



INLAND REVENUE  
AUTHORITY  
OF SINGAPORE

# IRAS e-Tax Guide

GST: The Electronic Tourist Refund Scheme  
(eTRS)

(Refund claims made on or after 4 Apr 2019)

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## 1 Aim

1.1 The guide will cover the following:

- (a) Description of process and data flow under the eTRS;
- (b) Conditions and fees applicable for participation in the eTRS;
- (c) Application procedures under the eTRS; and
- (d) Overview of the system requirements under the eTRS.

1.2 You should read this guide if you wish to participate in the eTRS either as:

- (a) A Central Refund Agency (“CRA”); or
- (b) An Independent Retailer<sup>1</sup> (“IR”).

1.3 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.

1.4 Presently, there are 2 CRAs in Singapore participating in the eTRS:

Global Blue Singapore Pte Ltd  
Tel: +65 6225 6238  
Fax: +65 6225 5773  
Email: [taxfree@globalblue.com](mailto:taxfree@globalblue.com)  
Website: [www.globalblue.com](http://www.globalblue.com)

Global Tax Free Pte Ltd  
Tel: +65 6221 7058  
Fax: +65 6221 7379  
Email: [gtfsg@global-taxfree.com](mailto:gtfsg@global-taxfree.com)  
Website: [www.global-taxfree.com.sg](http://www.global-taxfree.com.sg)

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<sup>1</sup> An Independent Retailer is a retailer who chooses to set up its own system capable of linking directly to the CCH to administer the TRS without being affiliated to any participating CRAs.

## **2 At a glance**

- 2.1 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 (“TRS”). All GST-registered retailers and CRAs who want to offer TRS can only do so through the eTRS system.
- 2.2 Under the eTRS, all CRAs and IRs have to seek IRAS’ approval before they can participate directly in the electronic system. In addition to the existing conditions for tourist refunds, the CRAs and IRs should also comply with the conditions as set out in this guide. Where more stringent conditions are imposed specifically on Specified Retailer(s), those stringent conditions shall prevail over what is set out in this e-Tax Guide.
- 2.3 Retailers are required to verify the tourist’s eligibility before issuing an eTRS transaction with the tourist’s passport details. At Changi International Airport and Seletar Airport (collectively known as “airports”), the tourist will use their passport to retrieve their transactions to claim a refund. The tourist’s purchases may be inspected by Customs Officers at the airports and the refund will only be made if they satisfy all the conditions of the TRS.

### **3 Glossary**

#### **3.1 Central Clearing House (“CCH”)**

3.1.1 The CCH is a central system owned by IRAS. It stores eTRS transactions received from all CRAs (through their retailers) or IRs and makes available these transactions for processing.

3.1.2 The CCH allows tourists to retrieve eTRS transactions at the airports' self-help kiosks. The self-help kiosks will also electronically approve the refund claims, unless tourists are referred to Customs for their purchases to be inspected. Once the eTRS transactions are approved, CCH will also determine the refund amount to be paid to the tourist based on the rates reflected in the refund tables<sup>2</sup> of the respective CRAs/IRs. This information will be transmitted to the Central Refund Counter (“CRC”) operator to make the refund to the tourist in their preferred choice (i.e., cash, credit card or Alipay account).

3.1.3 Under the eTRS, tourists 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.

#### **3.2 Central Refund Counter (“CRC”) operator**

3.2.1 The CRC operator is the paying agent approved by IRAS to handle all refunds to tourists on behalf of all CRAs and IRs. Global Tax Free Pte Ltd is the approved CRC operator until 31 May 2027.

3.2.2 The amount of refunds made to tourists by the CRC operator will also be based on the rates in the refund table as determined by each CRA/IR and provided to the CCH. After refund has been made to the tourists, the CRC operator will seek payment of the refund made, along with a service fee from the CRAs and IRs directly on a daily basis.

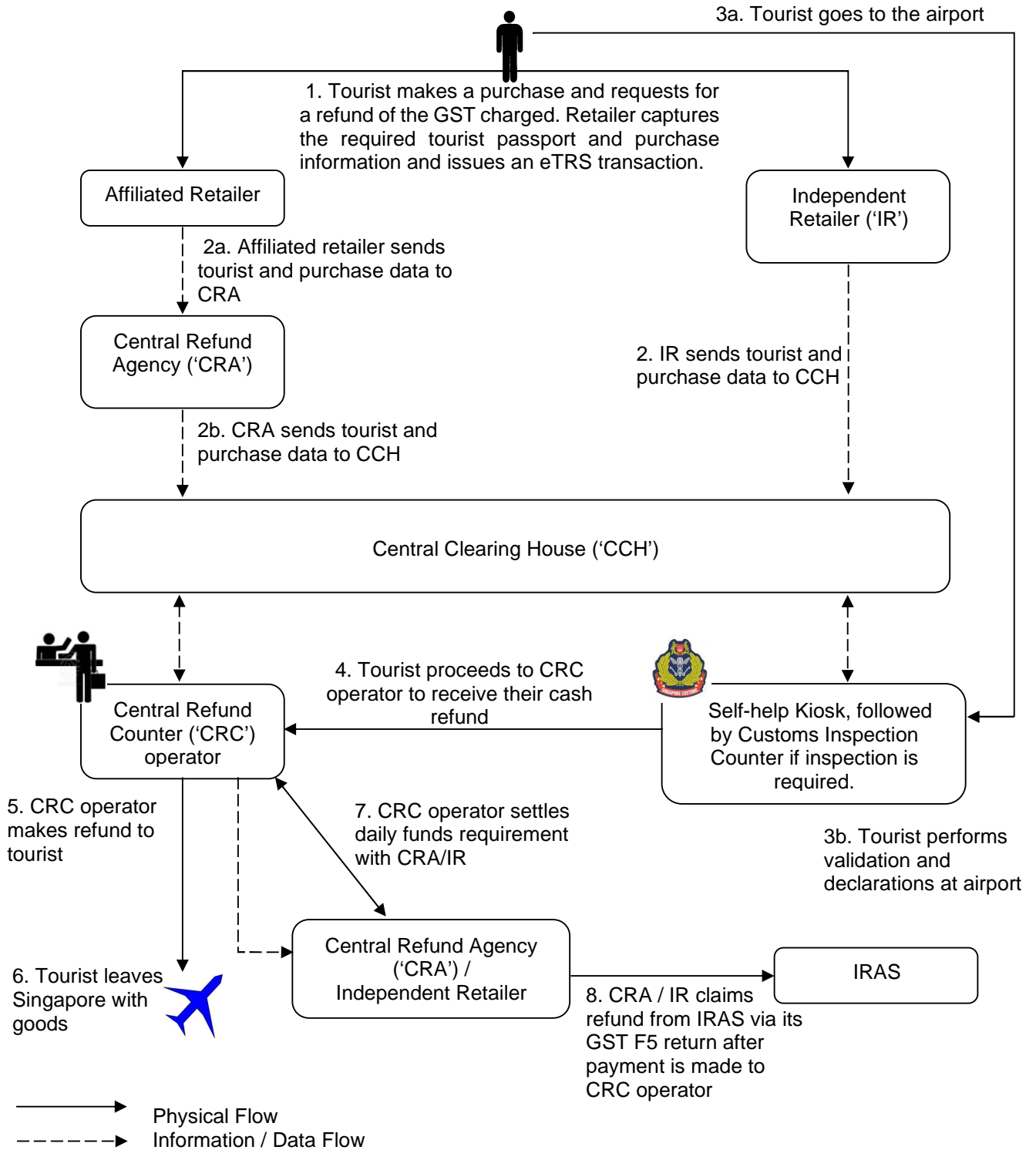
3.2.3 Tourists who choose to receive their refund via cash will have to proceed to the GST Cash Refund Counter (operated by the CRC operator) located at the Departure Transit Lounge of Terminals 1, 2, 3 or 4 of the Changi International Airport to collect their cash refund. As the CRC operator is making cash refunds on behalf of all CRAs and IRs, tourists will only need to queue once at the airport to get their cash refunds

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<sup>2</sup> Each CRA/IR should only have one refund table.

## 4 Overview of the eTRS system

4.1 The following diagram shows the major process and data flows of the eTRS system for tourists departing via the airport.



## 4.2 Description of the process flow

4.2.1 Tourists who purchase from retailers operating the eTRS are to request the retailer to issue an eTRS transaction with their passport details. The retailers (i.e., retailers affiliated with CRAs and the IRs) must perform the following steps:

- (a) Inform the person requesting for a GST refund on their purchase of the tourist refund conditions<sup>3</sup> and check with the person if they meet the conditions;
- (b) Sight the passport provided<sup>4</sup> to ascertain that it belongs to the person requesting for the refund and check that the person has a valid electronic Visit Pass (e-Visit Pass)<sup>5</sup> issued by Immigration & Checkpoints Authority (ICA);
- (c) Capture the person's passport number, nationality and purchase details electronically. This is essential for an eTRS transaction to be issued by the CCH;
- (d) Advise the tourist to keep the invoice or receipt as they may be required to produce this document together with their goods for Customs' inspection at the airport;
- (e) Indicate (e.g., stamp) on their invoice or receipt that an eTRS transaction has been issued; and
- (f) Inform the tourist that they may sign up for an eTRS eService account<sup>6</sup> to verify that their eTRS transactions have been successfully issued<sup>7</sup>, and to check on the status of their non-cash refunds following the approval at the airport.

4.2.2 The details of the tourist and their purchases captured electronically by affiliated retailers (i.e., eTRS transactions) 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.

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<sup>3</sup> Please refer to Appendix 1 for the eligibility criteria of a tourist and TRS conditions.

<sup>4</sup> A photocopy or an image of the passport is not acceptable.

<sup>5</sup> With effect from 11 Mar 2022, all foreign visitors arriving in Singapore via air will receive an electronic Visit Pass (e-Visit Pass) through email in lieu of inked endorsement stamps on the passport. The e-Visit Pass will be sent to the email address indicated in the SG Arrival Card of the visitors. For more information on e-Visit Pass, please refer to ICA's website ([www.ica.gov.sg](http://www.ica.gov.sg)).

<sup>6</sup> Tourist can register for the eTRS eService account via the website <https://touristrefund.sg/>

<sup>7</sup> Tourists may view eTRS transactions in their eTRS eService account within 10 minutes of the retailers issuing the eTRS transactions.



- 4.2.3 At the airport, before checking in, the tourist shall use the self-help kiosk to retrieve all their eTRS transactions<sup>8</sup> with their passport.
- 4.2.4 At the kiosk, the tourist will be asked to:
- (a) Scan their passport;
  - (b) Declare their eligibility and acceptance of the TRS conditions;
  - (c) Review the transactions that they wish to claim a refund on; and
  - (d) Select their refund options<sup>9</sup> – whether they want their refund to be made in cash, into their Alipay account or credit card.
- 4.2.5 Once the above steps are completed, the tourist will see the status of their refund claims on the screen of the self-help kiosk. If physical inspection of the goods is required, the self-help kiosk will inform the tourist to proceed to Customs Inspection counter before their refund claim can be processed.
- 4.2.6 At Customs Inspection counter, the tourist will be asked to present their goods and the relevant supporting documents (e.g., invoice or receipt for the purchase, e-Visit Pass). If the Customs officer is satisfied that the claims are in order, the tourist's refund will be approved.
- 4.2.7 In the event that a refund in cash is chosen, the tourist will need to proceed to the GST Cash Refund counter to obtain their cash refund. If the tourist has opted to receive refund through their Alipay account or credit card, the money will be credited directly to the specified Alipay account or credit card and there is no need to approach the Cash Refund Counter.
- 4.2.8 Once the refund has been made to the tourist, the CRC operator will invoice and debit the CRA's/IR's bank account for the amount refunded and other charges on a daily basis.
- 4.2.9 CRA/IR may claim the GST refund from IRAS in their GST F5 return after the CRA/IR has paid the CRC operator the refund made to the tourist. The claim must be supported by relevant documents and IRAS will make the refund if it is satisfied that the claims are in order.

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<sup>8</sup> Physical eTRS tickets will not be issued for purchases made on or after 4 Apr 2019. Any purchases made from 4 Feb 2019 to 3 Apr 2019 (start and end dates inclusive) with eTRS tickets issued will also be automatically retrieved when a tourist scans their passport at the kiosk. A tourist should contact the respective retailer(s) in the event that such purchases cannot not be retrieved at the kiosk.

<sup>9</sup> Only credit card, Alipay account and bank cheque options are available at the Seletar Airport.

## **5 Conditions to operate as CRA or IR under the eTRS**

- 5.1 Under the 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 need retail end issuing solutions provided by the CRA to issue eTRS transactions to tourists. The retailers will have to account for the GST charged (to the tourists) in their GST returns. Retailers do not need approval from IRAS to offer tourist refund to their tourists if it is affiliated with a CRA participating in the eTRS. These retailers should not claim any GST refund from IRAS in respect of the tourist's purchases.
- 5.2 The CRA/IR, on the other hand, will be claiming refund from IRAS in respect of the tourist's purchases for which refund is approved by CCH and made by CRC operator. The CRA/IR is required to meet the system requirements to link up to the CCH's system directly. An overview of the system requirements for CRA/IR to participate in the eTRS can be found in Appendix 2 of this guide.
- 5.3 Anyone who wishes to be an approved CRA or IR under the eTRS will need to satisfy the following eligibility criteria:
- (a) Be GST-registered;
  - (b) Have good tax compliance and payment records;
  - (c) Have good internal controls and 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) Have 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 operator and fulfil the related requirements.
- 5.4 The CRA/IR must also undertake to comply with the following conditions:
- (a) Refund at least 82.4% of the GST to tourists on average;
  - (b) Ensure its system set up for the eTRS continues to comply with the technical specifications including subsequent updates or changes;
  - (c) Ensure the data transmissions from the CRA's/IR's system to the CCH's system are timely, accurate and complete;

- (d) Engage external auditor to audit its system, including any new feature/proposed solution and submit the audit report before the Comptroller of GST approves its CRA/IR application, at its own cost. The auditor should be a reputable independent third-party audit firm, subject to IRAS' approval. Major or medium observation(s), if found, shall be resolved (and resolution validated by the external auditor) before the Comptroller of GST approves the application. Low risk observation shall be resolved (and resolution validated by the external auditor) within 6 months from the audit report submission date. IRAS reserves the right to require that the CRA/IR engages an external auditor to audit its system periodically, at its own cost. IRAS also reserves the right to determine the audit scope and frequency of audit. Refer to Appendix 3 for the baseline audit scope;
- (e) Have in-house/outsourced IT expertise to ensure successful integration of its system to the eTRS system, and handle day-to-day system issues (e.g., incident troubleshooting);
- (f) Put in place contingency procedures to be executed at the retail outlet(s) in the event that the retail end issuing solution for the eTRS is unavailable, and to notify IRAS of such incident immediately. The contingency procedures are subject to IRAS' approval;
- (g) Put in place controls (in accordance with the standards prescribed by IRAS) for all eTRS test transactions introduced into the eTRS system for the purpose of testing its system;
- (h) Maintain good tax compliance and payment records;
- (i) Maintain good internal controls and have proper accounting and record-keeping;
- (j) Inform IRAS at least 90 days in advance should it plan to terminate its participation in the eTRS, stating the reason(s) for termination. An exit plan should also be submitted (including details of public communications and communications to its affiliated retailers (in the case of a CRA)), along with the notification;
- (k) Comply with the conditions of TRS and any other conditions as may be imposed by the Comptroller of GST from time to time. Where more stringent conditions are imposed specifically on Specified Retailer(s), those stringent conditions shall prevail over what is set out in this e-Tax Guide.

In addition, there are also conditions specific to a CRA or IR:

### For CRA

- (l) Ensure that its affiliated retailers check the passports and the e-Visit Pass of the person making the purchases to verify that the customers are eligible for tourist refund before issuing the eTRS transactions for them. Refer to Appendix 4 for more details;
- (m) Provide and update IRAS with details of its affiliated retailers in the format and frequency prescribed by IRAS;
- (n) Upon receiving written notification from IRAS on the GST deregistration of any of its affiliated retailers, deactivate the retailers' eTRS issuing solutions;
- (o) Carry out specific checks/actions for pre-affiliation/de-affiliation of retailers and re-installation of eTRS issuing solution in accordance with the "eTRS Affiliation/De-affiliation/Re-installation Checks and Actions" document which will be provided by IRAS along with the in-principle approval letter;
- (p) Upon instruction from IRAS, terminate its service with any of its affiliated retailers, or to refrain from entering into service agreement with any retailer as specified by IRAS;
- (q) At IRAS' request, produce documents including invoices/receipts, payment evidence, price list, brochure etc. relating to the sales made by its affiliated retailers where eTRS transactions have been issued;
- (r) Inform IRAS before introducing any new eTRS issuing solutions (including Point-of-Sales integrated eTRS issuing solution) for its affiliated retailers. The issuing solutions are subject to IRAS' approval;

### For IR

- (s) Inform the person requesting for a GST refund on their purchase of the tourist refund conditions<sup>10</sup> and check with the person if they meet the conditions;
- (t) Sight the passport provided<sup>11</sup> to ascertain that it belongs to the person requesting for the refund and check the person has a valid e-Visit Pass;

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<sup>10</sup> Please refer to Appendix 1 for the eligibility criteria of a tourist and TRS conditions.

<sup>11</sup> A photocopy or an image of the passport is not acceptable.

- (u) Capture the person's passport number, nationality and purchase details electronically. This is essential for an eTRS transaction to be issued by the CCH;
- (v) Advise the tourist to keep the invoice or receipt as they may be required to produce this document together with their goods for Customs' inspection at the airport;
- (w) Indicate (e.g., stamp) on their invoice or receipt that an eTRS transaction has been issued; and
- (x) Inform the tourist that they may sign up for an eTRS eService account<sup>12</sup> to verify that their eTRS transactions have been successfully issued<sup>13</sup>, and to check on the status of their non-cash refunds following the approval at the airport.
- (y) Place a notice prominently at your retail outlet(s), indicating that tourists must present their passport in person before eTRS transactions can be issued;
- (z) At IRAS' request, produce documents including invoices/receipts, payment evidence, price list, brochure etc. relating to its sales where eTRS transactions have been issued; and
- (aa) Inform IRAS before introducing any new eTRS issuing solutions. The issuing solutions are subject to IRAS' approval.

5.5 In addition, should a CRA/IR (be it new or existing) propose a solution which deviates from the existing process flow as described in paragraphs 4.1 to 4.2 above, or which result in changes to be made to the eTRS system (including the CCH and CRC system), the CRA/IR is required to comply with the following conditions before its system can be adopted:

- (a) Obtain IRAS' approval for the modification(s) to the eTRS system/process flow ("Approved Modification(s)"). If its proposal is approved, the CRA/IR will bear all the costs to be incurred in order to integrate the Approved Modifications with the eTRS system, including the procurement of hardware, software, and/or such other assets if required ("Assets");
- (b) Obtain for and/or grant to IRAS and/or any third part(ies) engaged by IRAS directly or indirectly to maintain and operate the eTRS system, for no charge whatsoever, a Singapore, perpetual, non-exclusive licence to use and modify any and all Assets owned by or licensed to the CRA or IR, to the extent related to the operation of the eTRS system;

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<sup>12</sup> Tourist can register for the eTRS eService account via the website <https://touristrefund.sg/>

<sup>13</sup> Tourists may view eTRS transactions in their eTRS eService account within 10 minutes of the retailers issuing the eTRS transactions.

- (c) Vest in IRAS all rights, title to or interests it has in intellectual property which results from, or has been generated for, the purpose of implementing the Approved Modifications;
- (d) Indemnify and keep IRAS indemnified against all claims, damages, costs, proceedings or actions arising from or incurred by any infringement or alleged infringement of patents, copyright, industrial design, or other intellectual property rights, arising from or in connection with the CRA's/IR's performance of its functions under the eTRS; and
- (e) Inform IRAS in writing within five working days of receiving any information concerning any allegations that it may have infringed any intellectual property rights arising from its participation in the eTRS system. Thereafter, the CRA/IR needs to provide IRAS with information and/or documents relating to the allegation(s) as and when directed by IRAS. If any allegation of intellectual property infringement has been made against the CRA/IR, IRAS may, by written notice to the CRA/IR, stipulate a reasonable period of time within which the CRA/IR needs to demonstrate to IRAS that such allegation(s) will not materially affect the operation of the eTRS system.

5.6 Whether a CRA/IR follows or deviates from the existing process flow as described in paragraphs 4.1 to 4.2 above, the Comptroller of GST may at any time, by notice in writing, suspend or revoke a CRA's/IR's appointment if it is in the Comptroller of GST's assessment that the CRA's/IR's performance of its functions under the eTRS has directly or indirectly caused the erroneous refund(s) of GST. The Comptroller of GST will do so only if the CRA/IR fails to address such causes(s) within a reasonable period of time as stipulated by, and to, the Comptroller of GST's satisfaction. IRAS also retains the full discretion in its assessment of whether measures implemented or proposed by the CRA/IR to address any system gap(s) or risk(s) are adequate, for the purpose of giving notice to suspend or revoke a CRA's/IR's appointment. IRAS is not obliged to disclose any details of its assessment.

5.7 All CRAs/IRs are required to take reasonable steps to ensure that erroneous GST refund(s) does not directly or indirectly result from:

- (a) the CRA's/IR's performance of its functions under the eTRS; and/or:
- (b) any Approved Modification(s).

Some examples:

- The CRA/IR shall take all reasonable steps to ensure that if a retailer enters the GST amount of the sale as \$10 at the issuing solution, the GST amount transmitted to CCH must be \$10 and not any other figure which may then result in erroneous refund.

- The CRA/IR shall take all reasonable steps to ensure that if a retailer issues one eTRS transaction for a sale, only one transaction is transmitted to CCH, instead of multiple transactions, which may then result in erroneous refund.

5.8 Approval to be a CRA/IR under the eTRS system shall be for an initial period of five years, unless terminated by IRAS, and is renewable.

5.9 The following paragraphs provide more details on some of the criteria and conditions stipulated:

**Minimum approved tourist refund volume**

5.9.1 A CRA/IR must process a minimum volume of at least 5,000 approved tourist refund claims per month<sup>14</sup> on average. Retailers who are not able to meet the minimum volume can still participate in the electronic system by affiliating with any participating CRAs.

5.9.2 If a CRA/retailer is not operating the TRS currently but expect to process at least 5,000 approved tourist refund transactions per month, it may submit its application to IRAS stating its basis of application. IRAS will consider the application on a case-by-case basis. However, IRAS may terminate the status if it fails to meet this condition over 12 months after the approval is given.

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<sup>14</sup> 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.

### **Engage the services of the CCH**

- 5.9.3 As the CCH, which is owned by IRAS, provides a service to the 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.
- 5.9.4 The CCH fee is a transaction fee charged and invoiced by IRAS for transmitting each transaction to CRC operator to enable refunds to be made to the tourists. Transactions not refunded to the tourist are not subject to the CCH fee.
- 5.9.5 With effect from 1 Jan 2024, CCH fee will consist of the following:
- (a) S\$2.20 per eTRS transaction in respect of which a refund of GST has been made; and
  - (b) 4.0% of the GST amount processed per eTRS transaction in respect of which a refund of GST has been made.
- Please refer to Appendix 5 for an illustration on the CCH fee computation.
- 5.9.6 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, the number of refunds made by the CRA/IR in the preceding calendar year will be used as a guide. A banker's guarantee can be accepted in lieu of a security deposit.



### **Engage the services of the CRC operator**

5.9.7 Under the eTRS, the CRA/IR is required to engage the services of the CRC operator where the CRC operator is the paying agent for all CRAs/IRs to make refunds to tourists on their behalf. The arrangement between the CRC operator and CRA/IR will be in the form of a bilateral contract. When engaging the services of the CRC operator, the CRA/IR is expected to:

- (a) Put up a cash float equivalent to 7 days of the estimated value of tourist refund the CRC operator is expected to process on its 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 operator is expected to process on its behalf, subject to review every year;
- (c) Set up the required system to receive updated eTRS transactions from the CRC operator;
- (d) Pay the current CRC fee of \$0.93 per eTRS cash refunded transaction and \$0.92 per eTRS non-cash refunded transaction<sup>15</sup> for all eTRS transactions refunded on its behalf. These fee rates are effective until 31 May 2027, after which they may be subject to further revision;
- (e) Set up a direct debit facility with CRC operator for daily settlement of fees and the tourist refund made by the CRC operator on its behalf;
- (f) Pay finance fee<sup>16</sup> should the CRC operator fund the tourist refund in advance on its behalf when the cash float is not sufficient; and
- (g) Pay administration charges for resumption of service after a direct debit failure of its bank account.

5.9.8 CRA/IR can expect the bilateral contract to contain specific clauses pertaining to the cash float covering the following areas:

- (a) CRC operator shall deposit the cash float in a designated bank account, details of which will be provided to the CRA/IR; and
- (b) CRC operator 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

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<sup>15</sup> You may refer to Appendix 5 for an illustration on the CRC fee computation.

<sup>16</sup> The Finance fee is computed based on an average interest rate of the three local banks (i.e. DBS, UOB and OCBC) + 1% per annum.

CRC operator and shall not use the cash float for any other purpose or co-mingle the cash float with its own funds.

- 5.9.9 The CRC operator 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 operator to make refund to the tourists, it is necessary that the CRC operator invoices and does the direct debiting of the CRA's/IR's bank account for the following on a daily basis:
- (a) All refunds made to tourists on the CRA's/IR's behalf;
  - (b) CRC fee on each eTRS transaction where refund has been made; and
  - (c) GST chargeable on the CRC fee.
- 5.9.10 It is crucial that a CRA/IR maintains sufficient funds in its bank account for daily settlement of the tourist refunds made and fees with the CRC operator. When direct debit of CRA's/IR's bank account fails, it is likely that the CRC operator will exercise the Banker's Guarantee. Meanwhile, the CRC operator 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's/IR's eligibility to operate the eTRS if the direct debiting failure cannot be resolved within 3 working days or the direct debiting failure occurs more than once.
- 5.9.11 The CRC operator 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 operator sufficient notice<sup>17</sup> for any eTRS transaction with provisional refund above SGD7,500 and the tourist pays the CRC operator a fee ranging from SGD100 to SGD200.

#### **System setup for operating the eTRS**

- 5.9.12 In order to operate under the eTRS where all eTRS transactions need to be transmitted electronically, it is necessary that the CRA/IR put in place the necessary IT systems<sup>18</sup>. These include:
- (a) Setting up retail end issuing solutions for retailers to capture tourists' passport number, nationality, purchases details and issue eTRS transactions;
  - (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.

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<sup>17</sup> CRA/IR is required to notify the CRC operator 24 hours in advance and during working days before the tourist goes to the CRC operator's GST Cash Refund counter.

<sup>18</sup> Please refer to "System requirement overview for CRA/IR to participate in eTRS" in Appendix 2

- 5.9.13 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. Any cost to be incurred for the certification process shall be borne by the CRA/IR.
- 5.9.14 For new CRA/IR applications that follow the existing process flow as described in paragraphs 4.1 to 4.2 above, the full technical specifications on the required interface between CCH and CRA/IR will be provided after the CRA/IR has obtained in-principle approval from IRAS. Please refer to section 6 of this e-tax guide for the application process.

#### **Average minimum refund of 82.4% of the GST to tourists**

- 5.9.15 As a CRA/IR, the amount of refunds made to tourists must be on average of at least 82.4%<sup>19</sup> of the GST paid on eligible tourist purchases. Where there are changes to the refund rate table, the CRA/IR shall be liable for any costs to be incurred to update the refund tables in the eTRS system.

#### **Contingency Plans and Notification of system unavailability**

- 5.9.16 To minimise inconvenience to tourists in the event that the retail end issuing solution for eTRS is unavailable, CRA/IR needs to put in place contingency procedures to be executed at the retail outlet(s) such that eTRS transactions can still be transmitted to the CCH system within the stipulated time of 10 minutes.
- 5.9.17 CRA/IR is also required to inform IRAS immediately when the retail end issuing solution for eTRS is unavailable at the retail outlet(s).

#### **CRAs to update IRAS of the particulars of affiliated retailers**

- 5.9.18 Upon approval to participate in the scheme, the CRA must provide IRAS with a list (in Microsoft Excel) containing the complete and accurate information of all its affiliated retailers. Following which, the CRA must continue to update IRAS within the 1st week of each month by providing IRAS with an updated affiliated retailers list (in Microsoft Excel), clearly indicating any changes to all its retailers, including the newly affiliated ones. The information to be included are listed in Appendix 6.

## **6 Application to participate in the eTRS**

### **For new applicants as a CRA/IR**

- 6.1 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 IRAS for approval.

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<sup>19</sup> The average percentage is calculated based on the eTRS transactions approved during a 12-month period (i.e. from 1<sup>st</sup> January to 31<sup>st</sup> December)

- 6.2 To apply, you must submit an application letter with your company's letterhead to IRAS 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 and conditions listed in paragraph 5 of this e-tax guide;
  - (c) 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
  - (d) Details of the contact person including name, designation, contact number and email address.

6.3 An in-principle approval will be given if you are able to meet the eligibility criteria and undertake to comply with all the other conditions as stipulated in paragraph 5. IRAS reserves the right to require the CRA/IR to comply with other conditions specific to its circumstances. Generally, an in-principle approval will be given within 3 months for new CRA/IR applications that follow the process flow as described in paragraphs 4.1 to 4.2 above. Otherwise, IRAS may take up to 6 months or more to review, depending on the complexity of the proposal. For new CRA/IR applications that do not follow the existing process flow, IRAS reserves the right to reject the application and is under no obligation to provide the reason(s) for rejection.

With the in-principle approval, you are then required to obtain and submit the following documents. The documents should reach IRAS within 9 months (or any longer period determined by IRAS to be reasonable) from the date of the in-principle 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 operator;
- (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-principle approval;
- (d) A letter of declaration signed by the authorised person that you satisfy all the additional conditions (if any) which are provided by IRAS after the issuance of in-principle approval; and
- (e) A copy of the audit report on your system from your external auditor required under paragraph 5.4(d), and a confirmation that any major or medium observation(s), if found, has been resolved (and resolution validated by the external auditor) and an undertaking that any low risk observation shall be resolved (and resolution validated by the external auditor) within 6 months from the audit report submission date.

- 6.4 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 eTRS transactions for tourists using the retail end issuing solutions.

**For existing CRA/IR**

- 6.5 If you wish to continue operating as an approved CRA/IR after the initial approval period of 5 years, you must submit to IRAS a fresh application at least 1 year before the expiry of the approval and continue to comply with all the conditions stipulated in section 5 of this e-tax guide.
- 6.6 As part of the CRA/IR renewal process, you will need to engage an external auditor to audit your system at no cost to IRAS and furnish to IRAS a copy of the audit report by the external auditor at least 1 year before the expiry of the approval when you submit the renewal application. Refer to Appendix 3 for the baseline audit scope.
- 6.7 The audit should also provide assurance that data transmissions from your system to the CCH system, and from the CRC system to your system, are timely, accurate and complete. This includes end-to-end transmission to detect any data transmission inaccuracies for each type of eTRS issuing solution that is being used.
- 6.8 The auditor should be a reputable independent third party audit firm, subject to IRAS' approval. Major or medium observation(s), if found, shall be resolved (and resolution validated by the external auditor) before IRAS approves your renewal application. Low risk observation shall be resolved within 6 months (and resolution validated by the external auditor) from the application renewal date.
- 6.9 Where there are any high risk observations highlighted in the external audit report or significant risks assessed by IRAS, IRAS reserves the right to request for further in-depth investigations prior to granting a renewal of the CRA/IR appointment, and/or increase the frequency of the required external audit, as necessary, at your own cost.
- 6.10 The Comptroller of GST reserves the right to determine the appointment period of the CRA/IR upon approval of the application to renew the appointment.

## **7 Change in circumstances of eligibility**

- 7.1 In the event that there is any change in circumstances that prevent a CRA/IR from being eligible and meeting the conditions that IRAS imposes, the CRA/IR must inform IRAS immediately. IRAS may exercise its discretion to vary the requirements or impose additional conditions.

## **8 Exit from the eTRS**

- 8.1 To terminate your participation under the eTRS, CRA/IR is required to inform IRAS in writing giving at least 90 days' advance notice, stating the reason(s) for termination. If you are a CRA, you are required to provide IRAS with a termination timeline planned for each retailer.
- 8.2 Upon approval of your termination, IRAS will inform you of the effective date of termination.
- 8.3 At any time, IRAS can terminate your participation in the electronic system if you fail to meet any of the conditions or by giving you at least 90 days' advance notice.

## 9 Updates and Amendments

	<b>Date of Amendment</b>	<b>Amendments made</b>
1	13 Sep 2019	<ul style="list-style-type: none"> <li>• Updated paragraphs 2.2 and 5.4(k) on the information related to conditions imposed on Specified Retailer(s).</li> <li>• Revised the refund rate to tourists under paragraphs 5.4(a) and 5.9.15.</li> <li>• Revised the number of days of advance notice under paragraphs 5.4(j), 8.1 and 8.3.</li> <li>• Updated paragraph 5.9.5 on the revised CCH fee and added the footnote.</li> <li>• Updated Appendix 5 to include the calculations on the revised CCH fee.</li> </ul>
2	16 Apr 2021	<ul style="list-style-type: none"> <li>• Revised paragraph 3.2.1 to update the CRC operator's re-appointment period.</li> <li>• Amended paragraph 5.9.7(d) and Appendix 5 to update the CRC fee and illustration on the CRC fee computation.</li> </ul>
3	30 Jun 2022	<ul style="list-style-type: none"> <li>• Updated Tourego's contact details in paragraph 1.4</li> <li>• Updated paragraphs 4.2.1 (b), 5.4 (l), 5.4(t) and (a) of Appendix 4 to include the requirement to check on the electronic Visit Pass (e-Pass) issued by Immigration &amp; Checkpoints Authority (ICA) and inserted a footnote.</li> <li>• Updated paragraphs 4.2.6 and 3 (b) of Appendix 1 that the tourists are required to present the e-Pass</li> <li>• Updated paragraph 2.4(ii) of Appendix 1 to change the word "or" to "and"</li> <li>• Other editorial changes</li> </ul>

	<b>Date of Amendment</b>	<b>Amendments made</b>
4	1 Jan 2023	<ul style="list-style-type: none"> <li>• Amended paragraph 5.9.7(d) to update the current CRC fee</li> <li>• Amended Appendix 5 to update the current CRC fee and the computation of the processed GST amount using the tax fraction of 8/108 based on the GST rate which is effective from 1 Jan 2023</li> </ul>
5	1 Nov 2023	<ul style="list-style-type: none"> <li>• Updated the appointment end-date of the CRC operator in paragraph 3.2.1</li> <li>• Amended paragraph 1.4 to remove the mention of Tourego Pte Ltd as a CRA</li> <li>• Amended the word “e-Pass” to “e-Visit Pass” for more clarity</li> </ul>
6	1 Jan 2024	<ul style="list-style-type: none"> <li>• Amended Appendix 5 to update the computation of the processed GST amount using the tax fraction of 9/109 based on the GST rate which is effective from 1 Jan 2024</li> <li>• Amended paragraph 5.9.5 to update the CCH fee with effect from 1 Jan 2024</li> <li>• Amended Appendix 5 to update the calculations on revised CCH fee with effect from 1 Jan 2024</li> </ul>
7	1 Jun 2024	<ul style="list-style-type: none"> <li>• Amended paragraph 3.2.1 to update the appointment end-date of the CRC operator</li> <li>• Amended paragraph 5.9.7(d) and Appendix 5 to update the CRC fee and illustration on the CRC fee computation.</li> <li>• Amended paragraph 6.5 to provide clarity on the re-appointment criteria for a CRA/IR</li> <li>• Inserted paragraph 6.10 to provide clarity on the period of re-appointment for a CRA/IR</li> <li>• Other editorial changes</li> </ul>



## **Appendix 1 – Conditions of the Tourist Refund Scheme**

### **1 Type of goods that 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 Eligibility of the person who may obtain a GST refund under the scheme**

A visitor to Singapore may obtain a GST refund under the scheme on the goods purchased by the visitor provided that they meet the following criteria:

- 1) The visitor is 16 years of age or above on the date of the purchase;
- 2) The visitor is not a citizen or a permanent resident of Singapore;
- 3) The visitor is not a member of the crew of an aircraft on which the visitor is departing Singapore; and
- 4) The visitor is not a Specified Person -
  - i. on the date of the purchase;
  - ii. at any time within the period of 3 months immediately before the date of purchase; and
  - iii. on the date they submit their claim for a refund of the GST charged on their purchases at the airport;

Specified Person refers to

- A. an individual who has in force –
  - (i) any work pass issued by the Ministry of Manpower (i.e., Work Permit, Training Work Permit, S Pass, Employment Pass, Training Employment Pass, Personalised Employment Pass, EntrePass, Work Holiday Pass, Miscellaneous Work Pass and Letter of Consent);
  - (ii) a Dependent's Pass;
  - (iii) a Long Term Visit Pass or Long Term Visit Pass Plus; or
  - (iv) a Student's Pass; or

- B. any of the following individual who has in force an Identification Card issued by the Ministry of Foreign Affairs Singapore and who is -
- (i) a diplomat, consular officer, an administration, technical or service staff or other staff appointed to or employed in any foreign Embassy, High Commission or Consulate in Singapore;
  - (ii) a staff appointed to or employed in an International Organisation, Representative Office or Trade Office in Singapore; or
  - (iii) a spouse or dependent child of any individual mentioned in B(i) and B(ii) above.

### **3 Conditions to be fulfilled by the qualified tourist to claim the refund under the scheme**

Besides satisfying the eligibility criteria of a tourist, the tourist must also ensure that –

- (a) They spend at least SGD100 (including GST). The tourist may accumulate up to 3 same-day invoices/receipts from retailers bearing the same GST registration number and shop name to meet this minimum purchase amount (provided that the retailer has put in place good internal controls to ensure that no duplicate eTRS transaction are being issued for the same receipts);
- (b) At the time of the purchase of the goods, the tourist presents their passport and e-Visit Pass in person to the retailer participating in the eTRS for the issue of an eTRS transaction;
- (c) They apply for their GST refund at the eTRS self-help kiosk at the airports;
- (d) They depart with the goods within 2 months from the date of purchase either via:
  - a. Changi International Airport or
  - b. Seletar Airport;When required, the tourist must produce the goods, invoice or receipt and any other relevant supporting documents to Customs for inspection at the airports.
- (e) They depart with the goods within 12 hours after obtaining approval of their GST refund; and
- (f) They claim the refund from the approved central refund counter operator within 2 months from the date of approval of the application.

### **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 (Refund claims made on or after 4 Apr 2019)”.**

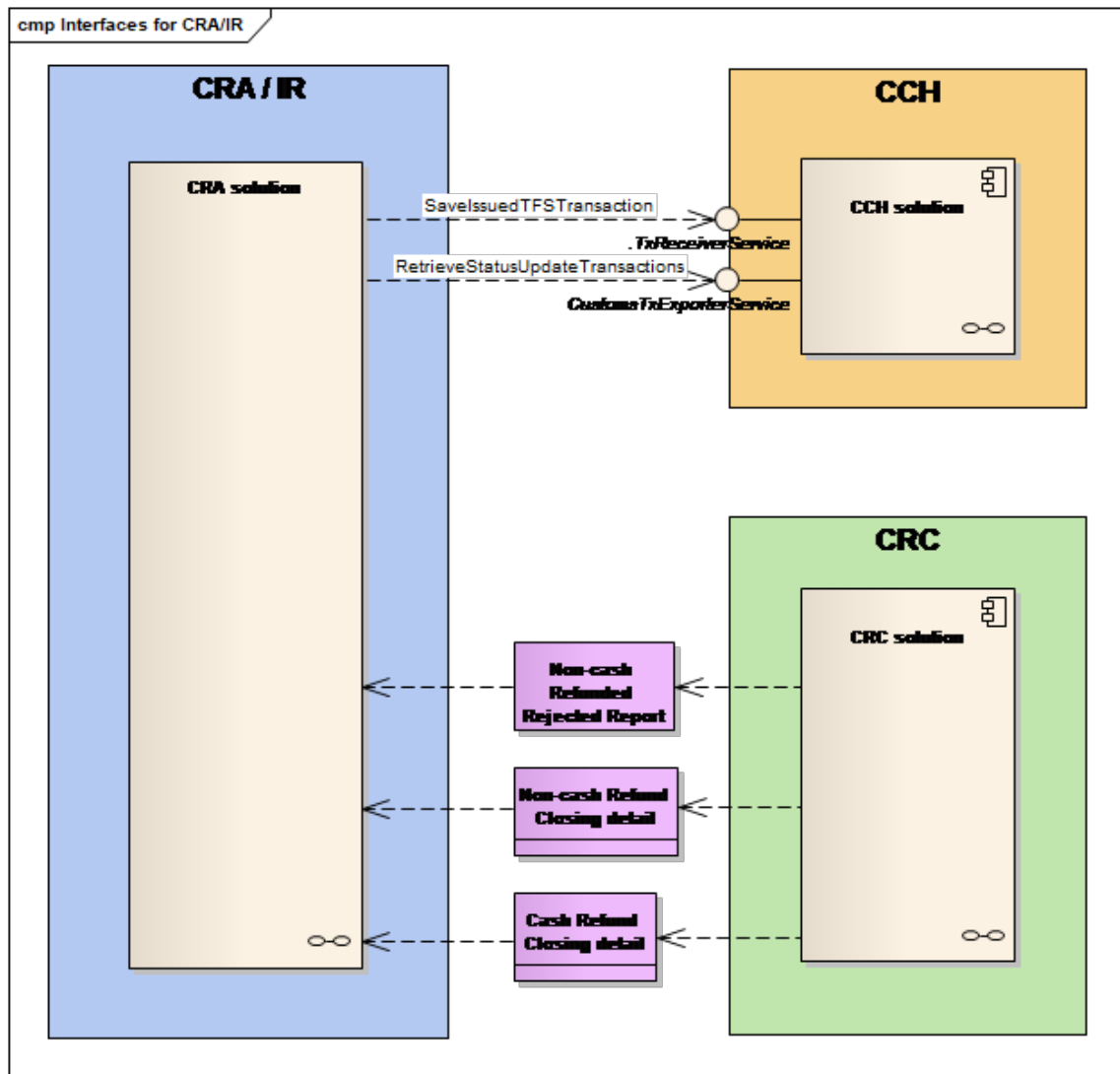
## Appendix 2 – System requirement overview for CRA/IR to participate in the eTRS

### 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. At the airports' exit points, tourists can perform self-service declarations via self-help kiosks and select refund by credit card, Alipay 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.

### 2 Interfaces

- 2.1 The CRA/IR needs to setup the following interfaces to CCH and CRC.
- (a) Communication with **CCH** is done for the following purposes:
- 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 refunded eTRS transactions from CRC
- 2.2 The following diagram shows the main interfaces and communication channels for the CRA/IR.



### 3 Infrastructure

- 3.1 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.

### 4 CCH Interface Certification

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

### CCH interfaces

- 4.2 The 2 interfaces (specified in 2.1) 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.
- 4.3 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 the transport protocol (HTTP, TCP, etc.) selected for the service; and
  - (c) contract is the interface the service implements.
- 4.4 The WSDL file will be provided at later date.

### Send issued/voided transactions to CCH

- 4.5 All CRAs/IRs must send individual transactions to CCH immediately after issuing. The transactions need to reach CCH within 10 minutes from time of issue to preserve data integrity and accuracy. A 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.
- 4.6 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 CRAs’/IRs’ obligation to submit transactions meeting the technical requirements for eTRS transactions.

### Request customs processed transactions from CCH

- 4.7 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.

## **5 CRC interface**

- 5.1 For all CRC-interfaces, secured File Transfer Protocol ('sFTP') will be used as a transport mechanism. Each CRA/IR will get their credentials to log in. To retrieve files from CRC (for refunded transactions), 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 refunded transactions from CRC

- 5.2 The CRA/IR can download refunded transaction details from a sFTP site. There will be separate refunded transaction files for cash-refunded and non-cash refunded transactions. These files are generated on a regular (daily) basis set by CRC.
- 5.3 All CRAs/IRs can use any sFTP-capable client-program for downloading. There are several scriptable sFTP clients available, e.g., WinSCP which is for free.

## **6 Refund Table**

- 6.1 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.
- 6.2 Each CRA/IR can use its own table for setting the refund amount. The eTRS transaction issued at the issuing solution includes the provisional refund amount. The final refund amount is later calculated by CCH (during customs approval). Therefore, all CRAs/IRs must provide a file containing a table for calculating the refund amount. All CRAs/IRs should ensure that the provisional refund amount is calculated using the same table submitted to CCH. An XSD scheme and a sample XML-file will be provided by CCH at later date.

## 7 Issuing process

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

7.2 The Issuing-process begins in the store:

- (a) Retailer checks tourist's passport and verifies their eligibility to claim tourist refund;
- (b) Retailer digitally captures the tourist's passport number and nationality via the issuing solution provided by the CRA or IR digitally captures the tourist's passport number and nationality via its own issuing solution; Depending on the issuing solution 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);
- (c) The system issues an eTRS transaction and the purchase receipts are handed over to the tourist. The tourist may track the eTRS transactions issued and their refund status by registering and logging into <https://touristrefund.sg>; and
- (d) The eTRS transaction data captured at the CRA/IR must be sent to CCH within 10 minutes from the point the transaction is issued. These transaction data will be retrieved later at the airports exit points for electronic customs validation and stamping.

### eTRS transaction

7.2.1 The eTRS transaction contains the Document-Identifier (Doc-ID) is a unique number that uniquely identifies an eTRS transaction within the eTRS system. To guarantee uniqueness across all CRAs/IRs, the format and number ranges of the Document Identifier (Doc-ID) are assigned by CCH to the CRA/IR:

7.2.2 The Doc-ID is a 20-digit numeric value that can be represented in 3 different ways:

- (a) Numeric format
- (b) Delimited format (human readable)
- (c) As barcode

- 7.2.3 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](http://en.wikipedia.org/wiki/Luhn_algorithm))
- 7.2.4 The Doc-ID is numeric and must be sent by the CRA/IR. Please note that all participating CRAs/IRs must follow this specification. Only eTRS transactions using this specification can be processed by CCH and refunded by CRC.
- 7.3 Capture Data
- 7.3.1 Details that must be captured for issuing an eTRS transaction
- (a) Receipt number (Equal to or more than 3 digits and the same receipt number cannot be entered for multiple eTRS transactions within a period of 7 days)
  - (b) Receipt issuing date & time
  - (c) Receipt gross amount
  - (d) Purchase Items – Goods category
  - (e) Doc-ID
  - (f) Tourist passport number (To be captured digitally)
  - (g) Tourist nationality (To be captured digitally)
- 7.3.2 Depending 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.
- 7.3.3 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 honoured.
- 7.4 Data transfer to CCH
- 7.4.1 All transactions must be transferred to CCH within 10 minutes after issuing.
- 8 Contingency**
- 8.1 There will be a set of procedures for CRA/IR to follow in the 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 minimise any operational impact that result in inconvenience to the tourists.



## 9 Summary of items required by CRA/IR

The following summarises the items required by CRA/IR in order to participate in the eTRS.

- (a) Connectivity
  - Subscribe to SingTel MPLS line to CCH/CRC, preferably with line redundancy and minimum 1 Mbps bandwidth.
- (b) Retail-end Issuing Solution
  - Capture passport number and nationality digitally
  - Perform necessary validation of the data (e.g., purchase above minimum purchase amount, receipt must contain 3 or more digits 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 refunded transactions”, and provide exceptional handling
- (f) Contingency Handling

### Appendix 3 – IT Audit scope

<b>IT audit scope - Areas to be audited (including but not limited to) (where applicable)</b>	
1	System and applications' compliance with Personal Data Protection Act (PDPA) and PCI-DSS (if credit card information is stored in the CRA solution)
2	Mobile/web application security best practices to ensure that web/mobile applications are securely protected (Useful reference – OWASP <sup>20</sup> )
3	Data encryption mechanisms put in place to ensure security of data transmission via mobile/web application
4	Application Control Review (ACR)
5	IT General Controls (ITGC)
6	System Vulnerability Assessment (VA)
7	Network Penetration Test (NPT) (Useful reference such as CIS Security Benchmarks\Controls, ISO20000:2011, ISO27001:2013)

The IT audit report to be submitted shall minimally include:

- a) Findings on all transactions related to the CRA's/IR's system in the audited period;
- b) The Auditors' opinion on the completeness and correctness of the eTRS transaction data;
- c) The Auditors' opinion on the adequacy of the controls in place;
- d) The Auditors' assessment on the severity of their audit findings; and
- e) The Auditors' recommendation for areas of improvement (where applicable), including CRA/IR management's comments and the Auditor's assessment of the comments.

The definitions of risk level and risk matrix used (including impact rating and likelihood ratings) should be clearly tabulated as part of the audit report.

<sup>20</sup> [https://www.owasp.org/index.php/Mobile\\_Top\\_10\\_2016-Top\\_10](https://www.owasp.org/index.php/Mobile_Top_10_2016-Top_10)

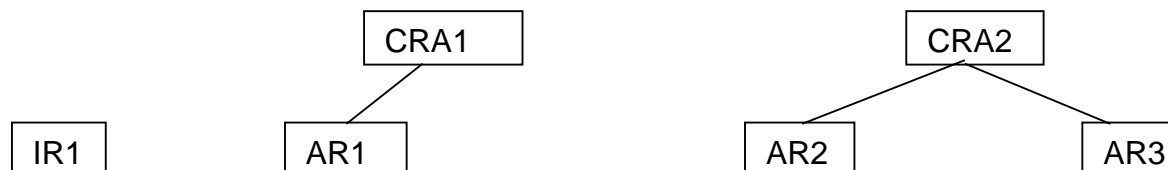
## **Appendix 4 – Checking passport to verify eligibility of customer for tourist refund**

The following actions are required of CRAs:

- (a) Notify all your affiliated retailers, including those newly affiliated at the point of affiliation of the following:
  - They must inform the person making the purchase about the tourist refund conditions and check with the person that they meet the tourist refund conditions;
  - They must verify that the person making the purchase is eligible for tourist refund by checking their passport to ascertain that the passport belongs to the tourist requesting for the refund and ensuring that the tourist refund conditions are satisfied by checking the electronic Visit Pass (e-Visit Pass) issued by Immigration & Checkpoints Authority (ICA);
  - They must digitally capture the tourist's passport number and nationality, as well as capturing the purchase details accurately to issue the eTRS transaction;
  - They must advise the tourist to keep the invoice or receipt as they may be required to produce this document together with the goods for Customs' inspection at the airport;
  - They must indicate (e.g., stamp) on their invoice or receipt that an eTRS transaction has been issued; and
  - They must inform the tourist that they may register for the eTRS eService account to check on the status of the eTRS transactions that are issued to them; and
  - They must place a notice prominently at their retail outlets indicating that tourists must present their passports in person before eTRS transaction can be issued;
- (b) Obtain a written acknowledgement from your affiliated retailers (to be signed off by a director/sole-proprietor/partner of the retailers where applicable), confirming that they have received the above-mentioned notification;
- (c) Retain a copy of the notification and acknowledgement for every retailer for a period of five (5) years from date of notification and make it available to IRAS upon request.

## Appendix 5 – Illustrations 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 SGD2.20 and 4.0% of the GST amount processed will be charged on every eTRS transaction **refunded**. CRC fees of SGD0.93 and SGD0.92 will be charged on every eTRS **cash refunded** transaction and eTRS **non-cash refunded** transaction respectively from 1 Jun 2024 to 31 May 2027.

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"> <li>- IR1 (1 receipt)</li> <li>- AR1 (2 receipts)</li> <li>- AR2 (2 receipts)</li> <li>- AR3 (1 receipt)</li> </ul>	<p>A minimum of 4 eTRS transactions were issued.</p> <p><u>IR1 issued eTRS1 comprising</u> receipt 0001: Value = \$200 receipt date: 18 Jan 2024</p> <p>Processed GST amount = \$16.51</p>	<p><u>IR1</u> IR1 would need to pay for 1 eTRS transaction: CCH fee = 1 eTRS <b>cash refunded</b> transaction x \$2.20 + 4.0% x \$16.51 = \$2.20 + \$0.66 = \$2.86 CRC fee = 1 eTRS <b>cash refunded</b> transaction x \$0.93 = \$0.93</p> <p>Total fees payable = \$2.86 + \$0.93 = \$3.79</p>

Scenario 1	Number of eTRS transaction	CCH and CRC fee computation
<p>Every receipt was above \$100 and hence satisfied the \$100 minimum purchase rule.</p> <p>All the tax on all eTRS transactions was <u>refunded</u> to the tourist.</p>	<p><u>AR1 issued eTRS2 comprising</u>  receipt 0002: Value = \$300  receipt date: 18 Jan 2024</p> <p>receipt 0003: Value = \$250  receipt date: 18 Jan 2024</p> <p>Processed GST amount = \$45.41</p>	<p><u>CRA1</u>  CRA1 would need to pay for 1 eTRS transaction from AR1:  CCH fee = 1 eTRS <b>cash refunded</b> transaction x  <math>\\$2.20 + 4.0\% \times \\$45.41 = \\$2.20 + \\$1.82 = \\$4.02</math>  CRC fee = 1 eTRS <b>cash refunded</b> transaction x  <math>\\$0.93 = \\$0.93</math></p> <p>Total fees payable = <math>\\$4.02 + \\$0.93 = \\$4.95</math></p>
	<p><u>AR2 issued eTRS3 comprising</u>  receipt 0004: Value = \$280  receipt date: 18 Jan 2024</p> <p>receipt 0005: Value = \$330  receipt date: 18 Jan 2024</p> <p>Processed GST amount = \$50.37</p> <p><u>AR3 issued eTRS4 comprising</u>  receipt 0005: Value = \$700  receipt date: 18 Jan 2024</p> <p>Processed GST amount = \$57.80</p>	<p><u>CRA2</u>  CRA2 would need to pay for 2 eTRS transactions from AR2 and AR3:  CCH fee = 2 eTRS <b>cash refunded</b> transactions x  <math>\\$2.20 + 4.0\% \times (\\$50.37 + \\$57.80) = \\$4.40 + \\$4.33 = \\$8.73</math>  CRC fee = 2 eTRS <b>cash refunded</b> transactions x  <math>\\$0.93 = \\$1.86</math></p> <p>Total fees payable = <math>\\$8.73 + \\$1.86 = \\$10.59</math></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"> <li>- IR1 (3 receipts)</li> <li>- AR1 (2 receipts)</li> <li>- AR2 (1 receipt)</li> <li>- AR3 (3 receipts)</li> </ul> <p>Certain receipts were below \$100 in purchase value and consolidation rule need to be observed.</p>	<p>IR1 cannot issue eTRS transaction as \$100 minimum rule was not met.</p> <p><u>The receipts were as follows:</u></p> <p>receipt 0006: Value = \$40 receipt date: 18 Jan 2024</p> <p>receipt 0007: Value = \$40 receipt date: 18 Jan 2024</p> <p>receipt 0008: Value = \$60 receipt date: 20 Jan 2024</p>	<p><u>IR1</u></p> <p>The total value of receipts 0006 and 0007 dated 18 Jan 2024 did not meet the minimum purchase value of \$100.</p> <p>Receipt 0008 dated 20 Jan 2024 also did not meet the minimum purchase value of \$100.</p> <p>As the minimum purchases value of \$100 was not met, <b>no</b> eTRS transaction should be issued and IR1 need not incur any CCH and CRC fees.</p>
<p>The GST for such purchases was not refunded to tourist.</p>	<p><u>AR1 issued eTRS1 comprising</u></p> <p>receipt 0009: Value = \$40 receipt date: 18 Jan 2024</p> <p>receipt 0010: Value = \$80 receipt date: 18 Jan 2024</p> <p>Processed GST amount = \$9.91</p>	<p><u>CRA1</u></p> <p>The total value of receipts 0009 and 0010 dated 18 Jan 2024 met the minimum purchase value of \$100. The claim was refunded. CRA1 would need to pay for 1 eTRS transaction from AR1:</p> <p>CCH fee = 1 eTRS <b>non-cash refunded</b> transaction x \$2.20 + 4.0% x \$9.91 = \$2.20 + \$0.40 = \$2.60</p> <p>CRC fee = 1 eTRS <b>non-cash refunded</b> transaction x \$0.92 = \$0.92</p> <p>Total payable = \$2.60 + \$0.92 = \$3.52</p>

Scenario 2	Number of eTRS transaction	CCH and CRC fee computations
	<p><u>AR2 issued eTRS2 comprising</u>  receipt 0011: Value = \$180  receipt date: 19 Jan 2024</p> <p><u>AR3 issued eTRS3 comprising</u>  receipt 0012: Value = \$40  receipt date: 18 Jan 2024</p> <p>receipt 0013: Value = \$40  receipt date: 18 Jan 2024</p> <p>receipt 0014: Value = \$60  receipt date: 18 Jan 2024</p> <p>Processed GST amount =  11.56</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 18 Jan 2024 met the minimum purchase value of \$100. The transaction was refunded.</p> <p>CRA2 would need to pay for 1 eTRS transaction from AR3:  CCH fee = 1 eTRS <b>non-cash refunded</b> transaction x \$2.20 + 4.0% x \$11.56 = \$2.20 + \$0.46 = \$2.66  CRC fee = 1 eTRS <b>non-cash refunded</b> transaction x \$0.92 = \$0.92</p> <p>Total payable = \$2.66 + \$0.92 = \$3.58</p>

**Appendix 6 – Information to be provided in the Affiliated Retailers List**

No	Particulars	Note
1	Retailer's Name as per ACRA Record	<p>For retailer under GST Group registration, the name of the actual retailer who is operating the shop should be indicated</p> <p>For retailer under GST Divisional registration, the name of the actual retailer who is operating the shop should be indicated</p>
2	Retailer's GST Registration Number	<p>For retailer under GST Group registration, the GST Registration number of the representative member of the group is to be indicated</p> <p>For retailer under GST Divisional registration, the GST Registration number of the individual division is to be indicated</p>
3	Retailer's Registered Address	
4	Retailer's Contact Person	
5	Designation of Retailer's Contact Person	
6	Contact Number of Retailer's Contact Person	
7	Date Of Withdrawal From eTRS	
8	Retailer's Shop Name	
9	Address Of Shop	
10	Retailer's Shop Contact Person	
11	Designation Of Retailer's Shop Contact Person	
12	Contact Number Of Retailer's Shop Contact Person	



No	Particulars	Note
13	Date of Installation of eTRS Issuing Solution(s)	To provide installation date for each eTRS issuing solution if more than one eTRS issuing solution is installed in one shop
14	Type of eTRS Issuing Solution(s) Installed	To provide each type of eTRS issuing solution installed if more than one eTRS issuing solution is installed in one shop
15	Whether eTRS Issuing Solution(s) Is Configured With Correct Retailer's Particulars	
16	Termination Date of eTRS Issuing Solution and the Terminated Machine Number	<p>The date that the eTRS issuing solution can no longer issue eTRS transactions</p> <p>To provide the termination date for each eTRS issuing solution installed if more than one eTRS issuing solution is installed in one shop</p>
17	Date Shop/Outlet Ceased To Be Affiliated	
18	Month of Last Update	