on how Stamp Duty is refunded under the Residential Property Refund Scheme, see [Residential Development Stamp Duty Refund Scheme](#).

For [other refunds](#), how we make the refund depends on who makes the refund claim.

If you are both the accountable person and the person who filed the original Stamp Duty return (original filer), we will credit the refund to the bank account nominated by the accountable person when s/he set up your RDI for Stamp Duty. However, if you paid the Stamp Duty by EFT or cheque, we will post you a cheque.

If you are the original filer but not the accountable person, we will credit the refund to the bank account nominated by you when you set up your RDI for Stamp Duty. This should be your Firm’s Client Account. If you did not nominate your Firm’s Client Account when you set up your RDI, you need to change your account details to those of your Firm’s Client Account. You need to change these details before you apply for a refund. For information on how to change your bank account details, see [Manage your bank accounts](#).

If you are the accountable person but not the original filer, we will post you a cheque. As part of the process we will need to amend the original return to show you as the filer.

If you were nominated by the accountable person to claim the refund on their behalf but you are not the original filer, we will credit the refund to the bank account nominated by you when you set up your RDI for Stamp Duty. However, if the Stamp Duty was paid by EFT or cheque, we will post you a cheque. As part of the process we will need to amend the original return to show you as the filer.

Where we refund by cheque, we will post the cheque to the address that we have on record as your official address. You should ensure that this address is your correct address before you make a claim.