

DAGTVA®

Dispositif technique Automatique de Gestion de la TVA

B2C Cross-border transaction

E-commerce - Card payment

TCE = Tax Clearance Extraction

TCE = Amount of TAX to levy

FID = Fiscal IDentification

TAX collected on consumption side

Independent of tax system: VAT-RST-GST-TPS

DAGTVA is divided into two separate and autonomous parts.

———— Line of the secret between tax authorities and banking system ————

Part Registrants & Tax authorities

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The security and control of statements are assured by the tax authorities.

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Part Payments & Banking system

Part Registrants & Tax authorities

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Part Payments & Banking system

Like today, the security and control of payments are assured by the banking system.

Part
Registrants & Tax authorities

DAGTVA

DAGTVA use these two secured environments to create a third - tax withholding inviolable system.

Part
Payments & Banking system

———— Line of the secret between tax authorities and banking system ————

Part declarants & tax authorities
Country A

C44 B2C cross-border e-commerce by card
Country B

Stakeholders

Part payments & banking system

Part declarants & tax authorities
Country A

C44 B2C cross-border e-commerce by card
Country B

Stakeholders

Public Treasury

Public Treasury

Part payments & banking system

Part declarants & tax authorities

Country A

Purchaser U.C.

Tax authority

Treasury

Purchaser's bank

C44 B2C cross-border e-commerce by card

Country B

Seller B2

Tax authority

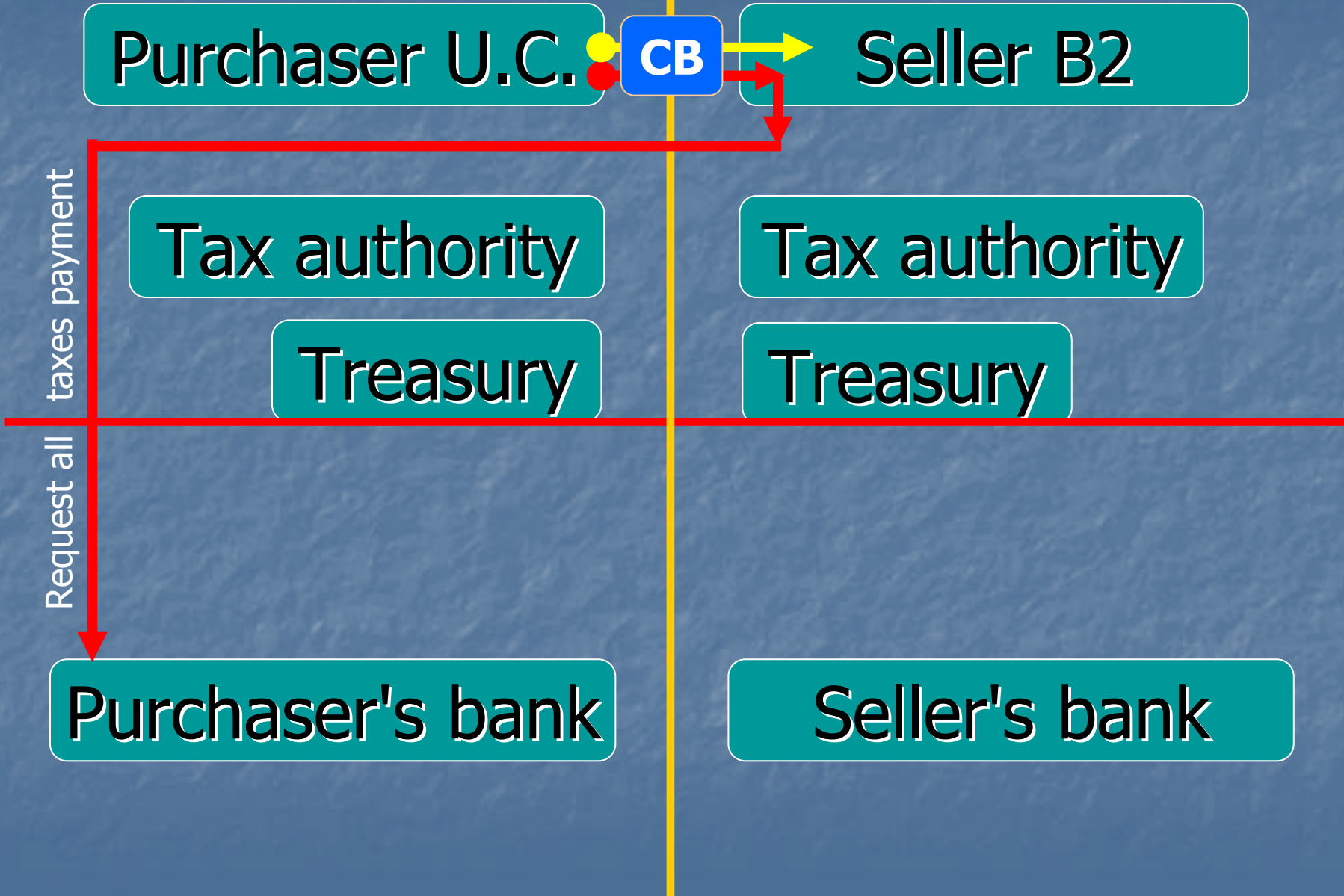
Treasury

Seller's bank

Part payments & banking system

Part declarants & tax authorities
Country A

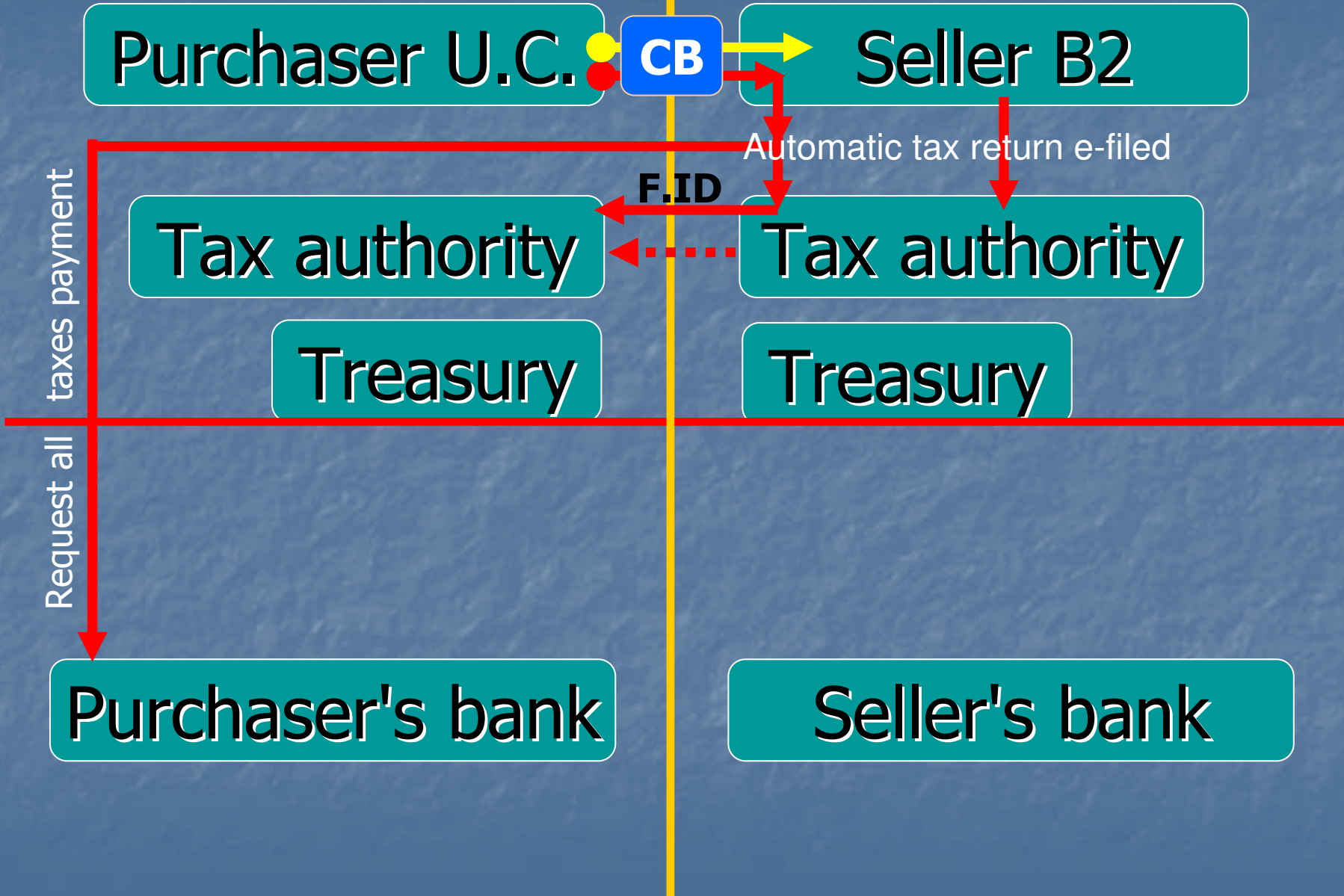
C44 B2C cross-border e-commerce by card
Country B



Part payments & banking system

Part declarants & tax authorities
Country A

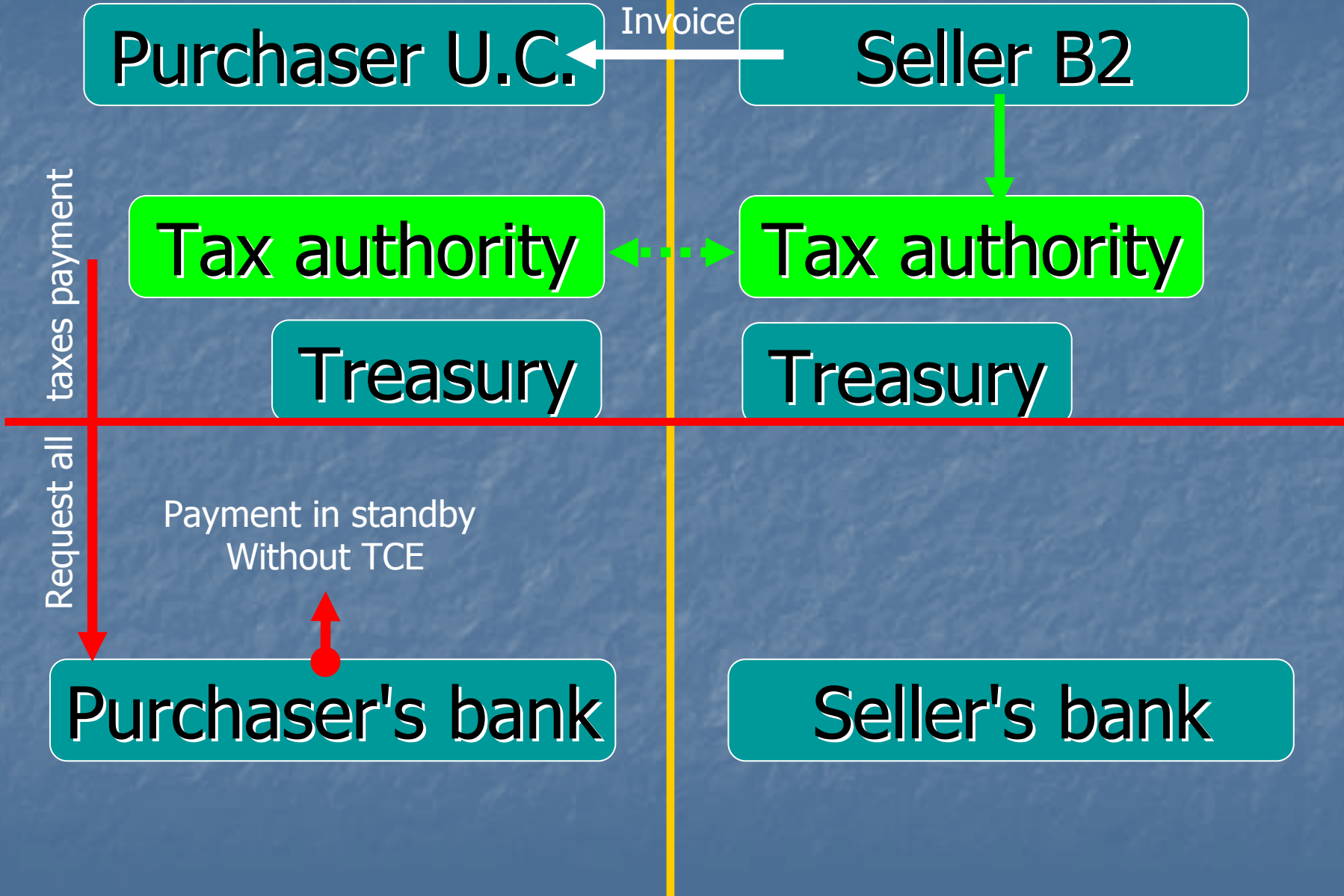
C44 B2C cross-border e-commerce by card
Country B



Part payments & banking system

Part declarants & tax authorities
Country A

C44 B2C cross-border e-commerce by card
Country B



Part payments & banking system

Part declarants & tax authorities
Country A

C44 B2C cross-border e-commerce by card
Country B

Purchaser U.C.

Seller B2

Tax authority

Tax authority

Treasury

Treasury

Requested Tax Clearance

Payment in standby
Without TCE

Purchaser's bank

Seller's bank

Part payments & banking system

Part declarants & tax authorities
Country A

Purchaser U.C.

Tax authority

Treasury

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury

Payment in standby
Without TCE

Purchaser's bank

Seller's bank

Part payments & banking system

Part declarants & tax authorities
Country A

Purchaser U.C.

Tax authority

Treasury

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury

Equality statements

Payment in standby
Without TCE

Purchaser's bank

Seller's bank

Part payments & banking system

Part declarants & tax authorities
Country A

Purchaser U.C.

Calculation Tax Clearance

Tax auth. TCE

Treasury

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury

Payment in standby
Without TCE

Purchaser's bank

Seller's bank

Part payments & banking system

Part declarants & tax authorities
Country A

Purchaser U.C.

Tax auth. **TCE**

TCE READY

Treasury

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury

Payment in standby
Without TCE



Purchaser's bank

Seller's bank

Part payments & banking system

Part declarants & tax authorities
Country A

Purchaser U.C.

Tax auth. **TCE**

Treasury

Returned Tax Clearance

TCE

Purchaser's bank

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury

Seller's bank

Part payments & banking system

Part declarants & tax authorities
Country A

Purchaser U.C.

Tax auth. **TCE**

Treasury

TCE

All taxes

Debit account

Purchaser's bank

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury

Seller's bank

Part declarants & tax authorities
Country A

Purchaser U.C.

Tax auth. **TCE**

Treasury

taxes payment

Advice for all

TCE

All taxes

Debit account

Purchaser's bank

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury

Seller's bank

Part declarants & tax authorities

Country A

Purchaser U.C.

Tax auth. **TCE**

Treasury

Purchaser's bank

Split **NET** & **TAX**

Part payments & banking system

C44 B2C cross-border e-commerce by card

Country B

Seller B2

Tax authority

Treasury

Seller's bank

Part declarants & tax authorities
Country A

Purchaser U.C.

Tax auth. **TCE**

Treasury

TAX

Output TAX

Purchaser's bank

Split **NET** & **TAX**

Part payments & banking system

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury

Seller's bank

Part declarants & tax authorities
Country A

Purchaser U.C.

Tax auth. **TCE**

Treasury

TAX

Output TAX

Purchaser's bank

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury

Seller's bank

Part payments & banking system

Part declarants & tax authorities
Country A

Purchaser U.C.

Tax auth. **TCE**

Treasury

OK

TAX

Purchaser's bank

NET + **TCE**

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury

Seller's bank

NET + **TCE**

Part payments & banking system

Part declarants & tax authorities
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Purchaser U.C.

Tax auth. **TCE**

Treasury

Output TAX

All taxes

TAX

Purchaser's bank

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury

Seller's bank

NET + TCE

Part payments & banking system

Part declarants & tax authorities

Country A

Purchaser U.C.

Tax auth. TCE

Treasury

Output TAX

All taxes

TAX

Purchaser's bank

C44 B2C cross-border e-commerce by card

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Tax authority

Treasury

NET

Seller's bank

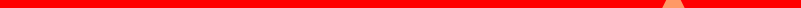
Part payments & banking system

Part declarants & tax authorities
Country A

Purchaser U.C.

Tax auth. **TCE**

Treasury



Output TAX

All taxes

TAX

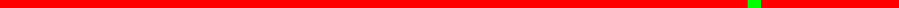
Purchaser's bank

C44 B2C cross-border e-commerce by card
Country B

Seller B2

Tax authority

Treasury



NET

Seller's bank

Advice credit with levied output TAX

Part declarants & tax authorities
Country A

Purchaser U.C.

Tax auth. **TCE**

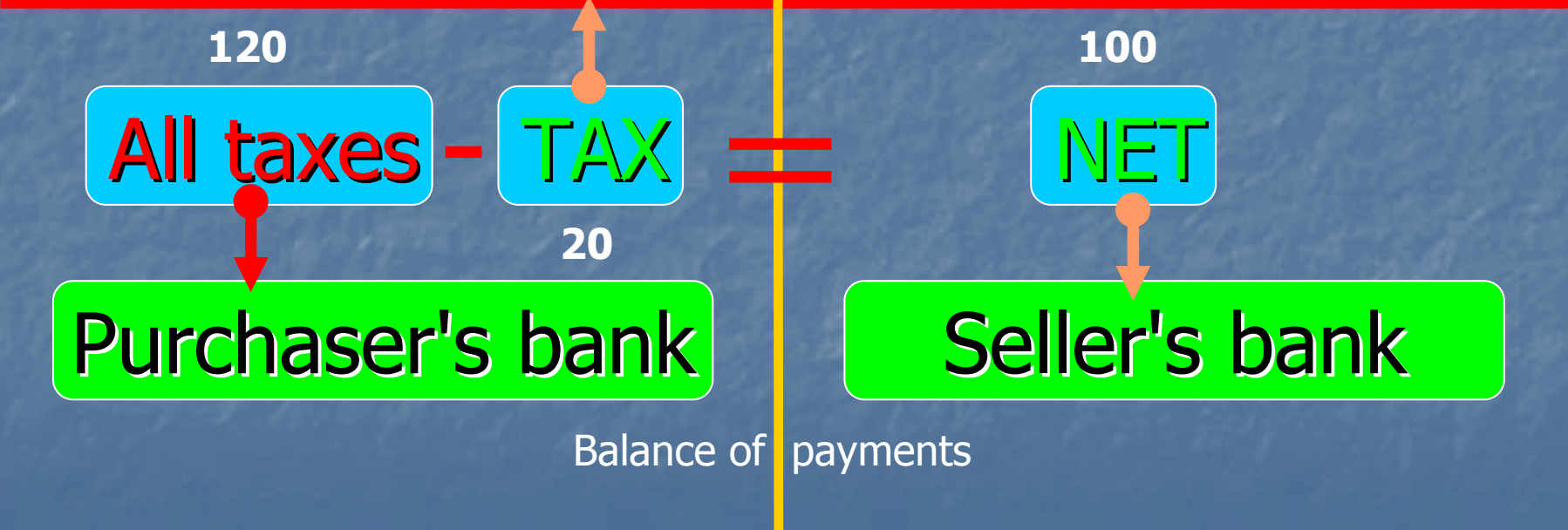
Treasury

C44 B2C cross-border e-commerce by card
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Seller B2

Tax authority

Treasury



End process

Part payments & banking system