

DAGTVA[®]

– OCDE –

**36th Meeting of Working Party No. 9
on Consumption Taxes
Paris - 9 November 2016**

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DAGTVA®

Dispositif technique Automatique de Gestion de la TVA

B2C/C2C - Domestic transaction

Payment by mobile phone

TCE = Tax Clearance Extraction

Independent of taxation system

VAT – RST – GST - TPS

DAGTVA®



Photo J-F Clocheau®

Part 1

On-line declarative system

Registrants & Tax authority

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

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

Part 1

On-line declarative system

Registrants & Tax authority

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

Part 2

Payments & Banking system

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

Part 1
On-line declarative system
Registrants & Tax authority



DAGTVA

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

Part 2
Payments & Banking system

Part 1

On-line declarative system

Registrants & Tax authority

Purchaser U.C.

Seller B2

Purchaser U.C.

Seller B2

Tax authority

Tax authority

Purchaser U.C.



Seller B2

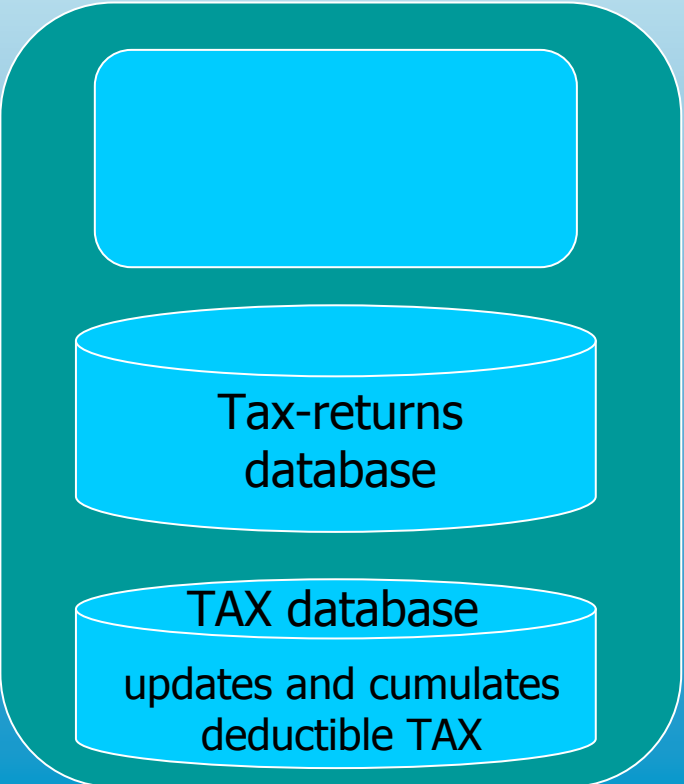


- Cash register
- Local database
- Sales records

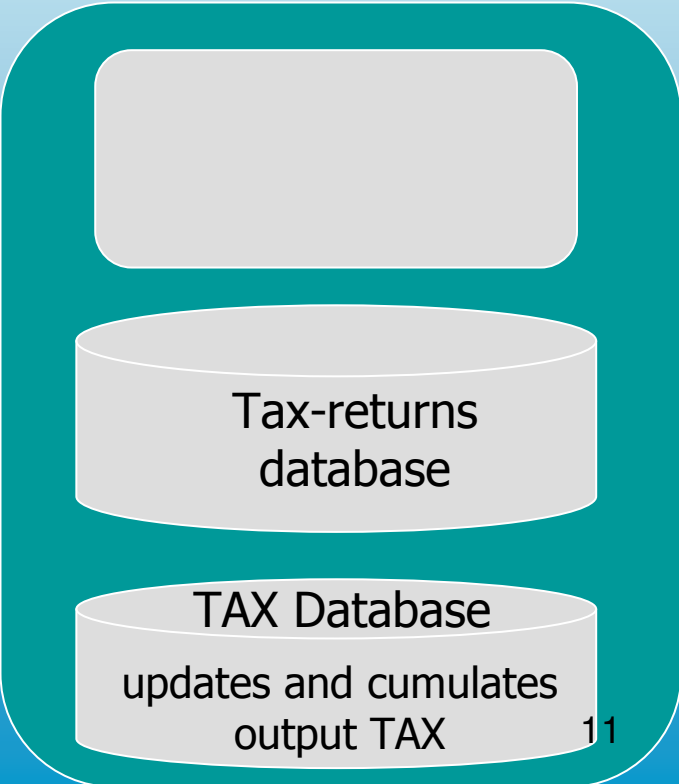
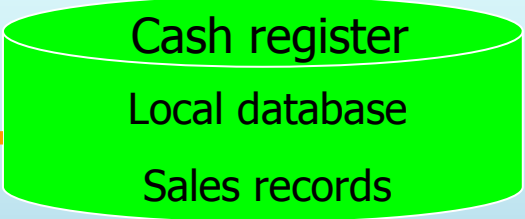
Tax authority

Tax authority

Purchaser U.C.



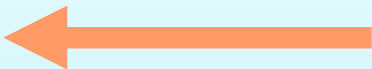
Seller B2



Purchaser U.C.

Seller B2

Purchase



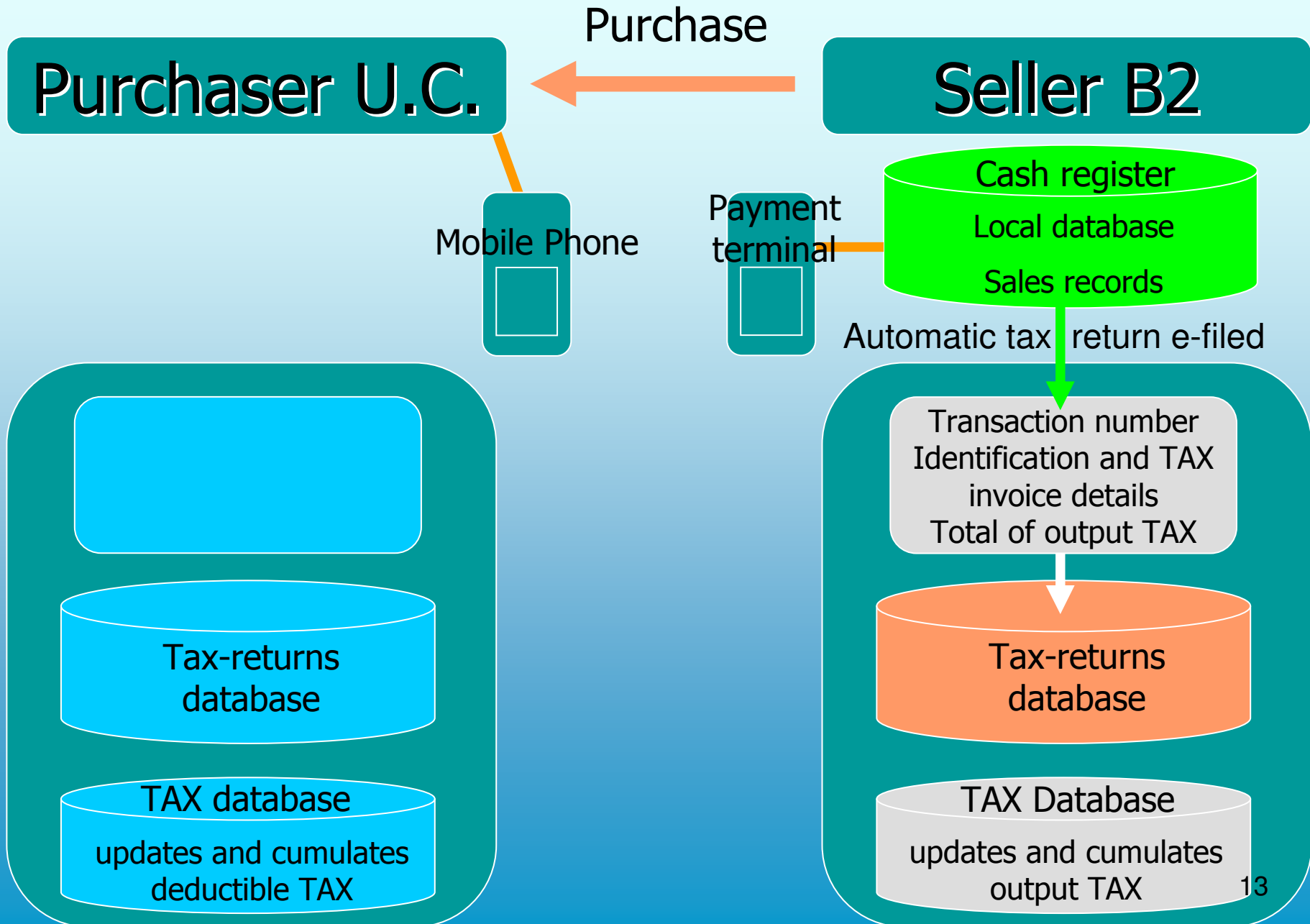
Cash register
Local database
Sales records

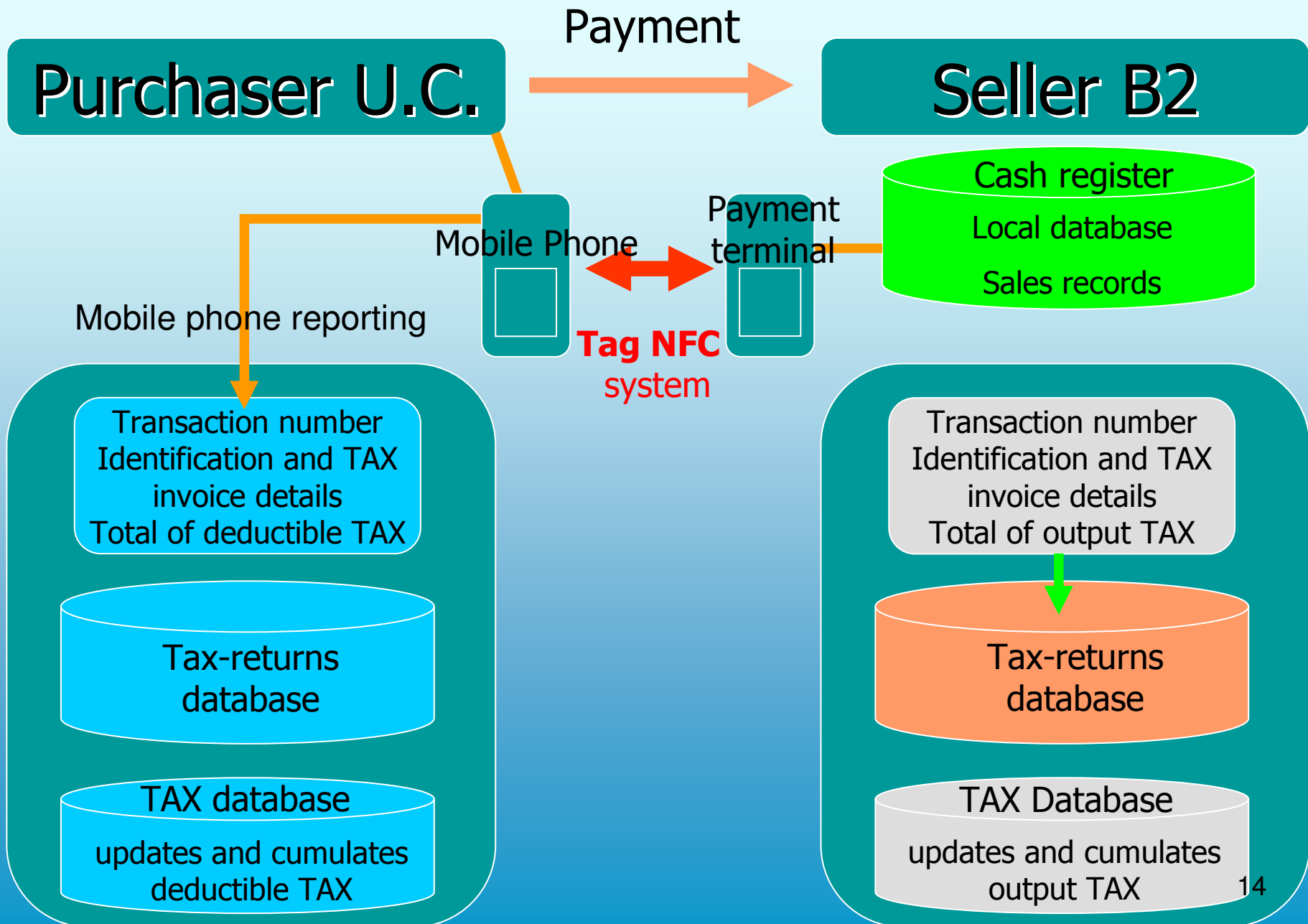
Diagram of Purchaser U.C. data storage:

- Empty rounded rectangle at the top.
- Tax-returns database (cylinder).
- TAX database updates and cumulates deductible TAX (cylinder).

Diagram of Seller B2 data storage:

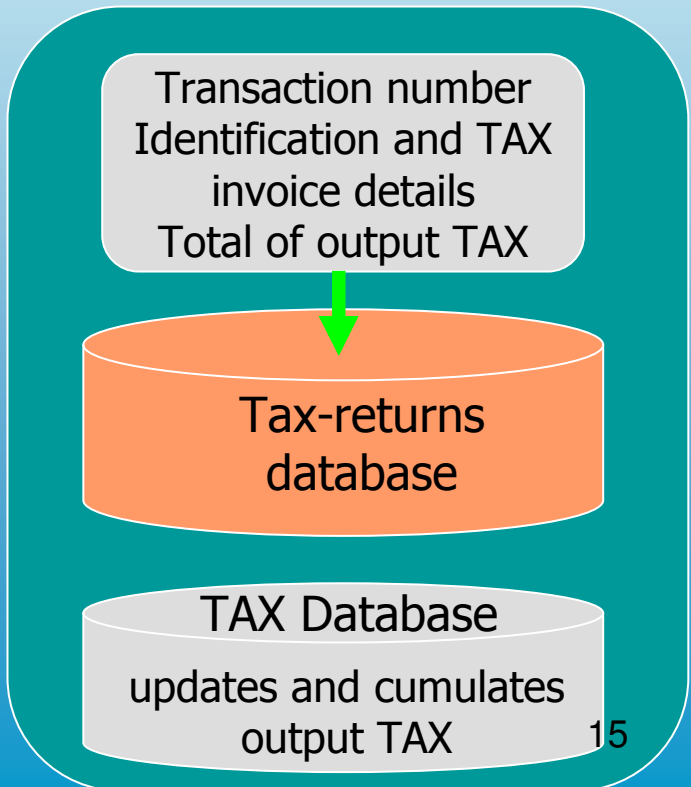
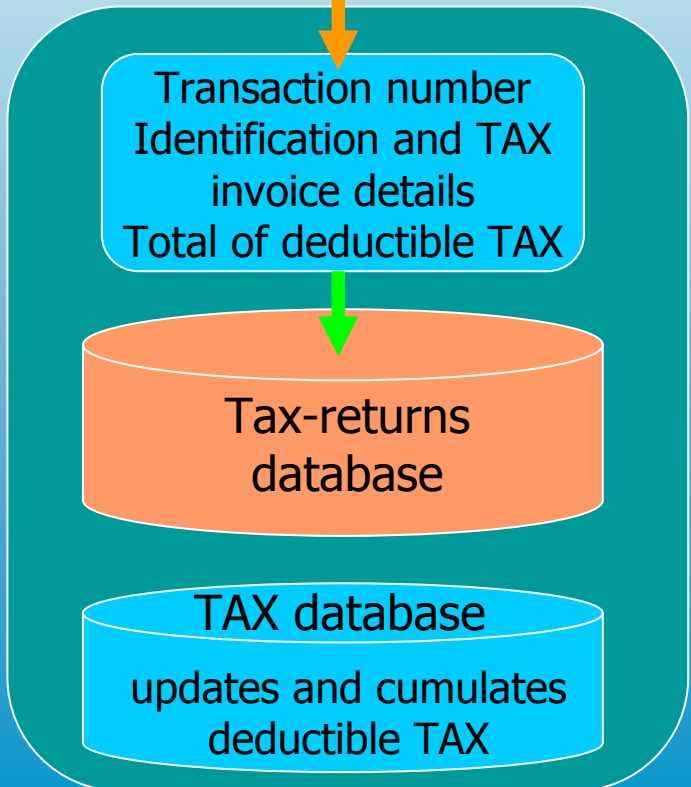
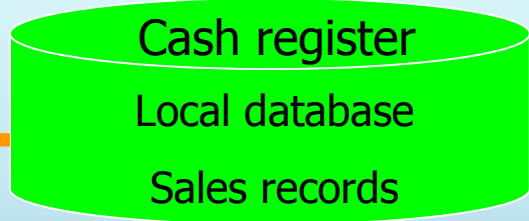
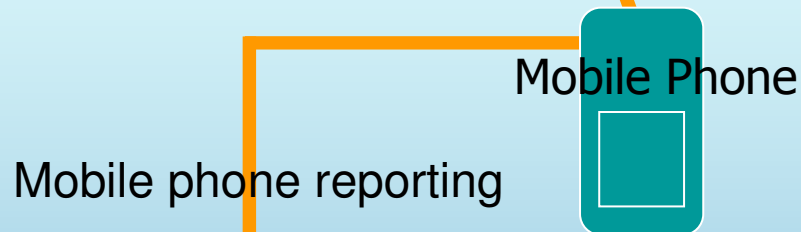
- Empty rounded rectangle at the top.
- Tax-returns database (cylinder).
- TAX Database updates and cumulates output TAX (cylinder).





Purchaser U.C.

Seller B2



Purchaser U.C.

Seller B2



Cash register
Local database
Sales records

Transaction number
Identification and TAX
invoice details
Total of deductible TAX

Tax-returns
database

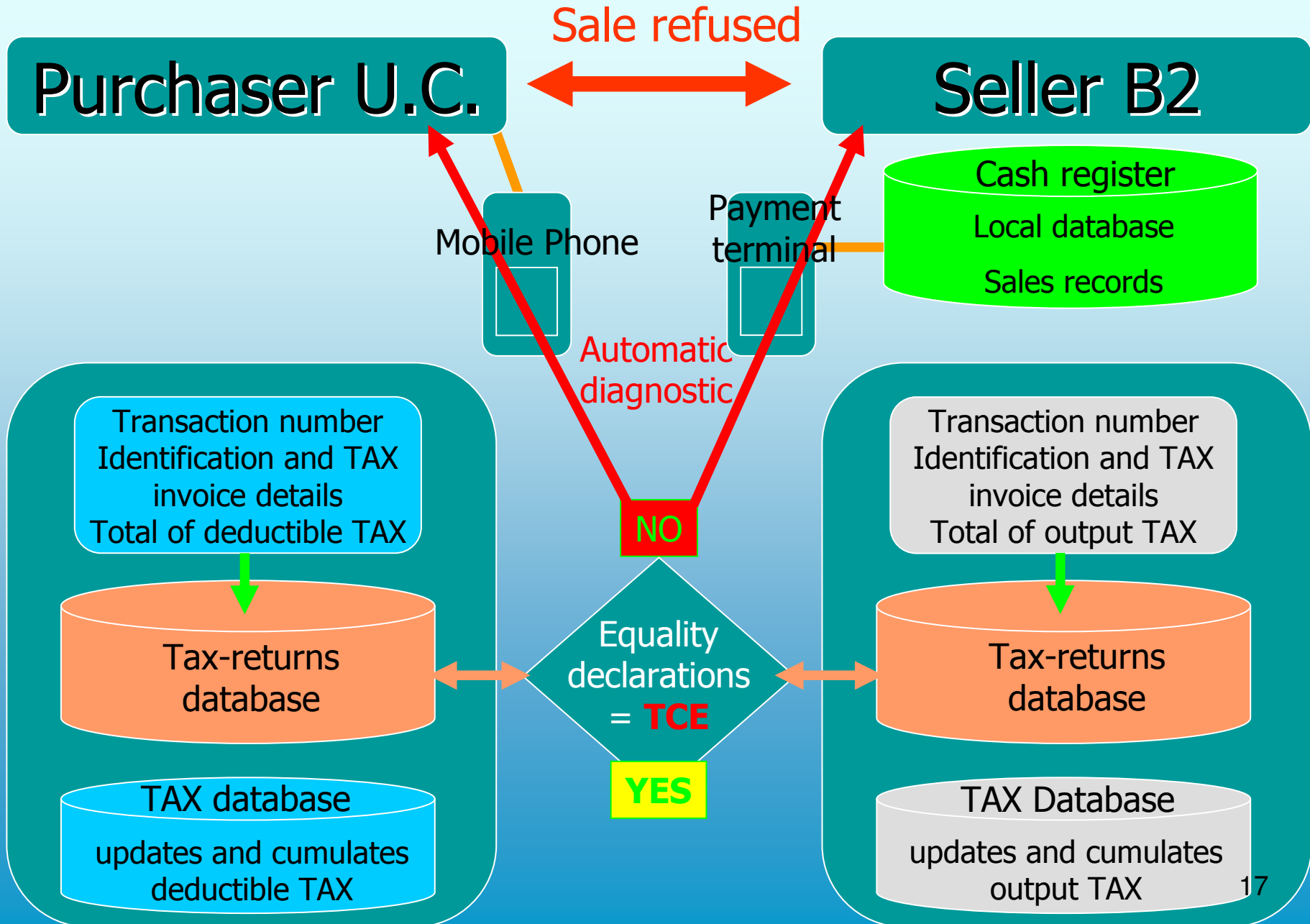
TAX database
updates and cumulates
deductible TAX

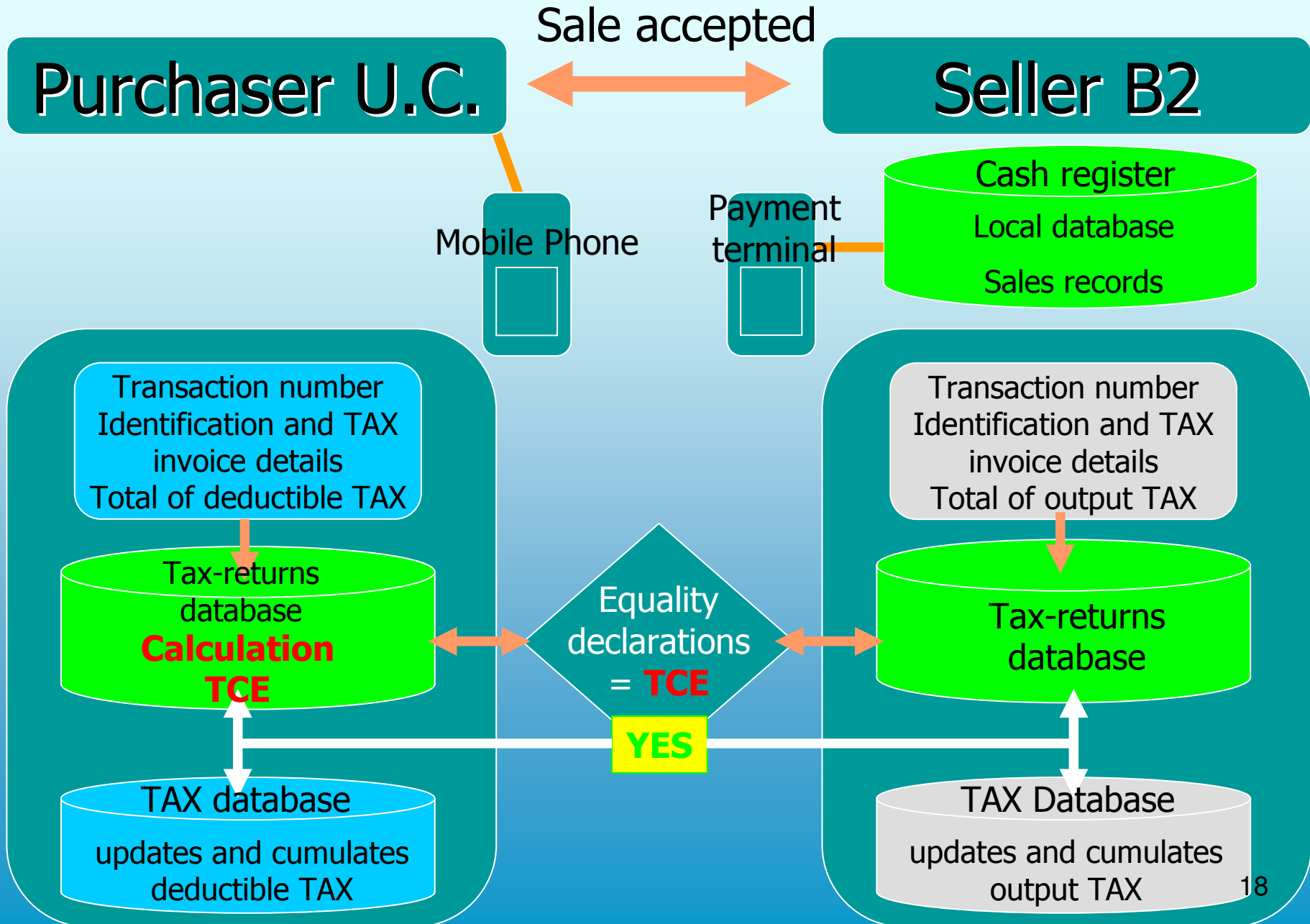
Transaction number
Identification and TAX
invoice details
Total of output TAX

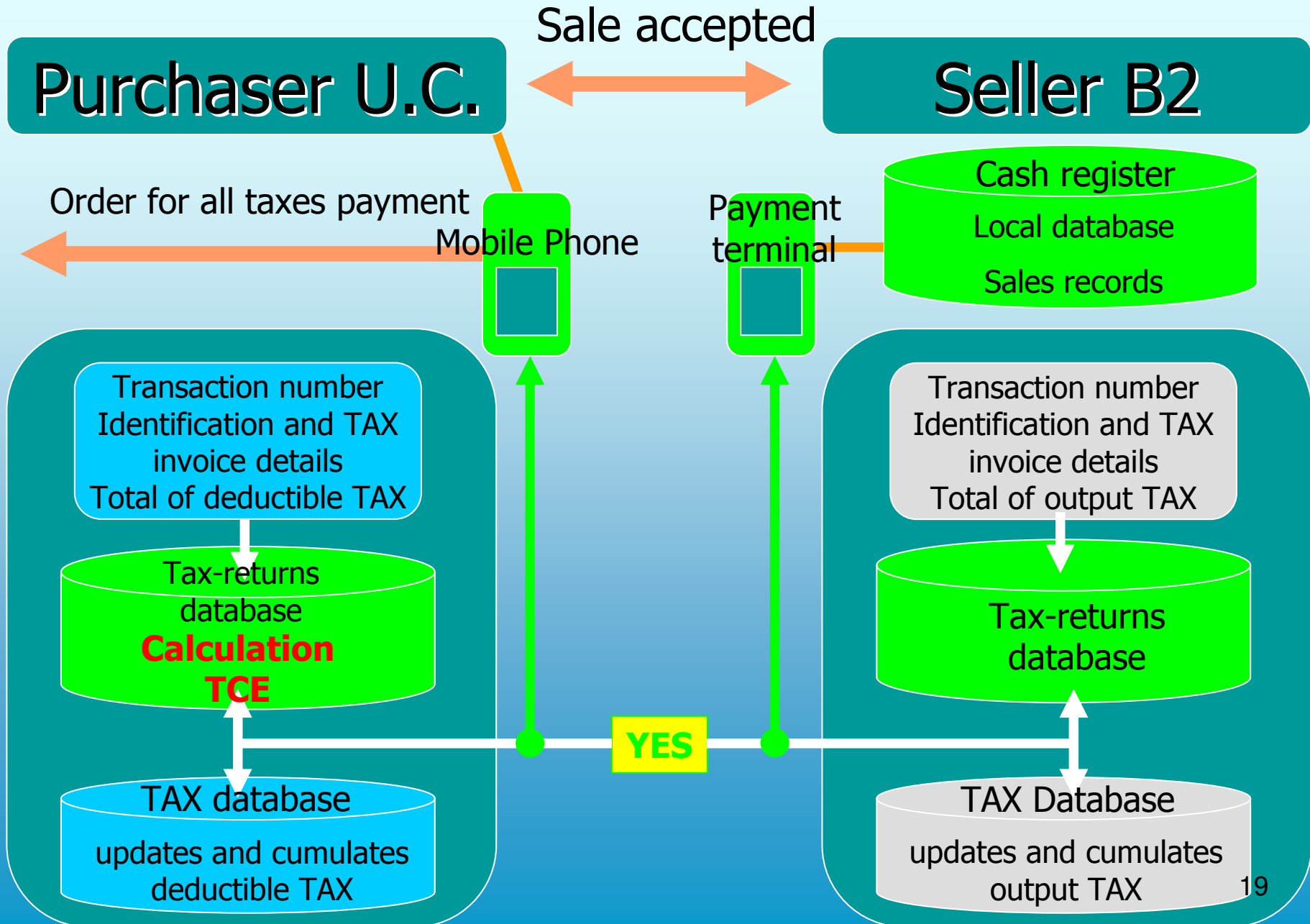
Tax-returns
database

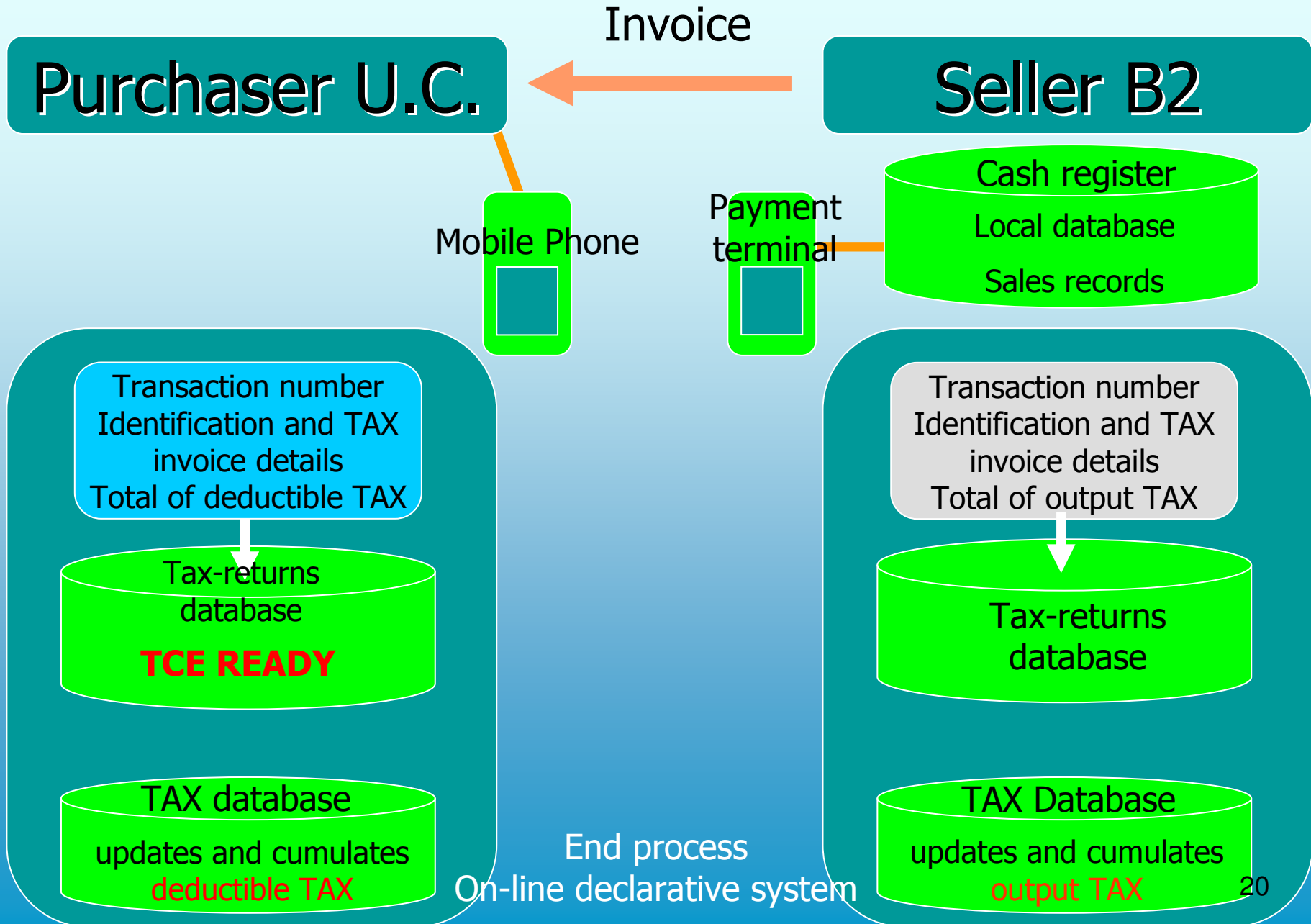
TAX Database
updates and cumulates
output TAX











End of part 1
On-line declarative system
Registrants & Tax authority

The tax clearance is ready

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

Part 2
Payments & Banking system

Purchaser U.C.

Seller B2

Tax auth. TCE

Tax authority

TCE READY Public Treasury

Request all taxes payment

Purchaser's bank

Seller's bank

Purchaser U.C.

Seller B2

Tax auth. TCE

Tax authority

Public Treasury

Request all taxes payment

Payment in standby
Without TCE

Purchaser's bank

Seller's bank

Purchaser U.C.

Seller B2

Tax auth. TCE

Tax authority

Public Treasury

Payment in standby
Without TCE



Purchaser's bank

Seller's bank

Purchaser U.C.

Seller B2

Tax auth. TCE

Tax authority

Public Treasury



Requested Tax Clearance

Waiting for TCE

Purchaser's bank

Seller's bank

Purchaser U.C.

Seller B2

Tax auth. TCE

Tax authority

Public Treasury



Returned Tax Clearance

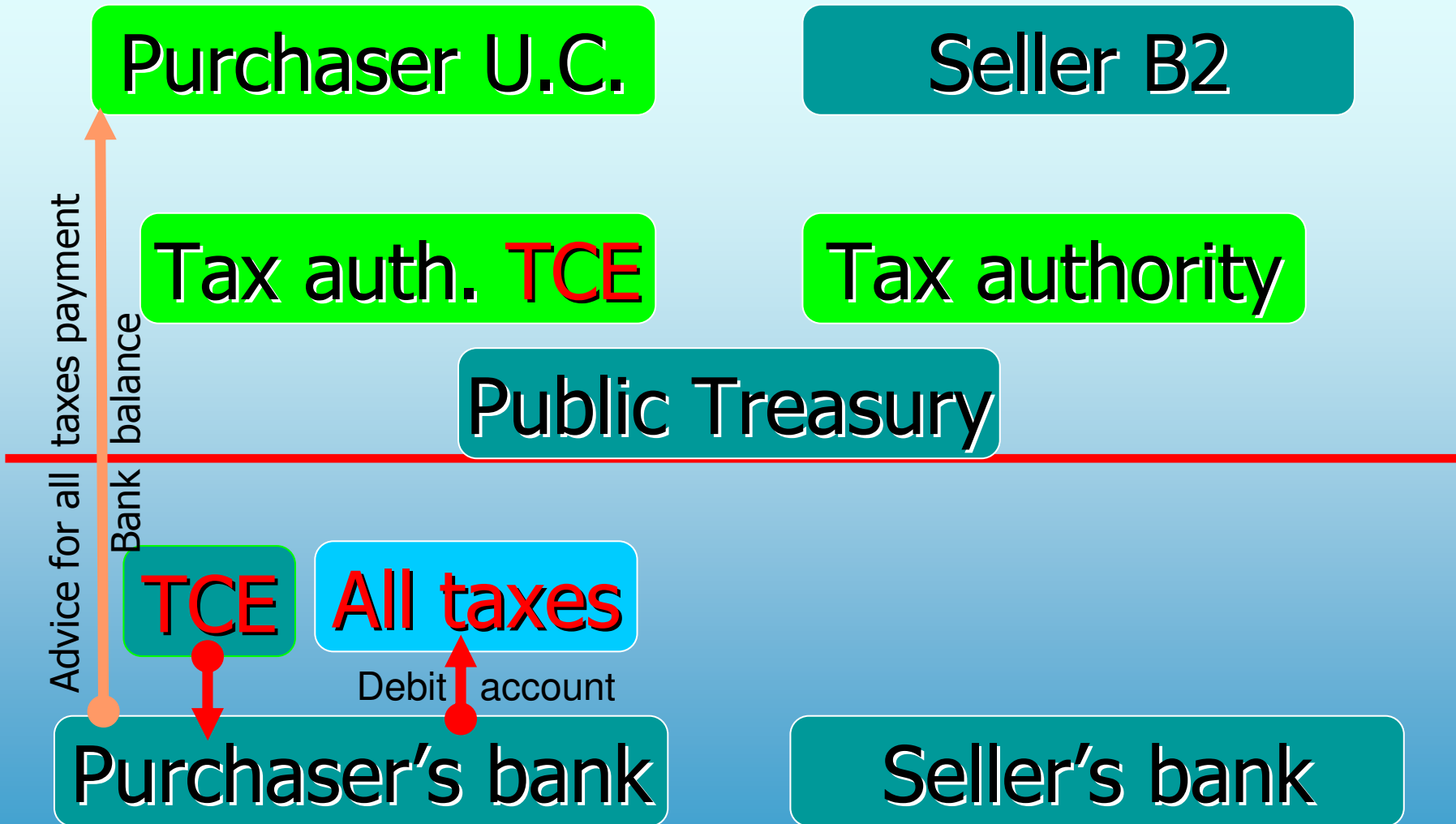
TCE

All taxes

Debit account

Purchaser's bank

Seller's bank



Purchaser U.C.

Seller B2

Tax auth. TCE

Tax authority

Public Treasury

Purchaser's bank

Seller's bank

Split NET & TAX

Purchaser U.C.

Seller B2

Tax auth. TCE

Tax authority

Public Treasury

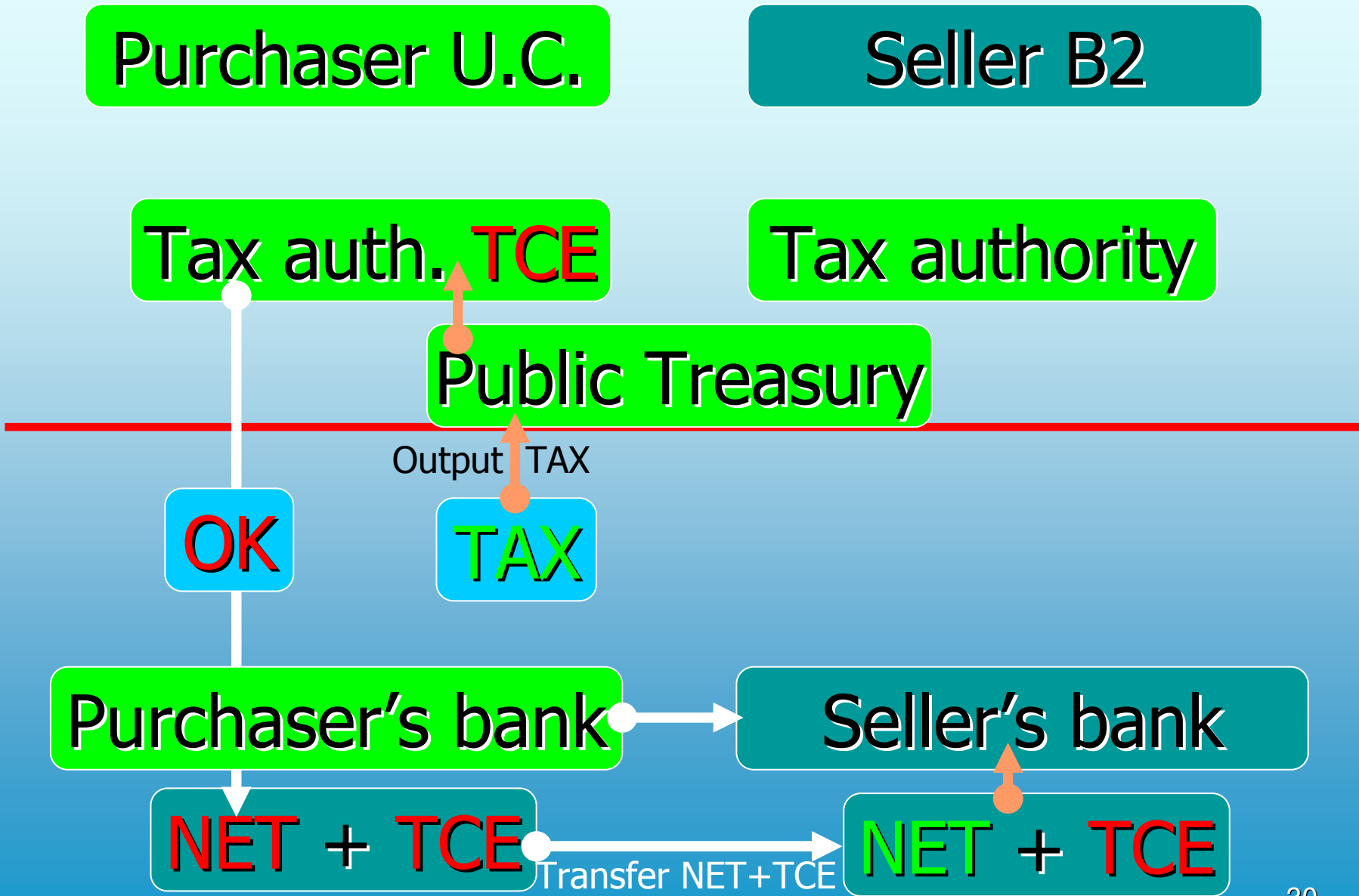
TAX

Output TAX

Purchaser's bank

Seller's bank

Split NET & TAX



Purchaser U.C.

Seller B2

Tax auth. TCE

Tax authority

Public Treasury

Output TAX

All taxes

TAX

Purchaser's bank

Seller's bank

NET + TCE

Purchaser U.C.

Seller B2

Tax auth. TCE

Tax authority

Public Treasury



Output TAX

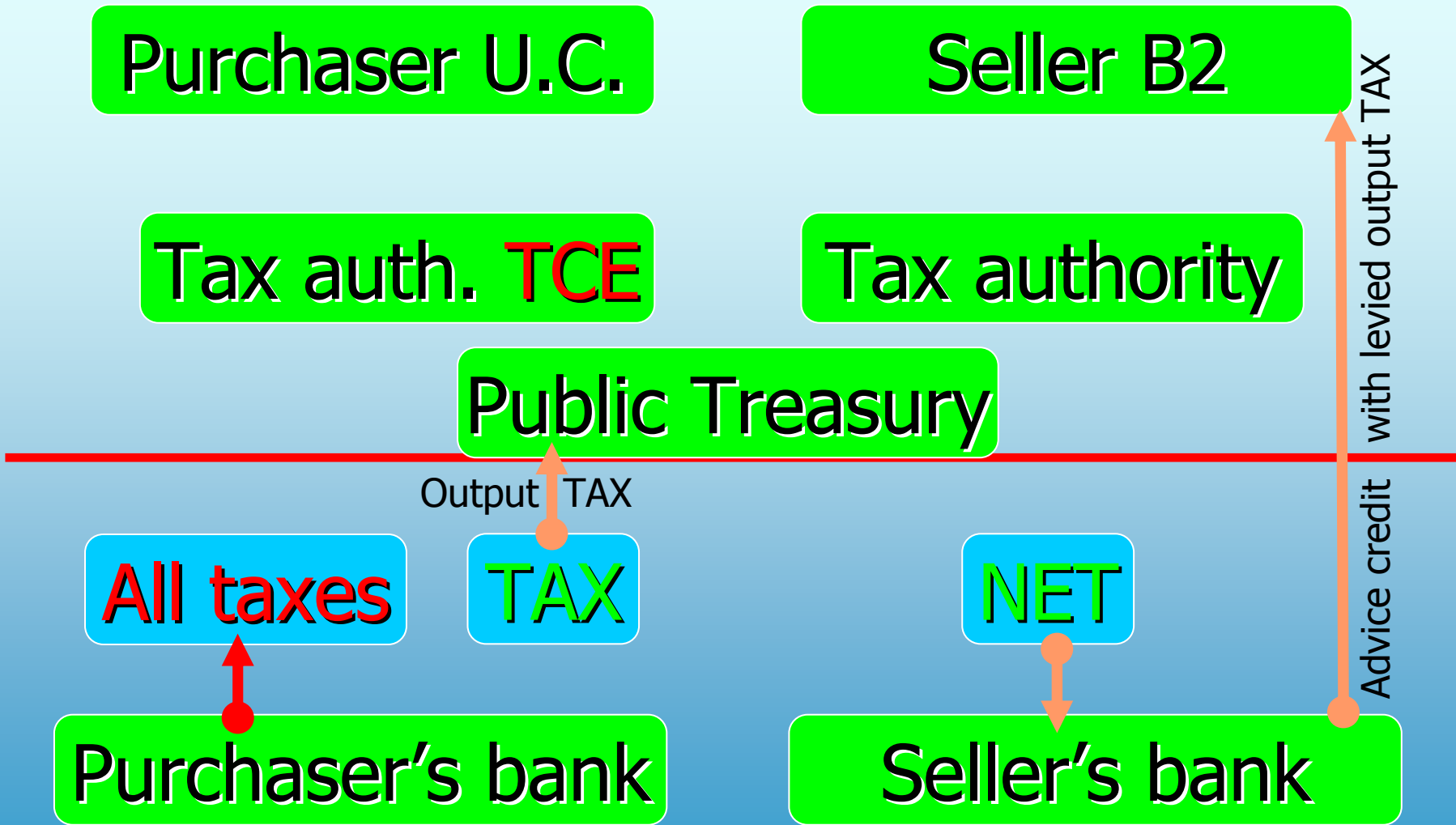
All taxes

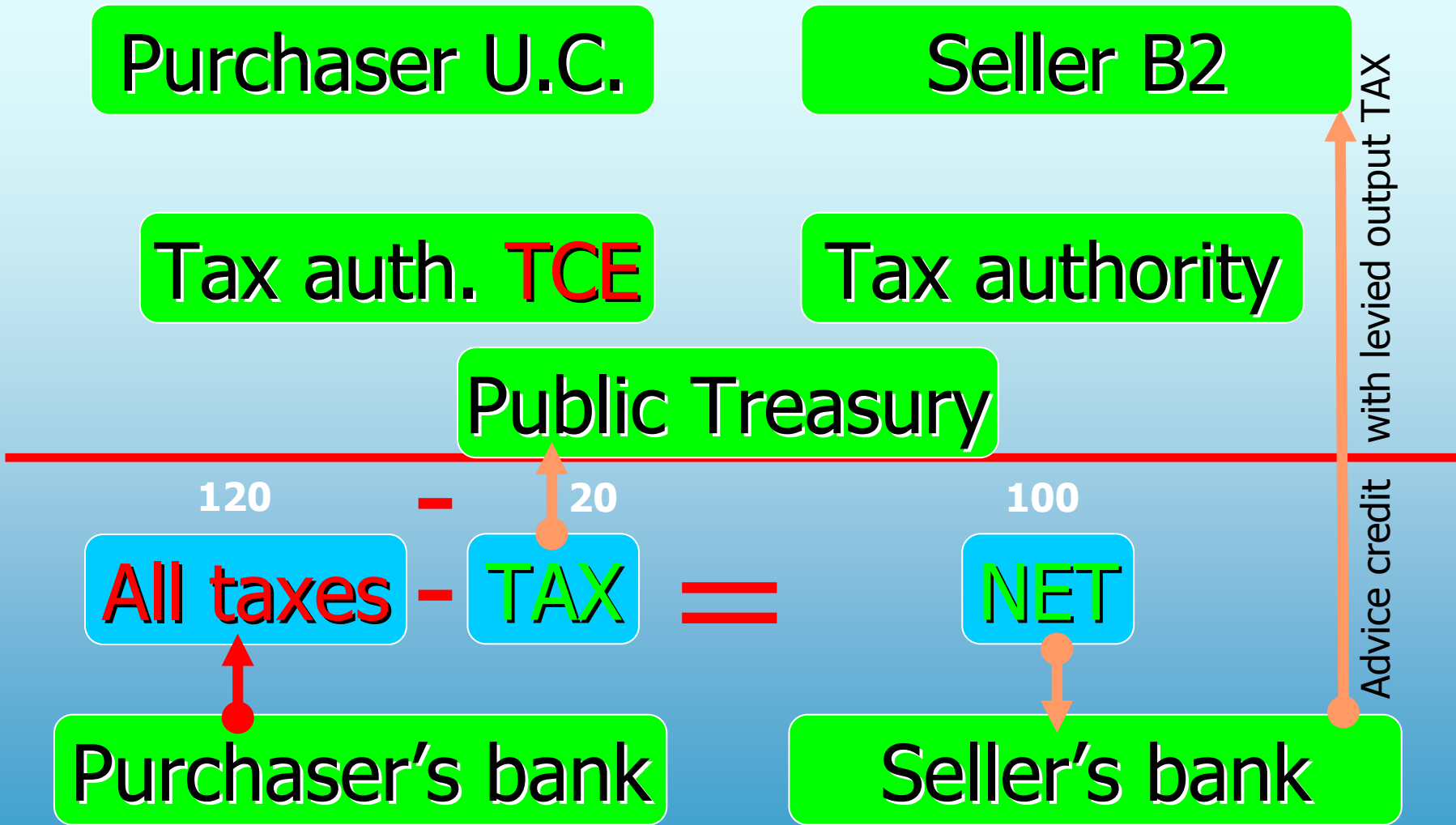
TAX

NET

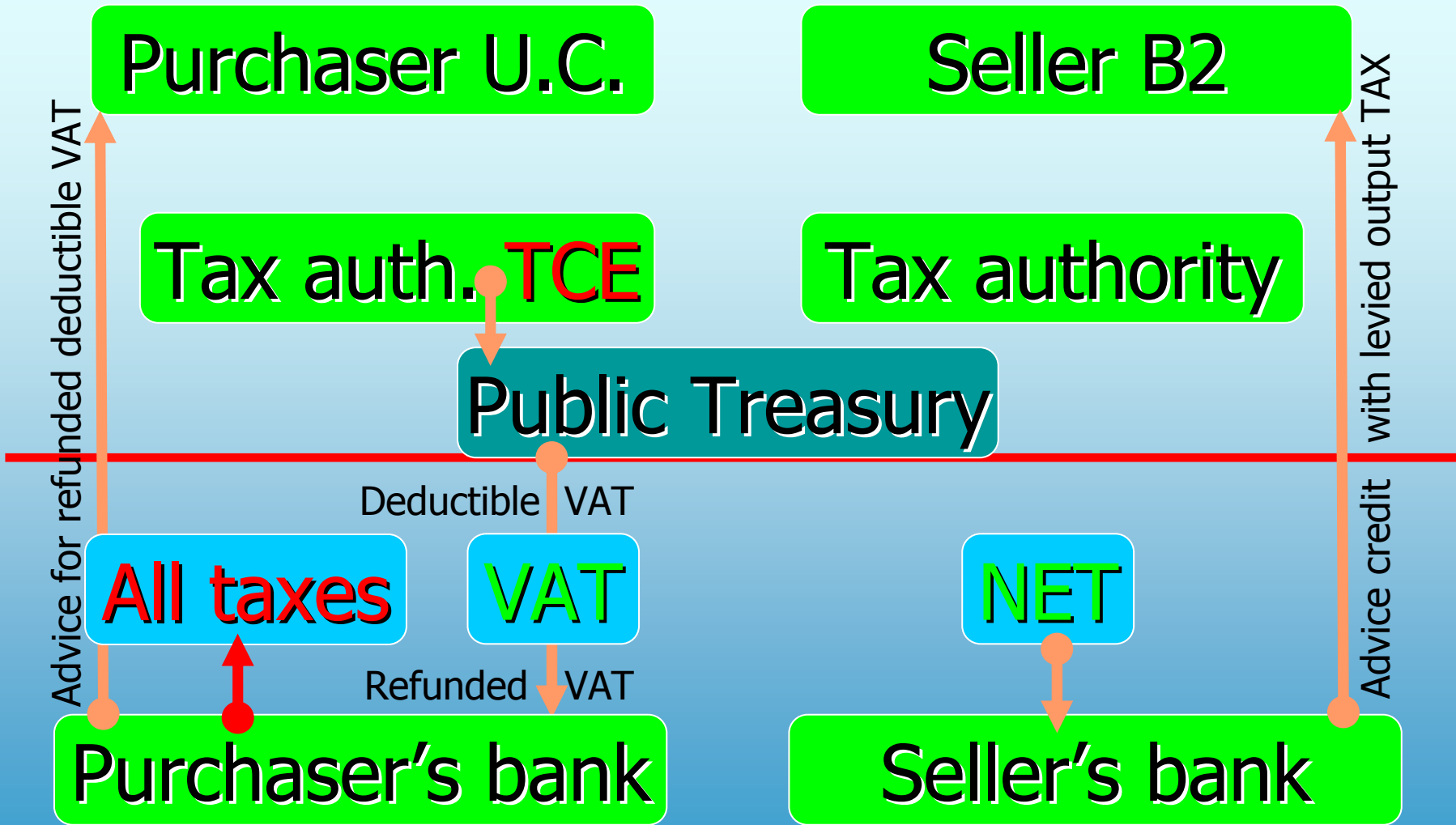
Purchaser's bank

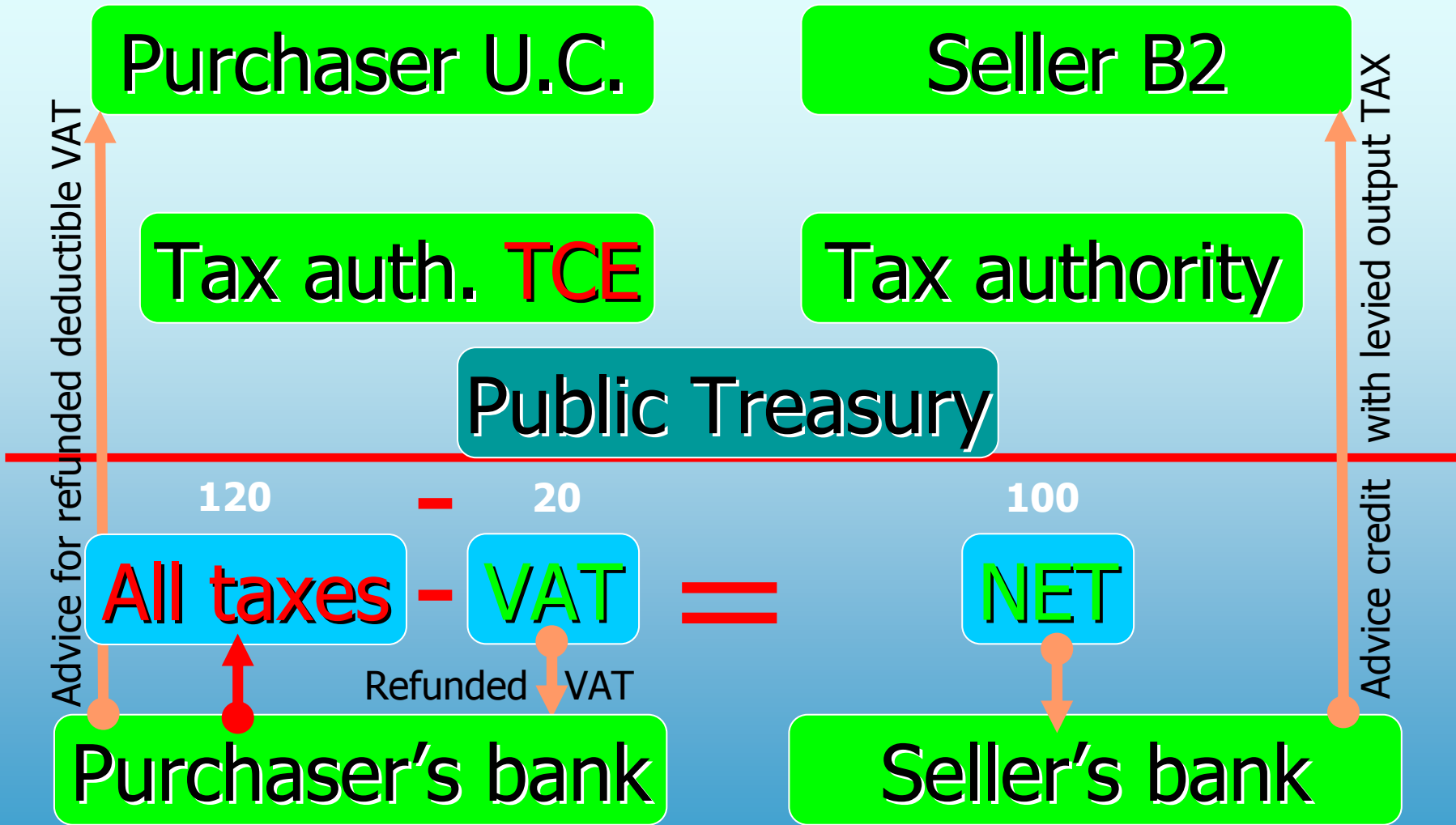
Seller's bank





Balance of payments



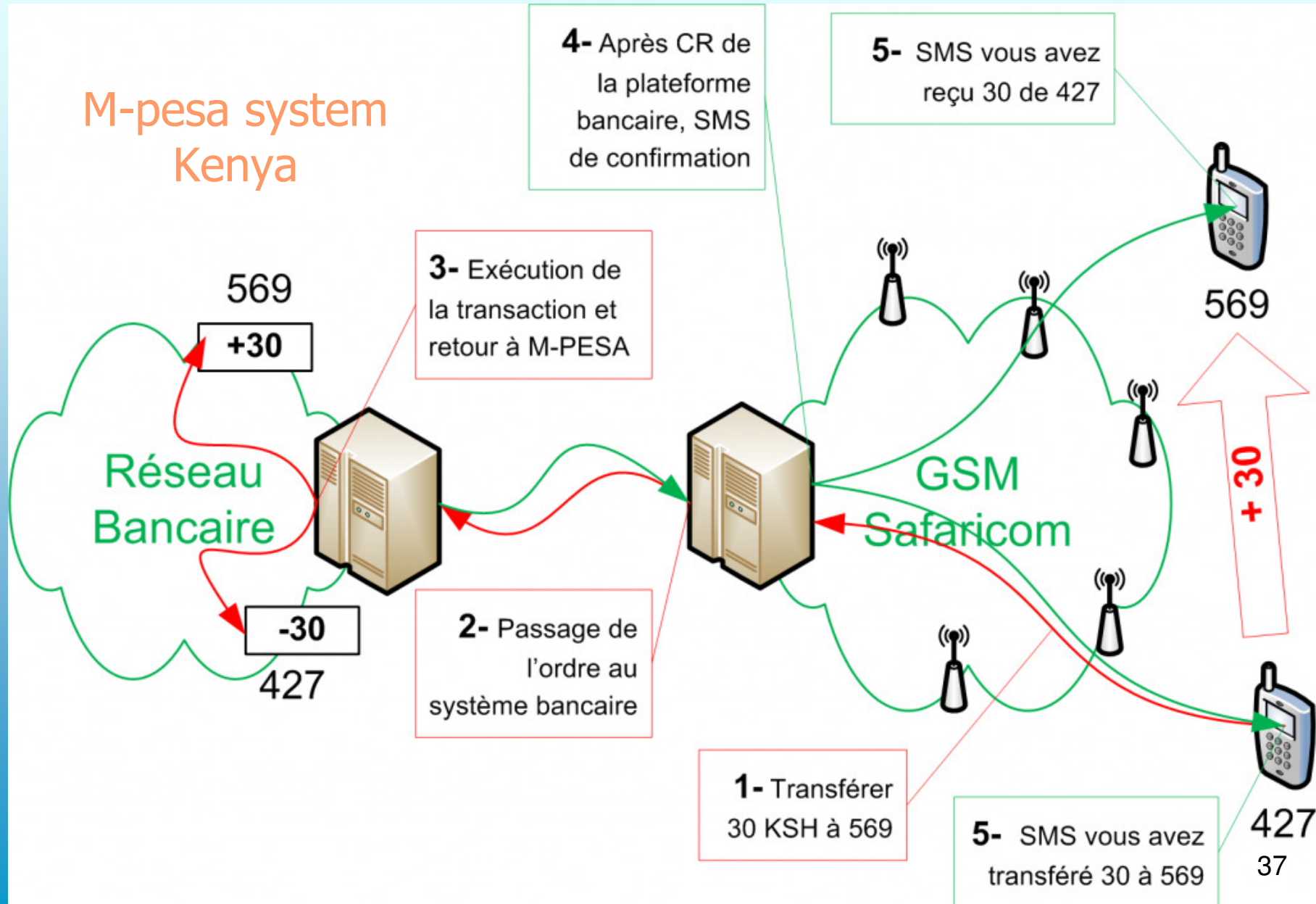


Balance of payments

End process

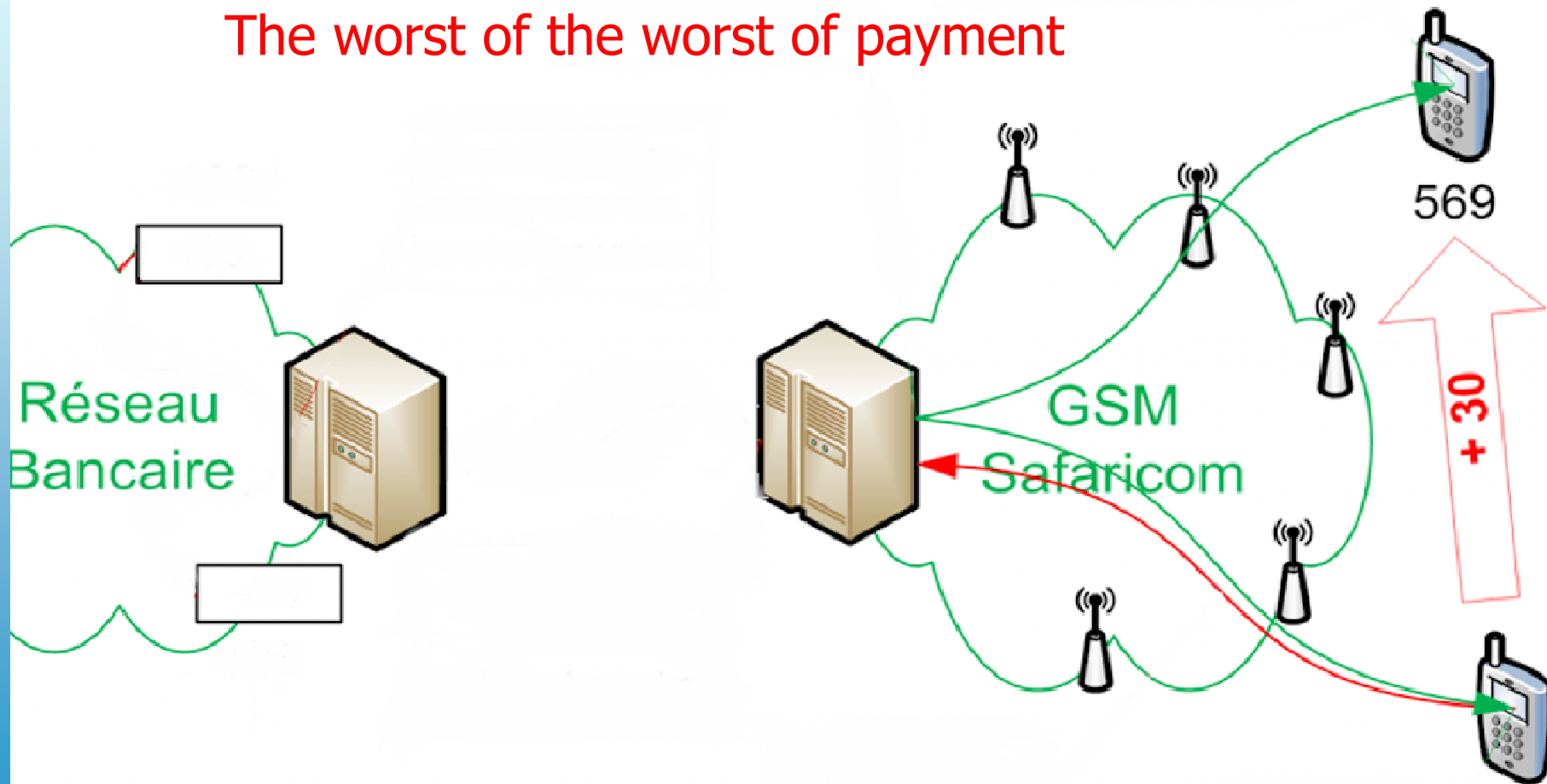
Source : Le Blog du Business en Afrique

M-pesa system Kenya

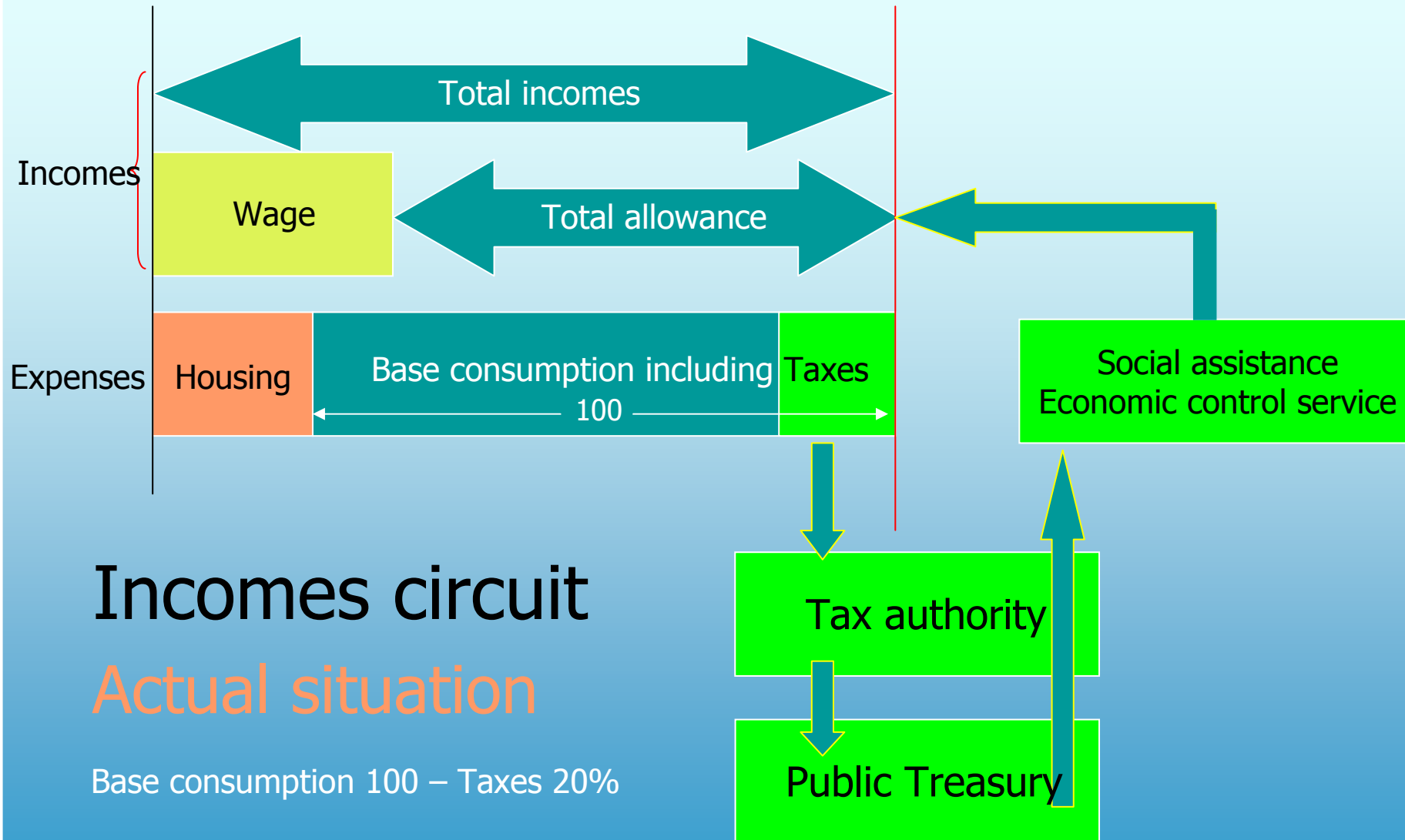


The peer-to-peer transaction
Without taxation control
The worst of the worst of payment

569 worker



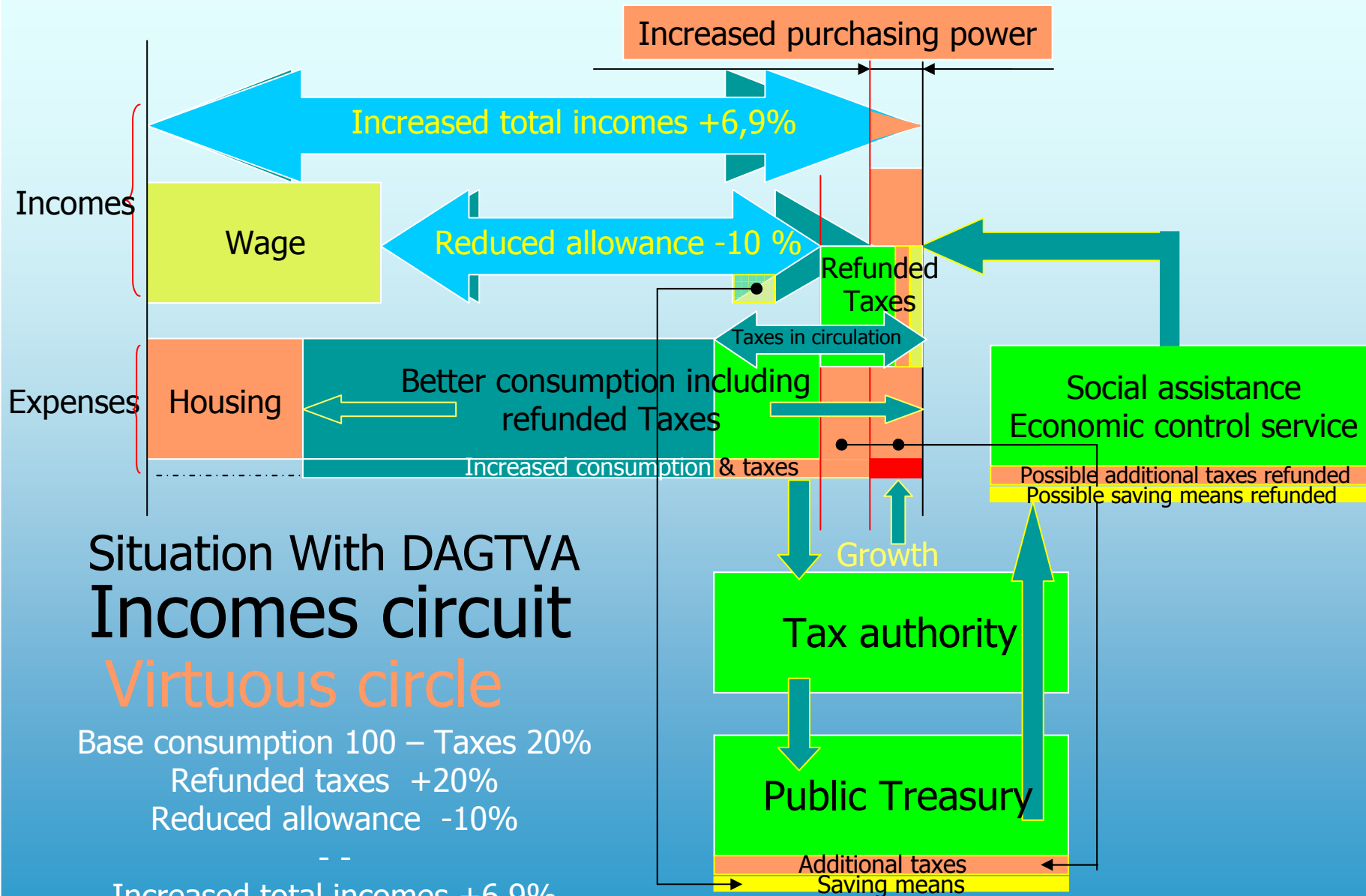
427 Can be a company 427



Incomes circuit

Actual situation

Base consumption 100 – Taxes 20%



Situation With DAGTVA
Incomes circuit
Virtuous circle

Base consumption 100 – Taxes 20%
 Refunded taxes +20%
 Reduced allowance -10%

Increased total incomes +6.9%
 Increased consumption +3.3%

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Thank You

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