

IRAS e-Tax Guide

GST Guide on the Electronic Tourist Refund Scheme (eTRS) (Second edition)



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1 Introduction

- 1.1 Singapore receives many tourists every year and it is important for our visitors that, along with good shopping experience, they also enjoy a hassle-free GST refund claim process. GST refund is available on goods purchased from GST-registered retailers operating the Tourist Refund Scheme. To offer tourists a seamless shopping and refund experience, IRAS will be introducing an electronic Tourist Refund Scheme ('eTRS') system to replace the current paper-based system.
- 1.2 The new electronic system will be implemented in phases. The initial phase, which will last six months, is expected to commence in mid-2011 and full implementation is targeted for 3rd quarter of 2012. Once eTRS is fully implemented, the paper-based system will cease. All GST-registered retailers and Central Refund Agencies operating the paper-based Tourist Refund Scheme must transit to the eTRS.
- 1.3 Retailers affiliated to a Central Refund Agency participating in the eTRS will be informed by their Central Refund Agency on how they can transit to the electronic system. Retailers who are not affiliated to any Central Refund Agency can continue to operate the Tourist Refund Scheme ('TRS') either by connecting directly to the electronic system as an Independent Retailer or affiliating themselves with a participating Central Refund Agency.
- 1.4 Under the eTRS, all Central Refund Agencies and Independent Retailers have to seek the Comptroller's approval before they can participate directly in the electronic system and claim refund from IRAS under the TRS. In addition to the existing conditions for tourist refunds, the Central Refund Agencies and Independent Retailers should also comply with the conditions as set out in this guide. As is the case today with the paper-based system, tourists may claim refunds on their purchases under the new electronic system if they exit via Changi International Airport and Seletar Airport.

2 Who should read this guide?

2.1 You should read this guide if you wish to participate in the electronic Tourist Refund Scheme either as:

- a) A Central Refund Agency ('CRA'); or
- b) An Independent Retailer¹ ('IR')

2.2 If you are not affiliated to any CRA and do not wish to set up your own system to link up directly to the Central Clearing House ('CCH') as an IR, you can still offer tourist refund to your customers by affiliating with a participating CRA.

2.3 Presently, there are two CRAs in Singapore:

Global Blue Singapore Pte Ltd
Tel: +65 6225 6238
Fax: +65 6225 5773
Email: taxfree.sg@global-blue.com
Website: www.global-blue.com

Premier Tax Free (Singapore) Pte Ltd
Tel: +65 6293 3811
Fax: +65 6293 3011
Email: info@sg.premiertaxfree.com
Website: www.premiertaxfree.com

If you are already affiliated with a CRA, you may also contact your CRA for more information on the eTRS.

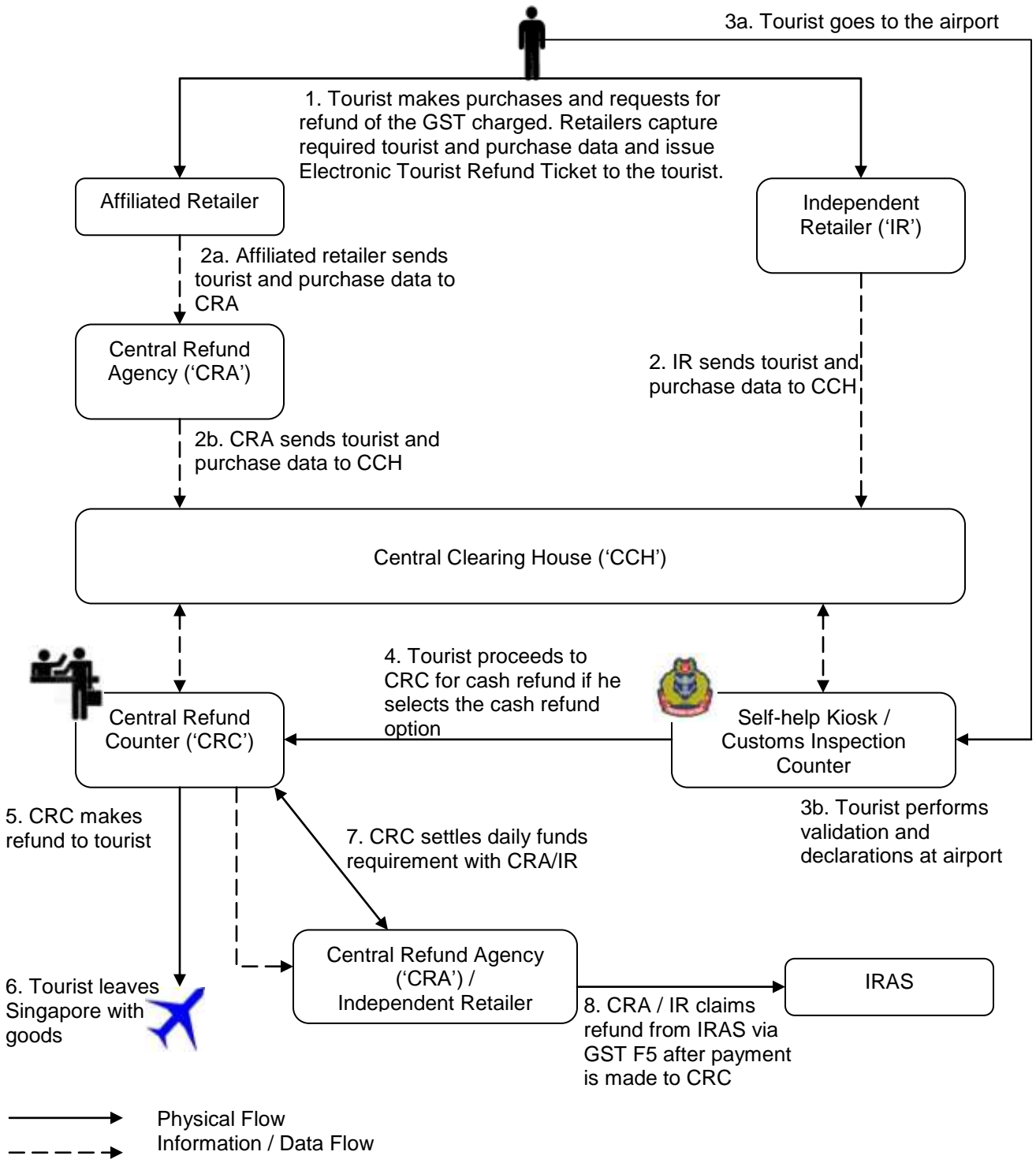
2.4 The guide will cover the following:

- a) Description of process and data flow under eTRS;
- b) Conditions and fees applicable for participation in the eTRS;
- c) Descriptions of what the existing CRAs and retailers should do during the transitional period;
- d) Application procedures under eTRS; and
- e) Overview of the system requirements under eTRS

¹ An Independent Retailer is a retailer who chooses to set up its own system capable of linking directly to the Central Clearing House ('CCH') to administer the TRS without being affiliated to any participating CRAs.

3 Overview of the eTRS system

3.1 The following diagram shows the major process and data flows of eTRS system.



3.2 Description of the process flow

3.2.1 The tourist makes purchases from retailers who operate the eTRS and requests for refund of the GST paid. The affiliated retailers and the IRs need to perform the following steps:

- a) Verify that the tourist is eligible for tourist refund, check his passport and ensure that the tourist refund conditions² are satisfied;
- b) Ask the tourist for a Token (i.e. credit card) to link his purchases for tourist refund purposes;
- c) Capture the Token (if provided), the tourist's passport number and purchase details electronically;
- d) Print the Electronic Tourist Refund Ticket ('Ticket') once the information is successfully captured.
- e) Advise the tourist to keep the Ticket and invoice or receipt as he may be required to produce these documents with the goods for Customs' inspection at the airport; and
- f) Indicate (e.g. stamp) on his invoice or receipt that a Ticket has been issued.

3.2.2 The details of the tourist and his purchases captured electronically by affiliated retailers (known as eTRS transactions³) are transmitted to the respective CRAs and then from the CRA to the CCH for storage. The IRs will send eTRS transactions to the CCH directly.

3.2.3 At the airport, before checking in, the tourist can use the self-help kiosk to retrieve all his purchase transactions simultaneously if the purchase transactions have previously been linked to a Token. Otherwise, the purchase transactions can still be retrieved individually using the Ticket issued.

3.2.4 At the self-help kiosk, the tourist will be asked to:

- a) Declare his eligibility and acceptance of the TRS conditions;
- b) Swipe his passport;
- c) Enter his Token or Ticket;
- d) Review the transactions that he wishes to claim a refund on; and
- e) Select his refund options⁴ – whether he wants his refund to be made in cash or through his credit card.

3.2.5 Once the above steps are completed, the tourist will see the status of his refund claims on the screen of the self-help kiosk and a Notification Slip will also be issued. If physical inspection of the goods is required, the self-help kiosk will

² Please refer to Appendix 1 for the eligibility criteria of a tourist and TRS conditions.

³ Each Ticket represents an eTRS transaction. It holds the data for at least one receipt and each receipt has at least one purchase item. Each eTRS transaction is provided one by one to CCH by the CRA/IR.

⁴ Only non-cash refund options will be available at the Seletar Airport.

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- inform the tourist to proceed to Customs Inspection counter before his refund claim can be processed.
- 3.2.6 At Customs Inspection counter, the tourist will be asked to present his goods that he wishes to claim a refund on to Customs officer for inspection. After the Customs officer is satisfied that the claims are in order, he would issue a Notification Slip to the tourist.
- 3.2.7 After getting the Notification Slip, the tourist will need to proceed to the CRC to obtain his cash refund if he had chosen cash refund. If the tourist had opted to receive refund through his credit card, the money will be credited directly to the specified credit card and there is no need to approach the CRC at all.
- 3.2.8 Once the refund has been made to the tourist, the CRC will invoice and debit the CRA/IR's bank account for the amount refunded and other charges on a daily basis.
- 3.2.9 CRA/IR may claim the GST refund from IRAS in their GST F5 Return after the CRA/IR has paid the CRC the refund made to the tourist as is the case today. The claim must be supported by relevant documents and IRAS will make the refund if it is satisfied that the claims are in order.
- 3.3 An overview of the system requirements for CRA/IR to participate in eTRS can be found in Appendix 2 of this guide.

4 Features of the eTRS system

- 4.1 Under the eTRS, the main conditions of the TRS remain unchanged. For example, retailers still need to verify the tourist's eligibility and issue a document to him confirming his request for a refund. The tourist's purchases may still be subject to inspection by Customs at the airports and the refund will only be made to the tourist if he satisfies all conditions of the scheme.
- 4.2 The key differences between the eTRS and the paper-based tourist refund system are:
- a) Retailer has to electronically capture tourist's passport number and purchase details relating to the refund claim using a retail end issuing solution. These data will be sent to and stored at a central system, known as the Central Clearing House ('CCH');
 - b) Tourist can use a Token (i.e. credit card) to link all his purchases made from any IR or CRA-affiliated retailer. With either the Token used, or the Ticket issued to him at the shop, the tourist can retrieve his eTRS transactions at the self-help kiosks located in the airports;
 - c) At the airport, the tourist can use the self-help kiosk to check and confirm the purchases for which he wishes to claim a GST refund on. These self-help kiosks will be available at all terminals of the Changi International Airport after the Implementation Phase 1A and 1B;
 - d) All refunds will be made to tourists by the CRC on behalf of all CRAs and IRs; and
 - e) Approval from IRAS is required for CRAs and IRs to participate in the electronic system.

Please refer to Appendix 3 for a diagrammatic flow of the Tourist Refund Scheme under the paper-based system and the electronic system.

What is a Token and what can be used as a Token?

- 4.3 A Token is a unique identifier used by the tourist to identify the purchases made by him. The Token will enable him to retrieve his eTRS transactions from the CCH at the airports for validation and approval.
- 4.4 Presently for eTRS, only credit cards may be accepted as Token to link purchases made by tourists. In future, the eTRS may accept tokens other than credit cards if these are compliant with the ISO standard 7812.
- 4.5 Under the eTRS, the tourist may use a credit card as the Token for linking his purchases, as well as for making payment for his purchases and for receiving GST refund. The tourist can use the same credit card for all 3 purposes and this will offer the best experience from shopping to refund claim process. The tourist may also choose a different credit card for each purpose, in which case the refund claim process will be less convenient for the tourist. In addition, it should be noted that a credit card used for payment but not as a Token cannot be used to retrieve the eTRS transactions at the self-help kiosk.
- 4.6 In any case, whether or not the tourist uses credit card as a Token, the tourist will be issued with an Electronic Tourist Refund Ticket at the participating retailer. This Ticket can be used at the self-help kiosk to identify his purchases for the purposes of claiming refunds. The Ticket shall contain a series of unique numbers known as Doc-ID generated by the CRA/IR's issuing solutions at the retail shop. The Doc-ID issued must comply with the specifications set by the CCH

What is the Central Clearing House ('CCH')?

- 4.7 The CCH is a central system owned by IRAS. It stores eTRS transactions received from all CRAs/IRs and makes available these transactions for processing at the self-help kiosks and the CRC.
- 4.8 The CCH allows tourists to retrieve eTRS transactions at the self-help kiosk for the tourist to confirm as the subject of refund claim. The self-help kiosk will also electronically approve the refund claims, unless tourists are referred to Customs for their purchases to be checked. Once the eTRS transactions are approved, CCH will also determine the refund payable to the tourist in accordance to the refund tables⁵ of the respective CRAs/IRs and transmit the information necessary for the CRC to make cash refunds to the tourists, if the tourist chooses the cash refund option.

⁵ Each CRA/IR can only have one refund table for determining the refund amount. The refund amount is always calculated on per eTRS transaction.

- 4.9 In the new eTRS, tourist will obtain their refunds only if the purchase information is properly transmitted from the retailer to CRA/IR and onward to CCH. It is therefore critical for CRAs/IRs to have robust and reliable systems to link up to the CCH such that eTRS transactions can be transmitted on an accurate and timely basis.

What is the Central Refund Counter ('CRC')?

- 4.10 The CRC operator is the paying agent that handles all cash and non-cash refunds (i.e. refund via credit card) to tourists on behalf of all CRAs and IRs. IRAS does not own the CRC but will approve the operator to run CRC for an initial 3-year period.
- 4.11 The amount of refunds made to tourists by the CRC will be based on the refund table set by individual CRA/IR provided to the CCH. After refund has been made to the tourists, the CRC will seek payment of the refund made and fees from the CRAs and IRs directly on a daily basis.
- 4.12 Tourists who choose cash refund will have to collect the cash at the CRC located at the Departure Transit Lounge of Terminals 1, 2, 3 and Budget Terminal of the Changi International Airport. As the CRC is making cash refunds on behalf of all CRAs and IRs, tourists will only need to queue once at the airport to get their cash refunds.

5 Conditions to operate as CRA or IR under the eTRS

- 5.1 Under eTRS, retailers affiliated with a participating CRA do not need to have a direct link up to the CCH's system to offer tourist refund to tourists. These retailers would only need retail end issuing solutions provided by CRA that enable credit cards to be used as Token to link up tourist purchases, and to issue the Tickets. The retailer will have to account for the GST charged in their GST returns as they currently do under the paper-based system. Therefore, the retailer does not need any approval from IRAS to offer tourist refund to their tourists if it is affiliated with a CRA participating in eTRS. The retailer should also not claim any GST refund from IRAS in respect of the tourist purchases.
- 5.2 The CRA/IR, on the other hand, will be claiming refund from IRAS in respect of the tourist purchases for which refund is approved by CCH. The CRA/IR is required to meet the system requirements to link up to the CCH's system directly. Anyone who wishes to be an approved CRA or IR under eTRS will need to satisfy the following eligibility criteria:
- a) Be GST-registered;
 - b) Has good tax compliance and payment records;
 - c) Has good internal controls and have proper accounting and record-keeping;
 - d) Be processing at least 5,000 tourist refund claims per month on average over the last 12 months at the time of application;
 - e) Has the necessary system that can operate in the eTRS environment;
 - f) Engage the services of the CCH and fulfil the related requirements; and
 - g) Engage the services of the CRC and fulfil the related requirements.
- 5.3 In addition, the CRA/IR must undertake to comply with the following conditions:
- a) Refund at least 85% of the GST to tourists on average;
 - b) If you are operating as a CRA, provide IRAS with an updated list of your affiliated retailers within 30 days of any change to the retailers' details;
 - c) If you are operating as a CRA, upon the instruction from the Comptroller, terminate your service with any of your affiliated retailers, or to refrain from entering into service agreement with any retailer as specified by the Comptroller for the purpose of the scheme
 - d) Ensure the system set up for eTRS continues to comply with the technical specifications including subsequent updates or changes;
 - e) Ensure the data transmissions from the CRA/IR's system to the CCH's system are timely, accurate and complete;
 - f) Maintain good tax compliance and payment records;
 - g) Maintain good internal controls and have proper accounting and record-keeping; and
 - h) Comply with the conditions of TRS and any other conditions as may be imposed by the Comptroller from time to time.

- 5.4 In the event that there is any change in circumstances that prevent you from being eligible and meeting the conditions that the Comptroller imposes on you, you must inform the Comptroller of GST immediately. The Comptroller may exercise his discretion to vary the requirements or impose additional conditions. At any time, the Comptroller can terminate your participation in the electronic system if you fail to meet any of the conditions. Approval shall be for a period of five years, unless terminated by the Comptroller, and is renewable.
- 5.5 The following paragraphs will provide more details on some of the conditions stipulated.

Minimum approved tourist refund volume

- 5.6 To operate as CRA/IR, you must process a minimum volume of at least 5,000 approved tourist refund claims per month⁶ on average. If you are not able to meet the minimum volume, you can still participate in the electronic system by affiliating yourself with any of the existing CRAs.
- 5.7 If you are not operating the TRS currently but expect to process at least 5,000 approved tourist refund transactions per month, you may submit your application to IRAS stating your basis. IRAS will consider your application on a case-by-case basis. However, IRAS may terminate your status if you fail to meet this condition over 12 months after the approval is given.

Engage the services of the CCH

- 5.8 As CCH, which is owned by IRAS, provides a service to CRA/IR in processing tourist claims and refunds, the CRA/IR is required to enter into a service agreement with IRAS. Broadly, the service agreement will include the following:
- a) CCH fee payable by the CRA/IR and interest for late payment of CCH fee;
 - b) Requirement for security deposit or banker's guarantee equivalent to 1 month of CCH fee payable; and
 - c) Conditions for termination of service, etc.
- 5.9 The CCH fee is a transaction fee charged and invoiced by IRAS for transmitting each approved transaction to CRC to enable refunds to be made to the tourists. These transactions include refunds to be made in cash or via credit cards, as both types are processed by CRC. Transactions not approved for refund to the tourist are not subject to the CCH fee.

⁶ Tourist refund claims refer to Customs-endorsed refund forms returned by the tourists for claims processing. The average number of claims is based on the total number of refund claims made over the immediate past financial year or any 12 continuous calendar months within the past 18 calendar months from the date of application.

- 5.10 IRAS will charge the CCH fee at \$1.40 for each eTRS transaction approved for refund until 30th June 2013. The CCH fee will be free for the first six months if the CRA/IR participates in eTRS any time during Implementation Phase 1A and 1B. You may refer to Appendix 4 for an illustration on the CCH fee computation.
- 5.11 The CRA/IR is required to put up a security deposit with IRAS. The quantum of security deposit will be computed based on the monthly fee that the CRA/IR is expected to pay. For the first year, we will use the number of refunds made by the CRA/IR in the preceding calendar year as a guide. A banker's guarantee can be accepted in lieu of a security deposit.

Engage the services of the CRC

- 5.12 Under eTRS, the CRA/IR is required to engage the services of the CRC where the CRC is the paying agent for all CRAs/IRs to make refunds to tourists on their behalf. The arrangement between the CRC and CRA/IR will be in the form of a bilateral contract. When engaging the services of the CRC, you are expected to:
- a) Put up a cash float equivalent to 7 days of the estimated value of tourist refund the CRC is expected to process on your behalf, subject to review every quarter;
 - b) Furnish a banker's guarantee equivalent to 14 days of the estimated value of tourist refund the CRC is expected to process on your behalf, subject to review every year;
 - c) Set up the required system to receive updated eTRS transactions from the CRC;
 - d) Pay the CRC fee of \$1.30 per eTRS transaction⁷ refunded on your behalf, subject to review every year;
 - e) Set up a direct debit facility with CRC for daily settlement of fees and the tourist refund made by the CRC on your behalf;
 - f) Pay finance fee⁸ should the CRC fund the tourist refund in advance on your behalf when the cash float is not sufficient;
 - g) Pay administration charges for resumption of service after a direct debit failure of your bank account; and
 - h) Receive a 3% margin earned on non-cash refunds in a foreign currency processed by the CRC.
- 5.13 You can expect the bilateral contract to contain specific clauses pertaining to the cash float covering the following areas:

⁷ CRC fee will be chargeable starting from the fourth month from the commencement of Implementation Phase 1A. You may refer to Appendix 4 for an illustration on the CRC fee computation.

⁸ Finance fee is computed based on an interest rate of UOB Prime Rate + 1% per annum.

- a) CRC shall deposit the cash float in a designated bank account, details of which will be provided to the CRA/IR; and
 - b) CRC shall ensure the cash float can only be used for the purposes of making both cash and non-cash refunds to tourists, making payment of all applicable fees (including but limited to the CRC fee, the finance fee and any administrative charge) payable by the CRA/IR, and providing ready cash at the refund points of the CRC and shall not use the cash float for any other purpose or co-mingle the cash float with its own funds.
- 5.14 The CRC will make refund to tourists using the cash float provided by the CRA/IR. To ensure that the cash float is available to the CRC to make refund to the tourists, it is necessary that the CRC invoices and does the direct debiting of your bank account for the following on a daily basis:
- a) All refunds made to tourists on your behalf;
 - b) CRC fee on each eTRS transaction where refund has been made; and
 - c) GST chargeable on the CRC fee.
- 5.15 It is crucial that you maintain sufficient funds in your bank account for daily settlement of the tourist refunds made and fees with the CRC. When direct debit of CRA/IR's bank account fails, it is likely that the CRC will exercise the Banker's Guarantee. Meanwhile, the CRC will continue to refund to tourists of the particular CRA/IR, provided the cash float and amount under the Banker's Guarantee is sufficient. In addition, IRAS may terminate the CRA/IR's eligibility to operate eTRS if the direct debiting failure cannot be resolved within 3 working days or the direct debiting failure occurs more than once.
- 5.16 The CRC will make cash refund up to a maximum of SGD7,500 per tourist. Cash refund above SGD7,500 can be made available provided the CRA/IR has given the CRC sufficient notice⁹ for any Ticket with provisional refund above SGD7,500 and the tourist pays the CRC a flat fee of SGD100.
- 5.17 For non-cash refunds in a different currency, CRC will perform the conversion using the "we sell" rates of a recognised European retail bank plus a 3% margin. CRC will rebate the 3% margin earned to the respective CRAs/IRs at the end of each month.

⁹ CRA/IR is required to notify the CRC 24 hours in advance and during working days before the tourist goes to the CRC's cash refund counter.

System setup for operating the eTRS

- 5.18 In order to operate under eTRS where all eTRS transactions need to be transmitted electronically, it is necessary that the CRA/IR put in place the necessary IT systems¹⁰. These include:
- a) Setting up retail end issuing solutions for retailers to capture tourists' passport number, purchases details and printing of Tickets;
 - b) Setting up a system capable of transmitting the eTRS transactions to CCH's system within the stipulated time of 10 minutes; and
 - c) Setting up a system capable of receiving the required data from CRC's system, etc.
- 5.19 All CRAs/IRs must pass CCH Interface Certification where a user acceptance test will be conducted on its interface with CCH's system. The CCH interface certification will be conducted by an external vendor appointed by IRAS. IRAS will fully subsidise all eligible CRAs/IRs on their first certification attempt, which comprise of the following services:
- a) Up to 2 weeks of email supports prior to commencement of acceptance test;
 - b) Up to 1 week of email/phone support during acceptance test;
 - c) Up to 1 week of email/phone support after implementation; and
 - d) Not more than 2 iterations of acceptance test to be conducted within 1 week.
- Any additional services or extension of acceptance test will be borne by CRAs/IRs. After passing the certification, the CRA/IR must ensure continued compliance with the technical specifications and with any future updates or changes.
- 5.20 The full technical specifications on the required interface between CCH and CRA/IR will be provided only when the CRA/IR has obtained in-principle approval from IRAS. Please refer to section 7 of this e-tax guide for the application process.

Average minimum refund of 85% of the GST to tourists

- 5.21 As a CRA/IR, the amount of refunds you make to tourists must be on average of at least 85%¹¹ of the GST paid on eligible tourist purchases. This requirement will take effect from the date of full implementation of the electronic system targeted for 3rd quarter of 2012.

¹⁰ Please refer to "System Requirement Overview for CRA/IR to participate in eTRS" in Appendix 2

¹¹ The average percentage is calculated based on the eTRS Transactions approved during a 12 month period (i.e. from 1st January to 31st December)

CRAs to update IRAS of any changes to the particulars of affiliated retailers

5.22 Upon approval, CRAs must provide IRAS with the latest list of their affiliated retailers. Any changes to the list subsequently including addition or deletion of retailers, changes in retailers' particulars, must be provided within 30 days. The information to be included are:

- a) Your company's name
- b) Your GST registration number
- c) Retailer's official name
- d) Retailer's official/head office address
- e) Retailer's main contact number
- f) Retailer's GST registration number
- g) Retailer's shop name(s)
- h) Retailer's shop address(es)
- i) An indication of the changes involved

6 Transition from paper-based tourist refund system to eTRS

- 6.1 The electronic system is implemented over 2 phases, that is, the initial Implementation Phase 1A and 1B followed by Implementation Phase 2 for all existing CRAs and retailers to come on board the new system. Implementation Phase 1A and 1B are expected to commence in mid 2011 and shall end before 4th quarter of 2011. Implementation Phase 2 is expected to start in 4th quarter of 2011 and end before 3rd quarter of 2012.
- 6.2 CRAs/IRs who can meet the requirements stipulated in section 5.2 and 5.3 of this guide should seek early approval from the Comptroller. Please note the closing date of applications as follows:
- 31st March 2012 for participation during Implementation Phase 2
- 6.3 Applicants who submit after these dates would not be in time to participate in the respective phases as substantial system development and testing will be needed before any CRA or IR can operate in the eTRS environment.
- 6.4 The paper-based tourist refund scheme will cease and no paper forms can be issued after Implementation Phase 2.
- 6.5 Existing retailers who intend to continue operating tourist refund but do not wish to join the eTRS as an IR or are not eligible to do so, can affiliate themselves with a CRA that participates in eTRS. This has to take place before the 3rd quarter of 2012 as paper refund forms issued thereafter will not be valid.
- 6.6 Similarly, CRAs must take steps to convert all their affiliated retailers to the electronic system by the 3rd quarter of 2012. They must also ensure that the retailers are informed of their responsibilities and adequately trained to handle the electronic system (e.g. issuance of the Tickets).
- 6.7 Before the full implementation takes place, the existing paper-based system will continue to operate. This means that CRAs and IRs who are still operating the paper-based system can still issue paper-refund forms to tourists and make refunds directly to them upon receiving the endorsed claims forms.

7 Application to participate in eTRS

- 7.1 If you wish to join the electronic system as a CRA/IR and are able to comply with all the conditions stipulated in section 5 of this e-tax guide, you may write to the Comptroller for approval.
- 7.2 To apply, you must submit an application letter with your company's letterhead to the Comptroller with the following:
- a) Whether you are participating in the electronic system as a CRA or IR;
 - b) A letter of declaration signed by the authorised person that you satisfy all eligibility criteria listed in section 5.2 of this e-tax guide;
 - c) A letter of undertaking signed by the authorised person that you will comply with the other conditions listed in section 5.3 of this e-tax guide;
 - d) Your basis of forecasting that you will process an average of at least 5,000 approved tourist transactions monthly if you are currently not operating TRS; and
 - e) Details of the contact person including name, designation and contact number.
- 7.3 An in-principle approval would be given if you are able to meet the eligibility criteria and undertake to comply with the other conditions as stipulated. With the in-principle approval, you are then required to obtain and submit the following documents. The documents should reach IRAS within six months from the date of the in-principal approval, failing which your application will lapse.
- a) A copy of the CCH Interface Certification;
 - b) A copy of the signed contract with the operator of the CRC; and
 - c) The original copy of the signed service agreement with IRAS. An unsigned copy of the agreement will be mailed to you together with the letter granting the in-principal approval.
- 7.4 Upon successful application, IRAS will notify you in writing the approval for you to operate as CRA/IR for a period of 5 years. The letter will state the effective date of commencement from which you or your affiliated retailers can start issuing Tickets to tourists using the retail end issuing solutions. If you wish to continue operating as an approved CRA/IR, you must submit to IRAS a fresh application at least 6 months before expiry of the approval.
- 7.5 Upon receiving the formal approval letter, you have to send the following to IRAS within 14 days:
- a) For IRs, a list of your shop locations where the electronic system will operate;
 - b) For CRAs, a list of all your affiliated retailers and a sample copy of the Service Agreement that you have entered into with your affiliated retailers. Please see paragraph 5.19 for the information to be included in the list.
- 7.6 Please refer to Appendix 5 for an overview of the generic application process.

8 Contact Information

- 8.1 Retailers interested in using IT technology for their business in conjunction with eTRS, can apply for funding from IDA or SPRING (terms and conditions apply). For more details on the funding or general enquiries on the eTRS, please contact:

Goods & Services Tax Division
Inland Revenue Authority of Singapore
55 Newton Road
Singapore 307987
Tel: 1800 356 8633
Fax: (+65) 6351 3553
Email: gst@iras.gov.sg

- 8.2 For any enquiries relating to Appendix 2 (System Requirement Overview for CRA/IR to participate in eTRS), please email your questions to Richard Menzinsky at rmenzinsky@global-blue.com.

Appendix 1 – Conditions of the Tourist Refund Scheme

1 What goods are eligible for a refund under the scheme?

Generally, all standard-rated goods are eligible for a refund except the following:

- a) Goods wholly or partly consumed in Singapore;
- b) Goods exported for business or commercial purpose;
- c) Goods that will be exported by freight; and
- d) Accommodation in a hotel, hostel, boarding house or similar establishments.

The scheme is for the sale of goods only. It cannot be used for services supplied to customers.

2 Who can obtain a GST refund under the scheme?

A visitor to Singapore can obtain a GST refund under the scheme on the goods purchased provided that he meets the following criteria:

- a) Does not spend more than 365 days in Singapore in the 24 months immediately preceding the date of purchase;
- b) Is not a Singapore Citizen or Permanent Resident of Singapore;
- c) Has not been employed in Singapore at any time in the past 6 months immediately preceding the date of purchase;
- d) Is not a member of the flight or cabin crew of the aircraft on which he is departing from Singapore; and
- e) Is 16 years of age or above at the time of purchase of the goods.

A visitor in Singapore on student pass is eligible to claim a refund under the scheme on goods purchased within 4 months before the expiry of his student pass if he:

- a) Satisfies all the criteria above; and
- b) Intends to depart and remain outside Singapore for a minimum period of 12 months.

3 How does a tourist qualify for a refund under the Scheme?

The tourist has to be entitled to use the Scheme. Retailers have to verify that the tourist is eligible (see paragraph 2 above) by checking his passport. If the customer is a student pass holder, retailers are to also check the expiry date of the pass. He will be entitled to use the scheme if goods are purchased within 4 months before the student pass expiry.

Retailers should also remind the tourist that:

GST Guide On The Electronic Tourist Refund Scheme (eTRS)

- a) He must bring the goods out of Singapore via Changi International Airport or Seletar Airport within 2 months from the date of purchase.
 - b) He must spend a minimum of SGD100 (including GST) on purchases from the same retailer in the same day before an eTRS transaction can be issued to him. He may accumulate a maximum of 3 same-day receipts from the same retailer to meet this minimum purchase amount.
 - c) When required, he must produce the goods, invoice/receipt and Ticket to Singapore Customs for inspection at the Departure Halls of the airports.
 - d) He must depart from Singapore within 12 hours from the time of approval of his Electronic Tourist Refund Transactions at the airport.
- 4 For more details on operating the Tourist Refund Scheme, please refer to our e-Tax Guide “GST: Guide for Retailers participating in Tourist Refund Scheme”.

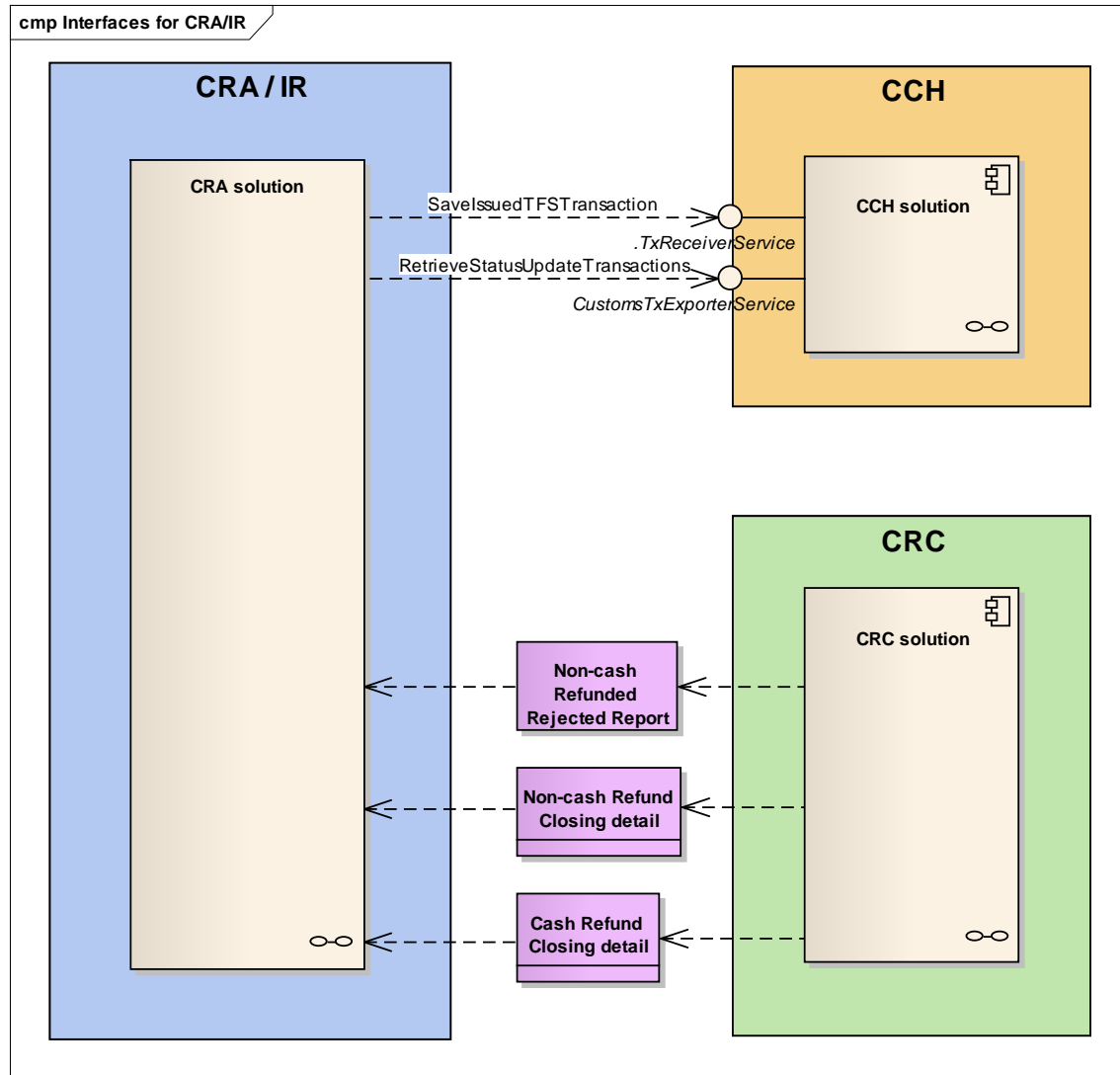
Appendix 2 – System Requirement Overview for CRA/IR to participate in eTRS

1 Introduction

- 1.1 The electronic Tourist Refund Scheme ('eTRS') system offers tourists a hassle-free and seamless shopping and refund experience for GST incurred in Singapore. With eTRS, tourists can have a quick check-out at the retail-end as their purchase information will be electronically linked to their preferred tokens, such as credit card. At the airport exit points, tourists can perform self-service export declarations via self-help kiosks and select refund by credit card or cash. The eTRS comprises the Central Clearing House ('CCH'), self-help kiosks, Singapore Customs Inspection counters and the Central Refund Counter ('CRC').
- 1.2 The CRA/IR participating in the eTRS will need to establish connectivity to the CCH and the CRC, and adopt the interfacing specifications and data requirements as specified in this overview document. A more detailed interface specification will be provided at a later date.

Interfaces

- 1.3 The CRA/IR needs to setup the following interfaces to CCH and CRC.
 - a) Communication with CCH is done for the following purpose:
 - Send issued/voided eTRS transactions to CCH
 - Request customs processed eTRS transactions (approved/rejected) from CCH
 - b) Communication with CRC is done for the following purpose:
 - Receive invoices for refunded eTRS transactions from CRC
 - Receive refunded eTRS transactions from CRC
- 1.4 The following diagram shows the main interfaces and communication channels for the CRA/IR.



Infrastructure

- 1.5 To communicate with CCH and CRC, CRA/IR will need to subscribe to SingTel MPLS (Multiple Protocol Label Switching) link (inclusive of router) preferably with line redundancy and minimum 1 Mbps bandwidth. The detailed specifications will be provided at later date. Without establishing this MPLS connection, no access to CCH/CRC is possible. The MPLS ensures a higher level of data security and delivers a guaranteed Quality of Service (performance and availability). The bandwidth of the MPLS will depend on the volume of data transfer.

CCH Interface Certification

- 1.6 There will be a technical certification process CRA/IRs needs to undergo prior to commencing integration with CCH & CRC.

CCH interfaces

- 1.6.1 The 2 interfaces (specified in 1.1) to CCH are using synchronous XML web-services. As the interface (especially “send Issued transaction”) requires reliability and close to real-time data-transfer, the XML web-service is adopted.
- 1.6.2 An XML web service allows communication through an “Endpoint”. The endpoint is defined by 3 parameters Address, Binding and Contract, where:
- a) address is the network address of the service;
 - b) binding specifies transport protocol (HTTP, TCP, etc.) selected for the service;
and
 - c) contract is the interface the service implements.
- 1.6.3 The WSDL file will be provided at later date.

Send issued/voided transactions to CCH

- 1.6.4 All CRA/IR must send individual transactions to CCH immediately after issuing. The transactions need to reach CCH within 10 minutes from time of issue to preserves data integrity and accuracy. CRA/IR can, via the same XML web services interface, transmit voided transactions to logically overwrite the version in CCH. Similarly, these transactions must reach CCH within 10 minutes from the point amendment is made. Please be informed that voided transactions will be rejected if the earlier transactions had been processed and updated with customs status.
- 1.6.5 On the receiving side, CCH will perform validation of the submitted transactions. If the validation fails, CRA/IR will receive an immediate response detailing the validation error. Such transactions will not be accepted by CCH. CRA/IR will need to develop their own exceptional handling process, ensuring the errors are rectified, and the correct transactions are re-submitted. It is the CRA/IRs obligation to submit transactions meeting the technical requirements for eTRS transactions.

Request customs processed transactions from CCH

- 1.6.6 Each CRA/IR has the possibility to request for customs processed eTRS transactions from CCH that have been electronically stamped at the airports. The time interval can be selected by each CRA/IR. It may vary between 10 minutes and 1 day. CCH offers an XML web-service interface which returns all newly approved/rejected transactions with customs status (electronically stamped XML file) and also a possibility to retrieve historical approved transactions. The digitally signed refund transaction (XML file) which is sent back to the CRA contains the public certificate which enables the CRA/IR to validate the electronic customs stamp.

CRC interface

- 1.7 For all CRC-interfaces, secured File Transfer Protocol ('sFTP') will be used as a transport mechanism. Each CRA/IR will get his credentials to log in. To retrieve files from CRC (refunded transactions, invoice details), CRA/IR needs to download them on a regular basis. Each CRA/IR will have a folder where the latest files will be published.

Receive invoice related details for refunded transactions from CRC

- 1.7.1 The CRA/IR can download invoice related details from a sFTP site. There will be separate invoice files for cash-refunded and non-cash refunded transactions. These files are generated on a regular (daily) basis set by CRC and will contain all refunded transactions of a certain time-period.
- 1.7.2 All CRA/IR can use any sFTP-capable client-program for downloading. There are several scriptable sFTP clients available, e.g. WinSCP which is for free.

Refund Table

- 1.8 The Refund Table defines how the refund is calculated. The refund amount is always calculated per eTRS Transaction (which can be made up of 1 or several receipts). Every CRA/IR has exactly one Refund Table. CRA/IR needs to provide the Refund Table in XML format.
- 1.9 Each CRA/IR can use its own table for setting the refund amount. The Electronic Tourist Refund Ticket ('Ticket') printed at the point of sale states the provisional refund amount. The final refund amount is later calculated by CCH (during customs approval). Therefore, all CRA/IR must provide a file containing a table for calculating the refund amount. An XSD scheme and a sample XML-file will be provided by CCH at later date.

2 Issuing Process

Note that the process described below may vary slightly amongst the CRA/IRs.

2.1 The Issuing-process begins in the store:

- a) Retailer checks tourist's passport and verifies his eligibility to claim tourist refund.
- b) Tourist provides a Token (i.e. credit card);
- c) Depending on the Point-Of-Sale (POS)-software, the purchase information is either recorded automatically or the sales assistant must enter the data manually. The issuing solution shall perform the necessary validation of the data (e.g. purchase above minimum purchase amount, etc);
- d) The system produces an Electronic Tourist Refund Ticket for the eTRS transaction and this is handed over to the tourist for information together with purchase receipts; and
- e) The eTRS transaction data captured at CRA/IR must be sent to CCH within 10 minutes from the point transaction is issued. These transaction data will be retrieved later at the exit points (Changi or Seletar Airport) for electronic customs validation and stamping.

Tokens and Electronic Tourist Refund Ticket

2.2 Tokens and Electronic Tourist Refund Tickets ('Ticket') are unique identifiers within eTRS used to identify a tourist or a single transaction. Every eTRS transaction must be associated with Ticket when it is issued in the store and a collection of eTRS transactions can be further associated with a Token. The Token and the Ticket will allow the tourist to retrieve his eTRS transactions at a later stage of the tourist refund process.

Token

2.2.1 A Token (credit card or any other card compliant to the ISO standard 7812) is a unique identifier used by the tourist within eTRS to identify himself and to associate the tourist with his eTRS transactions. It is used to link multiple eTRS transactions together and allows retrieving of those transactions at the various stages of the eTRS process.

2.2.2 To meet the PCI/DSS standard, credit-card numbers are never transferred in plain-text. The credit card number needs to be stored in 3 different representations and send to CCH as 3 different fields:

- a) Hashed: to search for a credit card number (e.g. when used as Token)
- b) Masked: used to print (on Ticket) or display (on screen)
- c) Encrypted: if used as payment target and decryption is required

- 2.2.3 For a)-Hashed, CCH will provide the necessary hashing algorithm.
- 2.2.4 For b)-Masked, only the first 6 and last 4 digits of the credit card numbers are stored in the clear.
- 2.2.5 For c)-Encrypted, the credit card number will be encrypted using the public key assigned to the CRA/IR by CCH operator. The CRA/IR can have the option to manage this public key in their own secured keystore or to keep the public key in CCH's Hardware Security Module ('HSM'). If the public key is kept in CCH's HSM, the CRA/IR will invoke the necessary XML web services to securely retrieve the key.
- 2.2.6 All other ISO-compliant cards are transferred in plain-text.

Electronic Tourist Refund Ticket

- 2.2.7 The Electronic Tourist Refund Ticket ('Ticket') contains the Document-Identifier (Doc-ID) which is a unique number that uniquely identifies an eTRS transaction within the eTRS system. To guarantee uniqueness across all CRA's and IR's the Document Identifier (Doc-ID) the format and number ranges are assigned by CCH to the CRA/IR:
- 2.2.8 The Doc-ID is a 20 digits numeric value that can be represented in 3 different ways:
 - a) Numeric format
 - b) Delimited format (human readable)
 - c) As barcode
- 2.2.9 Doc-ID: 20XXRR.NNNNN.NNNN.NNNNL (human readable form)
 - a) 20 = Prefix for eTRS
 - b) XX = CRA/IR-identifier (00 to 99)
 - c) R = refund rule (number will be defined by CCH)
 - d) N = CRA/IR specific content (e.g. running number)
 - e) L = check digit (using LUHN algorithm - http://en.wikipedia.org/wiki/Luhn_algorithm)
- 2.2.10 Please note: All participating CRA/IR must follow this specification. Only transactions and Tickets using this scheme can be processed by CCH and refunded by CRC.
- 2.2.11 The Doc-ID is numeric and must be printed as Interleaved 2 of 5 barcode onto the Ticket by the CRA/IR.
- 2.2.12 The Doc-ID must be printed in human readable including separators and 'Doc-ID'.

Capture Data

2.3 Details that must be captured for issuing an eTRS transaction

- a) Receipt number (mandatory)
- b) Receipt issuing date & time (mandatory)
- c) Receipt gross amount (mandatory)
- d) Purchase Items - Goods description (mandatory)
- e) Doc-ID (mandatory)
- f) Token (optional)
- g) Tourist passport number
- h) Tourist nationality

2.3.1 Dependent on the type of solution that is used to issue a transaction the user interface towards the retailer may vary and is defined by CRA/IR. The minimum requirement for specifying 'Goods description' is the selection out of a preset list of goods.

2.3.2 Each eTRS transaction holds at least one receipt and each receipt at least one purchase item. The consolidation rules (SGD100) as laid out in the eTRS schema must be honored.

Information on Electronic Tourist Refund Ticket

2.4 The Ticket will contain the following data fields:

- a) CRA/IR information
 - CRA/IR ID, Name and GST registration number
 - CRA/IR address: street, zip, city, country
 - CRA/IR contact number
- b) Affiliated Retailer information (Applicable for CRA only)
 - Retailer name
 - Retailer GST registration number
- c) Transaction
 - transaction-number (Doc-ID) as barcode
 - transaction-number (Doc-ID) human readable
 - transaction issuing date & time
 - Total gross amount
 - Admin fee
 - Total GST Amount
 - Refund Amount
 - receipts
 - receipt number

- receipt gross amount per GST-rate
- d) Tourist
- Passport number
 - Nationality
 - Token used during issuing
 - The statement “Provisional refund amounts are subject to eligibility check and approval”.
 - The statement “Please keep this Ticket, the receipts and goods for Customs’ inspection”.
- 2.4.1 In addition, the wordings “Electronic Tourist Refund Ticket” and the eTRS logo are to be printed prominently on the Ticket.

Data transfer to CCH

- 2.5 All transactions must be transferred to CCH within 10 minutes after issuing.

3 Contingency

- 3.1 There will be a set of procedures for CRA/IR to follow in event of any contingency such as MPLS line failure, CCH or CRC failure, CRA/IR’s infrastructure failure, etc. The CRA/IR shall strictly adhere to the procedure to minimize any operational impact that result in inconvenience to tourist.

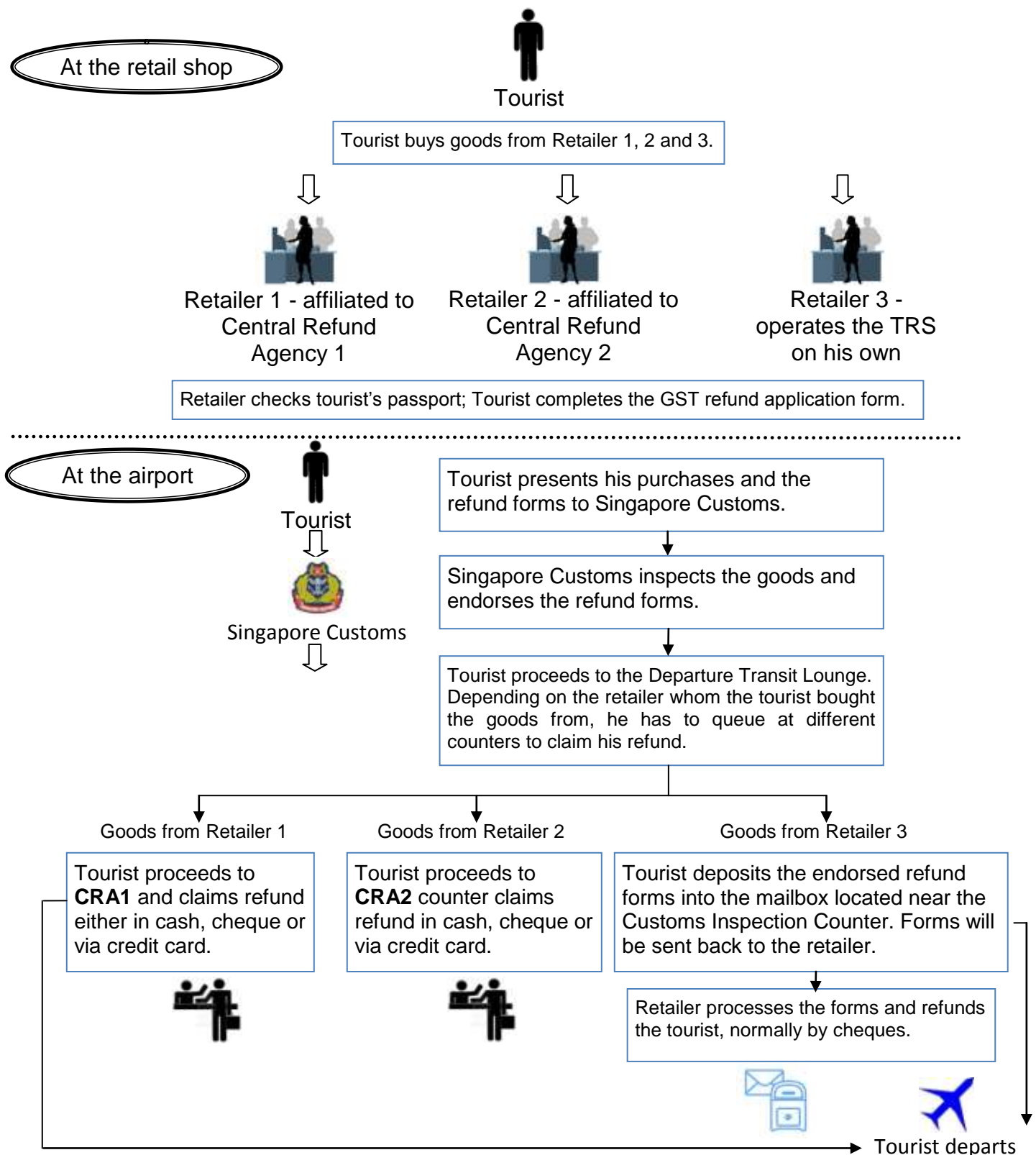
4 Summary of Items Required by CRA/IR

The following summarised the items required by CRA/IR in order to participate in TRS.

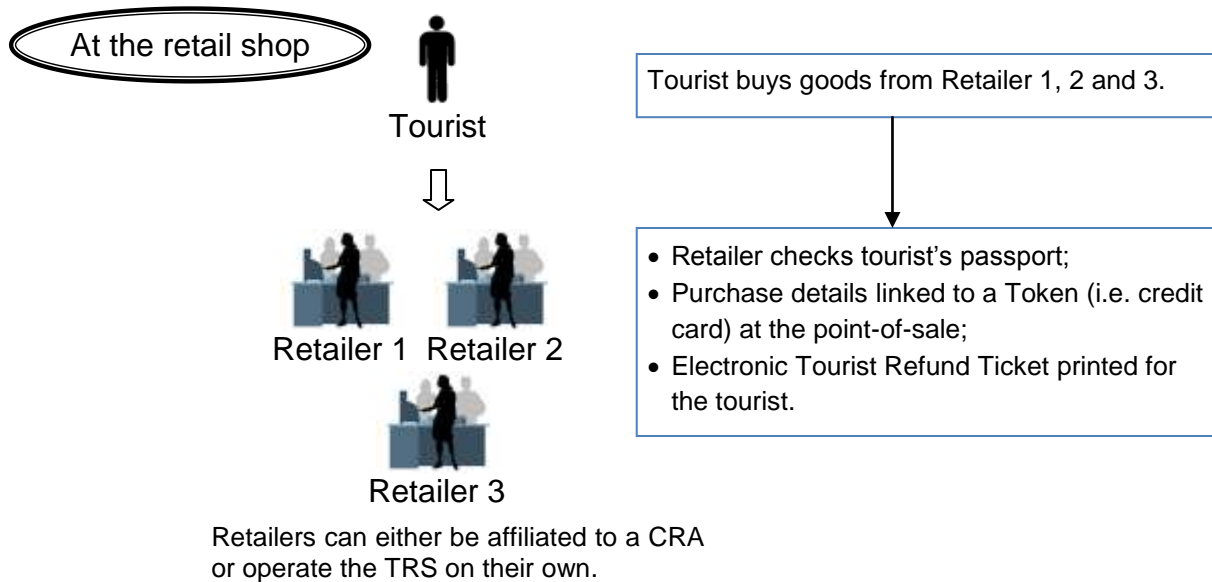
- a) Connectivity
 - Subscribe to SingTel MPLS line to CCH/CRC, preferably with line redundancy and minimum 1 Mbps bandwidth.
- b) Retail-end Issuing Solution
 - Provide receipt printer to print Ticket
 - Perform necessary validation of the data (e.g. purchase above minimum purchase amount, etc)
 - Manage and assign Document-Identifier (Doc-ID)
- c) Refund Table
 - Provide Refund Tables in XML format for CCH
 - CCH stores and accesses this Refund Rules to re-calculate the Refund Amount, whether or not an amendment was made to the Sales Amount was made during the Approval Process.
- d) Interface with CCH
 - Develop the synchronous XML web-services for “Send issued/voided transactions” and “Request customs processed transactions”, and provide exceptional handling.
- e) Interface with CRC
 - Setup the sFTP client with credential assigned by sFTP server from CCH
 - Develop the sFTP script for “Receive invoices for refunded transactions” and “Receive refunded transactions”, and provide exceptional handling
- f) Credit Card Encryption
 - The credit card number will be encrypted using the public key assigned to the CRA/IR by CCH.
 - Option to manage this public key in their own secured keystore or to keep the public key in CCH Hardware Security Module (HSM). If the public key is kept in CCH HSM, the CRA/IR will invoke the necessary XML web services to securely retrieve the key.
- g) Contingency Handling

Appendix 3 – Comparison of Tourist Refund Scheme under paper-based system and electronic system

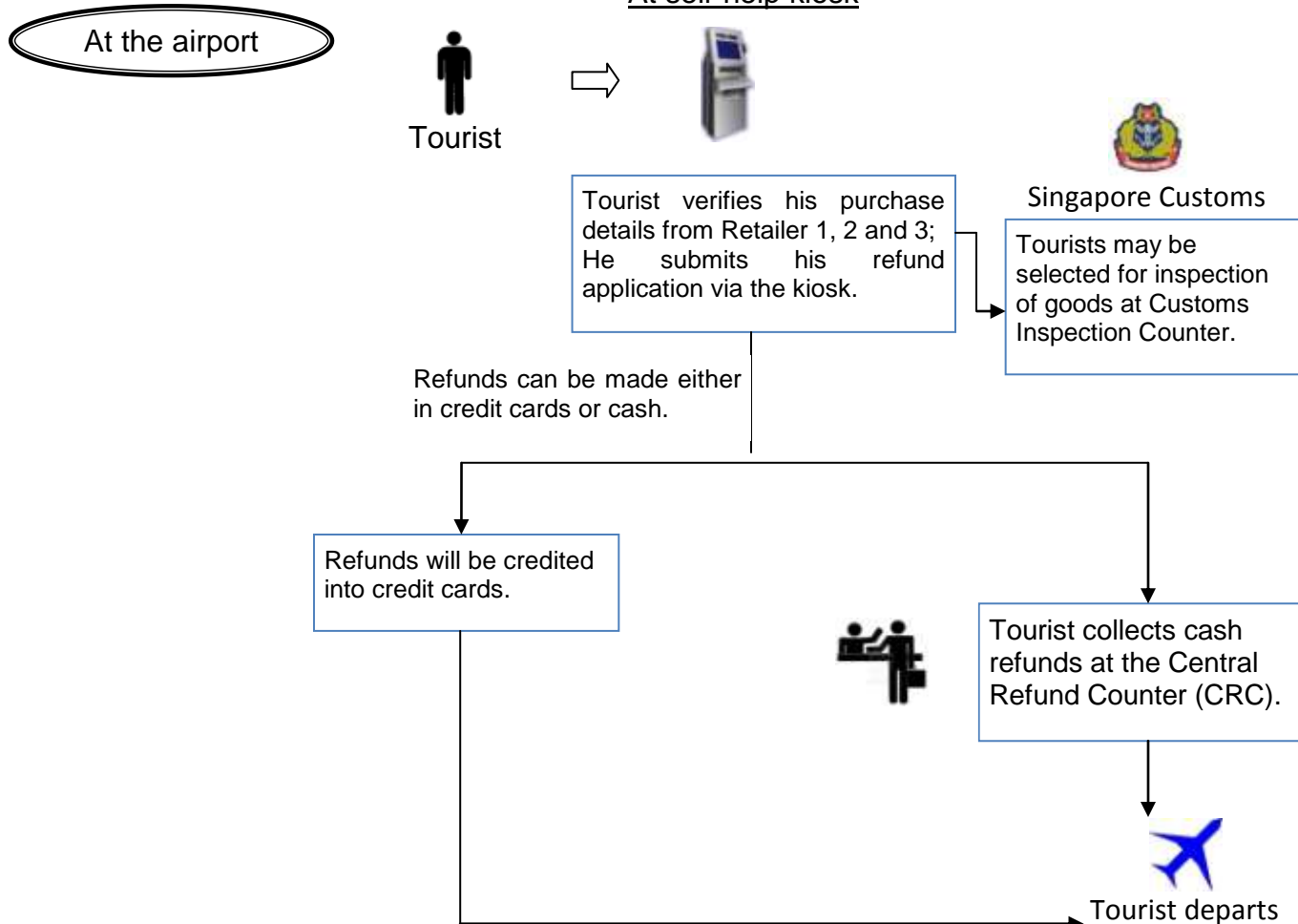
Tourist Refund Scheme (TRS) Today



Electronic Tourist Refund Scheme (eTRS)

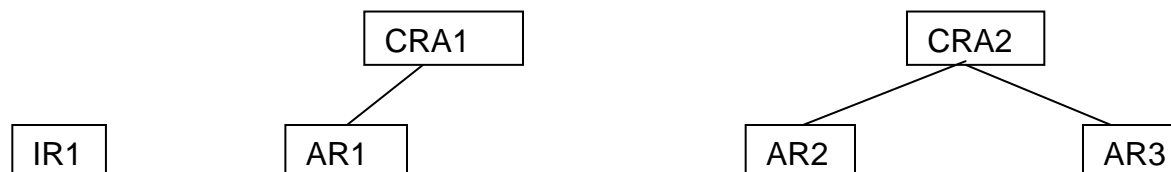


At self-help kiosk



Appendix 4 – Illustration on CCH and CRC fee computation

There are 4 retail merchants namely, AR1 to AR3 and IR1. IR1 is an independent retailer while AR1 to AR3 are affiliated merchants of central refund agencies - CRA1 and CRA2. AR2 and AR3 are affiliated to CRA2.



CCH fees of SGD1.40 will be charged on every eTRS transaction **approved**.

CRC fees of SGD1.30 will be charged on every eTRS transaction **refunded**.

The SGD100 minimum purchase rule must be observed. Consolidation of a maximum of 3 same day receipts from the same retailer to meet the SGD100 minimum purchase value is allowed.

Retailers will always capture the maximum number of receipts under each eTRS transaction whenever possible to minimise the transaction cost.

Scenario 1	Number of eTRS Transaction	CCH and CRC fee computation
<p>A tourist made purchases from the following 4 retail outlets on the <u>same day</u>:</p> <ul style="list-style-type: none"> - IR1 (1 receipt) - AR1 (2 receipts) - AR2 (2 receipts) - AR3 (1 receipt) <p>Every receipt was above \$100 and hence satisfied the \$100 minimum purchase rule.</p> <p>All eTRS transactions were <u>approved</u> and the tax was <u>refunded</u> to the tourist.</p>	<p>A minimum of 4 eTRS transactions were issued.</p> <p><u>IR1 issued eTRS 1 comprising receipt 0001: Value = \$200</u></p>	<p><u>IR1</u> IR1 would need to pay for 1 eTRS transaction: CCH fee = 1 eTRS transaction approved x \$1.40 = \$1.40 CRC fee = 1 eTRS transaction refunded x \$1.30 = \$1.30</p> <p>Total fees payable = \$1.40 + \$1.30 = \$2.70</p>
	<p><u>AR1 issued eTRS2 comprising receipt 0002: Value = \$300 receipt 0003: Value = \$250</u></p>	<p><u>CRA1</u> CRA1 would need to pay for 1 eTRS transaction from AR1: CCH fee = 1 eTRS transaction approved x \$1.40 = \$1.40 CRC fee = 1 eTRS transaction refunded x \$1.30 = \$1.30</p> <p>Total fees payable = \$1.40 + \$1.30 = \$2.70</p>
	<p><u>AR2 issued eTRS3 comprising receipt 0004: Value = \$280 receipt 0005: Value = \$330</u></p> <p><u>AR3 issued eTRS4 comprising receipt 0005: Value = \$700</u></p>	<p><u>CRA2</u> CRA2 would need to pay for 2 eTRS transactions from AR2 and AR3: CCH fee = 2 eTRS transactions approved x \$1.40 = \$2.80 CRC fee = 2 eTRS transactions refunded x \$1.30 = \$2.60</p> <p>Total fees payable = \$2.80 + \$2.60 = \$5.40</p>

Scenario 2	Number of eTRS Transaction	CCH and CRC fee computations
<p>Tourist made purchases from the following 4 retail outlets:</p> <ul style="list-style-type: none"> - IR1 (3 receipts) - AR1 (2 receipts) - AR2 (1 receipt) - AR3 (3 receipts) <p>Certain receipts were below \$100 in purchase value and consolidation rule need to be observed.</p> <p>Some of the purchases were not approved and the GST for such purchases was not refunded to tourist.</p>	<p><u>IR1 cannot issue eTRS transaction as \$100 minimum rule was not met.</u> <u>The receipts were as follows:</u> receipt 0006: Value = \$40 receipt date: 8 Dec 2010</p> <p>receipt 0007: Value = \$40 receipt date: 8 Dec 2010</p> <p>receipt 0008: Value = \$60 receipt date: 10 Dec 2010</p>	<p><u>IR1</u> The total value of receipt 0006 and 0007 dated 8 Dec 2010 did not meet the minimum purchase value of \$100.</p> <p>Receipt 0008 dated 10 Dec 2010 also did not meet the minimum purchase value of \$100.</p> <p>As the minimum purchases value of \$100 was not met, no eTRS transaction should be issued and IR1 need not incur any CCH and CRC fees.</p>
	<p><u>AR1 issued eTRS1 comprising</u> receipt 0009: Value = \$40 receipt date: 8 Dec 2010</p> <p>receipt 0010: Value = \$80 receipt date: 8 Dec 2010</p>	<p><u>CRA1</u> The total value of receipt 0009 and 0010 dated 8 Dec 2010 met the minimum purchase value of \$100. The claim was approved and refunded. CRA1 would need to pay for 1 eTRS transaction from AR1:</p> <p>CCH fee = 1 eTRS transaction approved x \$1.40 = \$1.40 CRC fee = 1 eTRS transaction refunded x \$1.30 = \$1.30</p> <p>Total payable = \$1.40 + \$1.30 = \$2.70</p>
	<p><u>AR2 issued eTRS2 comprising</u> receipt 0011: Value = \$180 receipt date: 9 Dec 2010</p> <p><u>AR3 issued eTRS3 comprising</u> receipt 0012: Value = \$40 receipt date: 8 Dec 2010</p> <p>receipt 0013: Value = \$40 receipt date: 8 Dec 2010</p> <p>receipt 0014: Value = \$60 receipt date: 8 Dec 2010</p>	<p><u>CRA2</u> 1 eTRS transaction was issued for receipt 0011. However, the claim was not presented at the self-help kiosk for refund approval. In this case, CRA 2 need not pay anything for this eTRS transaction issued.</p> <p>The total value of receipt 0012, 0013 and 0014 issued by AR3 dated 8 Dec 2010 met the minimum purchase value of \$100. The transaction was approved and refunded.</p> <p>CRA2 would need to pay for 1 eTRS transaction from AR3: CCH fee = 1 eTRS transaction approved x \$1.40 = \$1.40 CRC fee = 1 eTRS transaction refunded x \$1.30 = \$1.30</p> <p>Total payable = \$1.40 + \$1.30 = \$2.70</p>

Appendix 5 – Generic Application Process Flow

Stage (expected duration)	Actions required from CRA/IR applicants	IRAS' actions	Passing Criteria
1 (1 to 3 weeks)	Submission of application letter	<p>Review applicant's eligibility criteria and undertaking to comply with conditions of the scheme.</p> <p>An in-principle approval and the CCH & CRC Interface Specifications will be given if the applicant is able to meet all eligibility criteria and conditions.</p>	Applicant satisfies all eligibility conditions and undertakes to fulfill the conditions of the scheme when approved as CRA/IR.
2 (2 to 3 weeks)	<p><u>Pre-Technical Assessment</u> Submission of technical information which includes:-</p> <p>a) High-level infrastructure design in achieving the CCH & CRC Interface</p> <p>b) Implementation Schedule</p>	<p>Review of technical information submitted.</p> <p>On-site discussion with your technical team.</p> <p>Visit your current IT facility if necessary.</p>	Applicant demonstrated good understanding of the technical requirements and investments required to participate in eTRS
3 (2-4 months)	<p><u>Technical Preparation</u> Get IT system ready for CCH interface certification</p> <p>Get the appropriate issuing solution at retail end ready.</p> <p>Decide and inform IRAS the date for User Acceptance Test (UAT) needed for CCH interface certification</p>	<p>Evaluate applicant's system readiness for CCH Interface Certification.</p> <p>Establish between CCH operator and applicant's technical team the level and area of UAT support.</p>	Applicant demonstrated readiness for User Acceptance Test (UAT) needed for CCH interface certification

Stage (expected duration)	Actions required from CRA/IR applicants	IRAS' actions	Passing Criteria
4 (1-3 weeks)	<p><u>Certification Process</u> Participate in UAT with CCH operator</p>	<p>Evaluate results of UAT</p> <p>Check on readiness of issuing solution at retailer end</p> <p>Prepare report on readiness</p>	<p>Demonstrated full capability in participating in eTRS</p>
5 (1 week up to 3 months)	<p><u>Implementation</u></p> <p>a) Sign the service agreement with IRAS for CCH services</p> <p>b) Enter into a bilateral contract with CRC to process tourist refund on your behalf.</p>	<p>Ensure that applicant has fulfilled all conditions required under the service agreement.</p> <p>Ensure the applicant has formally engaged the services of the CRC</p>	<p>Applicant has entered into a service agreement with IRAS and a bilateral agreement with the CRC.</p>