

# EXTERNAL GUIDE

SOUTH AFRICAN REVENUE

SERVICE

PAYMENT RULES

## REVISION HISTORY TABLE

Date	Version	Description
04-12-2020	30	Updated with information on discontinued cheques.

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## 1 PURPOSE

- a) This guide in its design, development, implementation and review phases is guided and underpinned by the SARS Strategic Plan 2020/21 – 2024/25 and the applicable legislation. Should any aspect of this guide be in conflict with the applicable legislation the legislation will take precedence.
- b) This document details the payment rules that must be adhered to when paying the South African Revenue Service (SARS), to ensure timeous and accurate payment allocation.

## 2 SCOPE

- a) When making a payment, all SARS clients must adhere to the payment rules stipulated in this document.
- b) Payments that do not adhere to the payment rules may be rejected.

## 3 GENERAL

- a) Consult your bank regarding the specific banking solutions offered in order to meet the requirements outlined in this document.
- b) Customs and Excise clients who are required to declare goods electronically in terms of Rule 101A.01A(2)(a)(v) of the Customs and Excise Act, No. 91 of 1964 must, whether or not registered for deferment of payment of duty, **use the SARS eFiling service when making a payment to SARS.**
  - i) Clients to whom such rules do not apply may utilise the alternative payment channels of internet banking, at a branch of an approved bank or at a SARS Branch Office.
- c) It remains the full responsibility of the client to ensure SARS receives payment on time in order to avoid any penalties and/or interest from being charged.
- d) The only option for non-registered VAT vendors to make payments are through the eFiling channel.
- e) VAT payments and declaration forms for Diplomats can be done :
  - i) Pretoria CBD Branch office; and
  - ii) eFiling
- f) A number of payment options are available to clients depending on whether a payment is made within or outside the Republic.
- g) SARS will only recognise a payment once received into the SARS bank account.
  - i) Any payment received into the SARS bank account after the due date will be regarded as a late payment.
  - ii) Taxpayers have to ensure that payment is made before the cut-off time of the relative bank product used to ensure that funds will reflect in time on the SARS bank account.
- h) Kindly note that banks will no longer accept cheque payments with effect from **31 December 2020**. Electronic funds transfer (EFT) or eFiling are the alternative payment options.
- i) This document outlines the different payment options.

## 4 PAYMENT OPTIONS AVAILABLE TO SARS CLIENTS

### 4.1 PAYMENT OPTION 1 – PAYMENT THROUGH eFILING

- a) An eFiling payment is initiated on SARS eFiling.
- i) The payment request is **automatically sent by eFiling** presented by SARS to **the bank once the client have released the payment on eFiling.**
  - ii) The payer will need to log onto their banking product solution where the transaction from eFiling will be listed.
  - iii) **The payer will have to authorise the payment on the bank product in order for the funds to transfer to SARS.** On authorisation, the bank will send an immediate confirmation to SARS that payment has been made.
  - iv) Note that the payment is not effected until it is authorised by the payer on the bank **product.**
  - v) Only once the payer has logged onto their banking product (e.g. internet banking profile) and authorised the payment request, **will the transaction be processed in accordance with the banking rules.**
  - vi) **Consult your bank regarding the cut-off times for eFiling payments to be effected to SARS timeously.**
  - vii) eFiling transactions are irrevocable once approved.
- b) The following banks are supported for eFiling payments:
- i) ABSA
  - ii) Al Baraka Bank
  - iii) Bidvest Bank
  - iv) Capitec
  - v) Citibank
  - vi) FNB
  - vii) HBZ Bank LTD
  - viii) HSBC
  - ix) Investec
  - x) Mercantile Bank
  - xi) Nedbank
  - xii) SASFIN Bank
  - xiii) Standard Bank
  - xiv) Standard Chartered Bank
- c) **Note:** Banks processing transactions through Bankserv cannot process payments in excess of R5 million. To pay amounts due for more than R5 million, the amount must be paid by multiple eFiling payments, each not exceeding R5 million.
- d) eFiling allows payment of the following revenue types:
- i) **Paying from return:**
    - EMP201: PAYE/SDL/UIF
    - VAT201: VAT
    - IT34: Assessed Tax
    - IRP6: Provisional Tax
    - IT56: STC (Secondary Tax on Companies)
    - TDCON: Transfer Duty
    - STT declaration: STT (Security Transfer Tax)
    - WTI return: Withholding Tax on Interest
    - DTR01 / DTR02: Dividend Withholding Tax
    - eAccount: Customs Duty, Customs VAT; Customs Provisional Payment; Miscellaneous
    - EXD 075 Ad varolem – AVE
    - EXD 159 Petroleum – SOS
    - EXD 160 Petroleum – VM
    - EXD 161 Plastic Bags – ELG
    - EXD 162 Bio Diesel – BDO

- EXD 163 Diamond Export – DEL
- EXD 176 Electricity – ELC
- EXD 177 Carbon Emissions for Motor Industry – CO2
- EXD 178 Tyre – TLE
- EXD 179 Sugar – SBL
- EXD180 Carbon Tax
- EXD 261 Tobacco – TBC
- EXD 262 Malt Beer – MLT
- EXD 263 Spirits – SPR
- EXD 264 Other Fermented Beverages OFB
- EXD 265 Vermouth – VER
- EXD 266 Wine – WINE
- EXD 267 Traditional African Beer - TAB
- CEB01 Customs Provisional Payment
- Statement of account: Admin Penalties ,Value Added Tax and Assessed Tax

ii) **Additional Payments**

- Air Passenger Tax (APT)
- Estate Duty (ESD)
- Donation Tax (DON)
- Withholding Tax on Royalties (WTR)
- VAT Non Registered Vendors (VNR)
- Income Tax (IT)
- Assessed Tax
- Admin Penalties
- Mineral Royalties (MPR3)
- International Oil Pollution Compensation Fund (IOPCF) Levy
- Pay as you earn (Only if no return was submitted on eFiling) (PAYE)
- Provisional Tax (Only if no return was submitted on eFiling) (PROV)
- Retirement Fund Tax (RFT)
- Small Business Amnesty (SBA)
- Value Added Tax (Only if no return was submitted on eFiling) (VAT)
- Note: Turnover Tax is paid as part of Provisional Tax

## 4.2 PAYMENT OPTION 2 – EFT PAYMENTS

- a) The SARS bank account numbers have been replaced with unique beneficiary account IDs.
- b) Payments can be made via EFT into the relevant SARS public beneficiary listed on the banking platforms.
- c) The SARS beneficiary IDs are listed as public beneficiaries on the banking platforms of the following banks:
- i) ABSA
  - ii) Al Baraka Bank
  - iii) Grobank Ltd (previously Bank of Athens)
  - iv) Capitec Bank
  - v) FNB
  - vi) HSBC
  - vii) Investec
  - viii) JP Morgan
  - ix) Mercantile
  - x) Nedbank
  - xi) Standard Bank

- d) The following table lists all SARS beneficiary account IDs and tax types to which each applies:

<b>Beneficiary ID</b>	<b>Tax/ Duty/Levy types that can be paid into the Beneficiary ID</b>
SARS-APT	Air Passenger Tax (APT can only be paid through ABSA, FNB, Standard Bank and Nedbank)
SARS-CUS	Customs
SARS-EXC	Excise
SARS-ITA	Income Tax (Assessed tax) Administrative Penalties
SARS-PAYE	Employees Taxes (PAYE, UIF and SDL)
SARS-PROV	Provisional Tax Turnover Tax
SARS-VAT	VAT Diesel
SARS-WHT	Secondary Tax on Companies Dividends Tax

- e) The payment will only be accepted if the correct 19-digit payment reference number (PRN) is used. The unique PRN can be obtained on the relevant SARS payment form – refer to section 5.

#### **4.3 PAYMENT OPTION 3 – PAYMENTS AT ONE OF THE RELEVANT BANK BRANCHES**

- a) A payment can be made at a branch of any of the following banks:
- i) ABSA
  - ii) Capitec
  - iii) FNB
  - iv) Nedbank
  - v) Standard Bank
- b) Payments at a bank branch must be made using the listed SARS beneficiary account IDs per the tax types to which each applies as described in section 4.2.
- c) These payments must comply with the same payment referencing requirements used for EFT payments. Please refer to section 5.
- d) Banks require the following information in order to accept and process SARS payments:
- i) SARS tax form/payment advice containing 19-digit payment reference number (PRN) to comply with requirements listed in section 5 and the tax type that the depositor intends paying;
  - ii) The amount due.
- e) In order for SARS to process the client's payment in a timely and accurate manner, it is imperative that the correct information is supplied to the bank when making over-the-counter payments at the specific bank branches.
- i) **The bank will reject all payments which do not conform to the payment reference criteria listed in section 5.**
  - ii) Please note that the SARS tax form/payment advice stipulates the information needed to initiate the payment.

#### **4.4 PAYMENT OPTION 4 – PAYMENT AT A SARS CUSTOMS BRANCH OFFICE**

- a) Customs payments can be made at any SARS Customs branch office.
- b) Cheque payments will no longer be accepted at SARS Customs branch offices with effect from 31 December 2020.

- c) For ease of processing, ensure that the Customs form/payment advice indicates the details below for all payments if applicable:
- i) Client code number;
  - ii) Duty / Tax type; and / or
  - iii) PRN number (if applicable).
- d) Debit and / or Credit card payment facilities are available at all major ports of entry for payment by travellers for VAT/ duties levied on accompanied traveller's baggage.
- e) The following restrictions apply regarding payments made at a Customs branch office:
- i) **Cash rules and limitations:**
    - The number of coins that will be received at Customs branch offices are limited according to denominations:
      - A maximum amount of R50 in R5 coins;
      - A maximum amount of R20 in R2 coins;
      - A maximum amount of R20 in R1 coins;
      - A maximum amount of R5 in 10 cents – 50 cents coins;
      - A maximum amount of 50c in 5 cents coins; and
      - The amount of bank notes is limited to R2 000.00 per transaction. This also applies to travellers.
- f) **Note:** All cash payments are rounded off to the nearest 5 cents.

#### 4.5 FOREIGN PAYMENTS

- a) **Please note:** This payment method should only be used by foreign taxpayers where no other payment options or channels are available e.g. where payments using eFiling, internet banking (EFT) or payment at a bank is not available. Note that if a foreign taxpayer has a South African bank account, this payment method may not be used.
- b) Payments can be made electronically into the SARS banking account specified below using the standard SWIFT payment method.
- i) All foreign payments should be made in RAND.
  - ii) Any charges to make a foreign payment is not allowed to be deducted from the amount owing to SARS.
- c) **SARS-FOR-999** must be used as the bank account number when completing a SWIFT 103 message (foreign payment request).
- d) The following information should be completed into the SWIFT/ foreign payment request:

Field	Description
<b>Currency</b>	All payments must be in Rand currency
<b>Value date</b>	SWIFT payments usually take three (3) days to be processed by the banks, if all regulatory compliance requirements are met. Payments will only be recognised by SARS on the day that it is received into the SARS bank account. Please ensure that you pay amounts at least three (3) days before the due date to avoid penalties and interest.
<b>Settlement amount</b>	The amount due in Rand currency
<b>Payer Account</b>	The payer's bank account number
<b>Payer Name</b>	The payer's name
<b>Payer address</b>	The payer's address
<b>Beneficiary' banking institution</b>	First National Bank
<b>SWIFT code:</b>	FIRNZAJJ
<b>Beneficiary Account Number</b>	SARS-FOR-999
<b>Beneficiary Bank branch code</b>	255005



<b>Beneficiary Reference</b>	19-digit SARS payment reference (refer to section 5 for more details)
<b>Beneficiary Name</b>	South African Revenue Service
<b>Beneficiary Address</b>	299 Bronkhorst Street, South Africa
<b>Details of Charges</b>	Our
<b>IBAN code:</b>	South African Banks do not use IBAN, if the foreign bank insist on having this field completed, use SARS-FOR-999

- e) **Any queries regarding the completion of the SWIFT 103 message should be directed to First National Bank call centre 08601 FOREX (08601 36739) or (+27) 11 352 5902 if phoning from abroad.**
- f) As in the case of all electronic payments, it is imperative that the correct payment reference information is provided to ensure that payments can be easily identified and correctly allocated upon receipt by SARS. Refer to section 4.3.

## 5 DETERMINING AND USING 19 DIGIT PAYMENT REFERENCE NUMBER (PRN)

- a) A unique PRN is pre-populated on every request for payment issued by SARS (e.g. statement of account, return) and is used to match the payment to the item (s) appearing on the specific form. Clients are requested to use the PRN appearing on these forms when making payment.
- b) The PRN number for respective tax types appears on the relevant forms.
- c) For those tax types where the PRN is not pre-populated on a tax return/declaration, the 19-digit payment reference number can be manually determined by clients with reference to the tax account.

Tax type	Tax / Duty reference number	Tax / Duty type identifier (1 digit)	8 digits
<b>Income Tax</b>	Income Tax reference number	T	00000000
<b>Provisional tax</b>	Income Tax reference number	P	Tax period being paid - 00mmyyyy where mm indicates the period, 01, 02 or 03

- d) In most instances, separate payments are required if the payment was for different tax types and tax periods to ensure that payments are correctly allocated. This is only applicable where the payment is made at a bank and not on eFiling.
- e) Separate payments are required if the payment is for different tax types, where the payment is made at a bank and not on eFiling.
- f) In instances where the PRN is influenced by the period, separate payments are required if the payment relates to different tax periods to ensure that payments are correctly allocated. Not if the PAN (Payment Advice Notice) is used for the payment.
- g) Unreferenced/partial payments received from clients may be allocated to the oldest debt first, on a First-In-First-Out (FIFO) basis.
- h) When making payment it is imperative that the correct payment reference number "PRN" is quoted to ensure that payments are easily identified and correctly allocated to item(s) in the account.

## 6 REFERENCES

### 6.1 LEGISLATION

TYPE OF REFERENCE	REFERENCE
Legislation and rules administered by SARS:	<p><b>Customs and Excise Act No. 91 of 1964:</b> Sections 39, 44, 45, 47, 91, and 105</p> <p><b>Customs and Excise Rules:</b> Rules 44, 45, 101 and 201.00</p> <p><b>Income Tax Act No 58 of 1962:</b> Section 56 par 1(a)(b), 89, 75B</p> <p><b>South African Revenue Service Act No. 34 of 1997:</b> Sections 3, 4, 9, 22 and 31</p> <p><b>Value-Added Tax Act No 89 of 1991:</b> Sections 27 and 28</p> <p><b>Tax Administration Act No 28 of 2011 (effective 1 October 2012):</b> Sections 187, 188 and 189</p>
Other legislation	<p><b>Bill of Exchange Act No. 34 of 1964:</b> All</p> <p><b>Interpretation Act No. 33 of 1957:</b> Sections 2 and 4</p> <p><b>National Payment System Act No. 78 of 1998:</b> All</p> <p><b>Promotion of Administrative Justice Act No. 3 of 2000:</b> Sections 3 and 5</p> <p><b>The Public Finance Management Act No. 1 of 1999:</b> Sections 51 and 55</p> <p><b>Treasury Regulations issued in terms of PFMA, 1999:</b> Paragraphs 7.1.1, 7.2.1, 15.4.2, 15.11 and 17.2.3</p> <p><b>South African Reserve Bank Act No. 90 of 1989:</b> Section 17 (2)</p>
International instruments	<p><b>Kyoto Convention General Annex: Chapter 3</b> Clearance and other Customs Formalities, Standards 3.8, 3.12, 3.41 and 3.43; <b>Chapter 4</b> (Duties and Taxes) All; <b>Specific Annex J:</b> Chapter 1 (Recommended Practice 15)</p>

### 6.2 CROSS REFERENCES

DOCUMENT #	DOCUMENT TITLE	APPLICABILITY
WTI-ELEC-01-G01	Declaration of Withholding Tax on Interest via eFiling	All
VAT-ELEC-01-G01	eFiling Payment Guide for Non-Registered VAT Vendors	All

## 7 DEFINITIONS AND ACRONYMS

<b>APT</b>	Air Passenger Tax
<b>Client</b>	Any person or enterprise conducting business with SARS
<b>DON</b>	Donations Tax
<b>EFT</b>	Electronic fund transfer
<b>ESD</b>	Estate Duty
<b>FAQ</b>	Frequently Asked Question
<b>FIFO</b>	First-In-First-Out
<b>FNB</b>	First National Bank
<b>IT</b>	Income Tax
<b>MPPR</b>	Mineral and Petroleum Resources Royalty
<b>Non-resident</b>	Not normally residing in South Africa and falls outside the definition of resident
<b>OPT</b>	Oil Pollution Tax
<b>PASA</b>	Payments Association of South Africa
<b>PAYE</b>	Pay-As-You-Earn
<b>PRN</b>	Payment Reference Number
<b>PROV</b>	Provisional Tax
<b>RFT</b>	Retirement Fund Tax
<b>SARB</b>	South African Reserve Bank
<b>SARS</b>	South African Revenue Service
<b>SBA</b>	Small Business Tax Amnesty
<b>SDL</b>	Skills Development Levy
<b>SWIFT Message</b>	The Society for Worldwide Inter-bank Financial Telecommunication is an electronic communication method used by banks all over the world to correspond with each other in a secure and standardised way.

<b>Traveler</b>	Any person who does not normally reside in South Africa and who temporarily enters or leaves South Africa; or any person who resides in South Africa and leaves or returns to South Africa
<b>UIF</b>	Unemployment Insurance Fund
<b>VAT</b>	Value-Added Tax
<b>VNR</b>	Vat Non Registered Vendor
<b>WTR</b>	Withholding Tax on Royalties

## DISCLAIMER

The information contained in this guide is intended as guidance only and is not considered to be a legal reference, nor is it a binding ruling. The information does not take the place of legislation and readers who are in doubt regarding any aspect of the information displayed in the guide should refer to the relevant legislation, or seek a formal opinion from a suitably qualified individual.

### For more information about the contents of this publication you may:

- Visit the SARS website at [www.sars.gov.za](http://www.sars.gov.za)
- Visit your nearest SARS branch
- Contact your own tax advisor/tax practitioner
- If calling from within South Africa, contact the SARS Contact Centre on 0800 00 SARS (7277)
- If calling from outside South Africa, contact the SARS Contact Centre on +27 11 602 2093 (only between 8am and 4pm South African time).