

Version: 24.1



MALDIVES  
INLAND REVENUE  
AUTHORITY

# **Guide to BML tokenization payment in MIRAconnect**

[www.mira.gov.mv](http://www.mira.gov.mv)

## Table of Contents

1. Payment Tokenization.....	2
2. How to create the BML token in MIRAconnect.....	3
3. How to make payments via MIRAconnect using the BML payment token.....	8
4. How to remove a payment token from MIRAconnect.....	11

Last updated on 6 August 2024

The information in this guide is based on the functions available on MIRAconnect at the time of publication. If you do not understand anything in this guide or have queries related to your particular circumstances, call 1415 or send an email to [1415@mira.gov.mv](mailto:1415@mira.gov.mv).

# I. Payment Tokenization

Payment tokenization is a security technique used in the field of payment processing to enhance the security of sensitive payment card data, such as credit card numbers, during transactions. It involves substituting the actual cardholder data with a unique token that holds no inherent value.

This token can be used for transactions without exposing the original card data to merchants, payment processors, or other entities involved in the payment process. Taxpayers who have appointed a third party such as an accountant to fulfill their tax obligations can make payment via the payment token, without sharing their card data with the appointed third party.

It also facilitates convenience as taxpayers can make instant payments via the payment token, without further authorization via One Time Passwords (OTPs), or an authenticator.

The token is only available in the MIRAconnect account of the taxpayer who initially created the payment token. It can be removed from the respective MIRAconnect account at any time.

The option to make payment via token is currently available only for the Bank of Maldives (BML) payment option.

This is a step-by-step guide on how to:

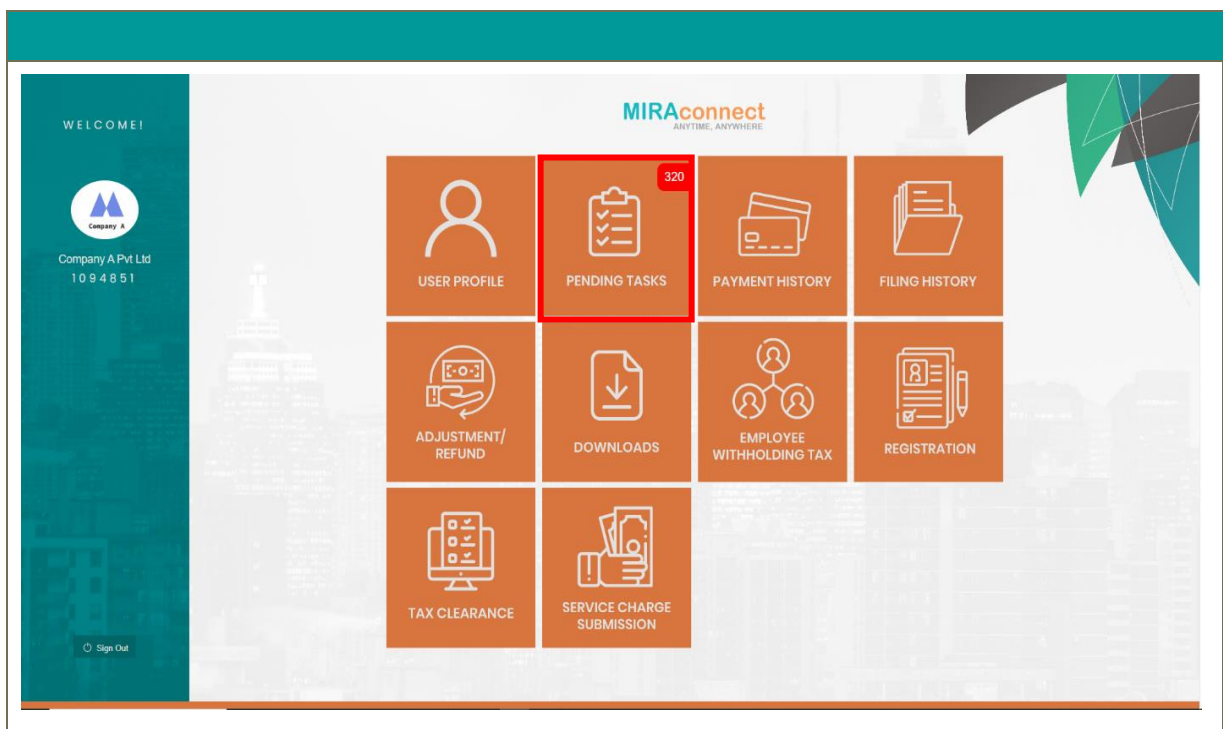
- create the BML payment token in MIRAconnect
- make payments via MIRAconnect using the BML payment token
- remove a payment token from MIRAconnect

## 2. How to create the BML token in MIRAconnect

Please follow the below steps to create the payment token in MIRAconnect for the first time.

### Step 1: MIRAconnect pending tasks

Log into your MIRAconnect account and select “pending tasks” from the homepage. From this page, you can view the pending payment obligations for all your registered tax types.



## Step 2: Payment obligations

From all the payment obligations under the pending tasks, please select the taxable period for which you want to make a payment.

1094851GST501	Payment	G-GST Filing Fine (0.5%)	September 2021	28/10/2021	MVR	2.00	Overdue
1094851GST501	Payment	G-GST Filing Fine (MVR50/day)	September 2021	28/10/2021	MVR	4,700.00	Overdue
1094851GST501	Payment	G-GST Liability as Filed	February 2021	28/03/2021	MVR	424.00	Overdue
1094851GST501	Payment	G-GST Liability as Filed	August 2022	28/08/2022	MVR	707.00	Overdue
1094851GST501	Payment	G-GST Liability as Filed	May 2023	28/06/2023	MVR	6.00	Overdue
1094851GST501	Payment	G-GST Filing Fine (MVR50/day)	May 2023	28/06/2023	MVR	1,100.00	Overdue
1094851GST501	Payment	PBF Info Subm Fine (MVR50/day)	May 2023	28/06/2023	MVR	1,100.00	Overdue
1094851GST501	Payment	G-GST Liability as Filed	September 2022	30/10/2022	MVR	1,800.00	Overdue

## Step 3: Online payment option

Please select the online payment option and click proceed.

**Make payment** [X]

How would you like to pay?  Online  MRTGS

Currency: MVR

Amount Due: 6.00

Amount Being Paid: 6.00

endment							28/12/2
5%/day)							04/05/2
0/day)							14/01/2
							28/11/2
							28/02/2
0/day)							28/02/2
							28/01/2
0/day)							28/01/2
							28/10/2
			September 2021				28/10/2
0/day)			September 2021				28/10/2
			February 2021				28/03/2
			August 2022				28/08/2


## Step 4: Authorize a payment token for MIRA

A content block with the options “Pay” and “Pay and Save Card” will appear when you select Bank of Maldives (BML) as your preferred payment option.

To authorize a payment token, please select “Pay and Save Card” and acknowledge the MIRAconnect term of use as follows.





**MIRAconnect** **CONFIRM PAYMENT**

Please choose the preferred payment option

 You have selected Bank of Maldives

Pay  **Pay and Save Card**

This will allow easy payments to MIRA using your cards after a one-time setup. You will no longer need to enter your card details and can use the saved card token to make payments to MIRA. MIRA does not store any card information and you will be redirected to Bank of Maldives payment gateway.

This option is allowed for the following card brands:    

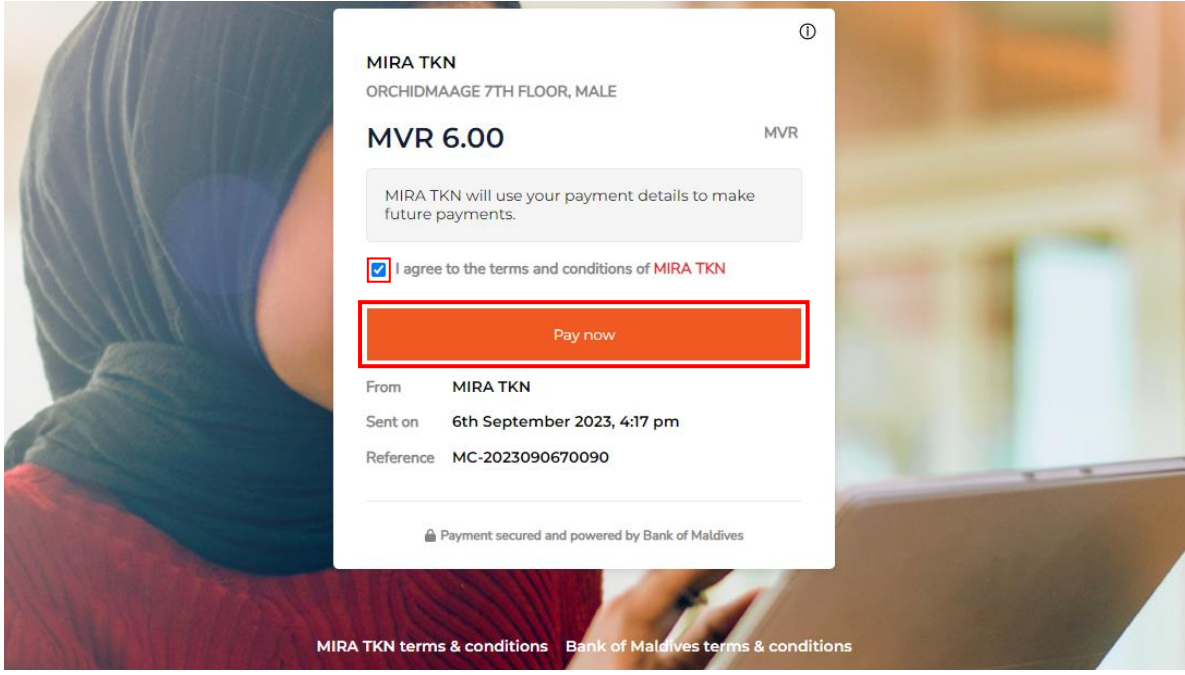
**Payment Details**

Payable to: Maldives Inland Revenue Authority (MIRA)  
TIN: 1002175GST001  
Taxpayer: Kiki Private Limited  
Currency: USD  
Amount: 5.00

I have read and agree with the [Terms of Use](#)

## Step 5: MIRA TKN terms and conditions

Upon completion of step 4, you will be redirected to the payment gateway, please agree to the MIRA TKN terms and conditions and select “pay now”.



**MIRA TKN**  
ORCHIDMAAGE 7TH FLOOR, MALE

**MVR 6.00** MVR

MIRA TKN will use your payment details to make future payments.

I agree to the terms and conditions of **MIRA TKN**

**Pay now**

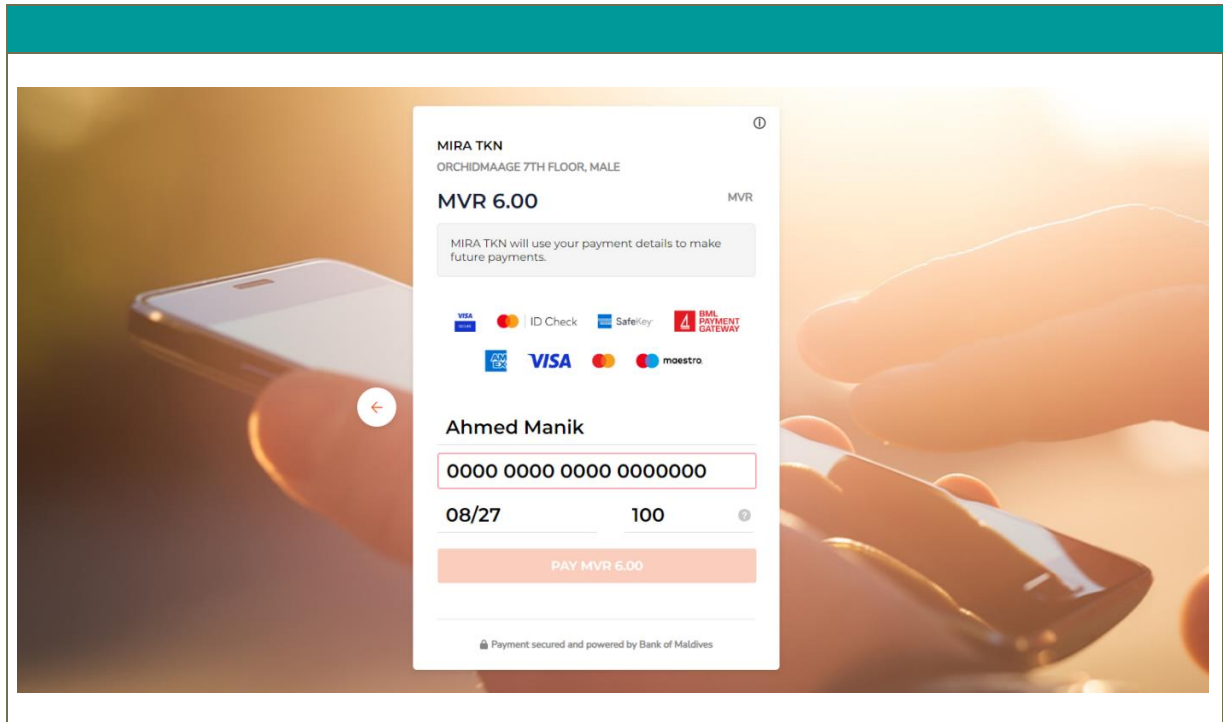
From **MIRA TKN**  
Sent on **6th September 2023, 4:17 pm**  
Reference **MC-2023090670090**

Payment secured and powered by Bank of Maldives

[MIRA TKN terms & conditions](#) [Bank of Maldives terms & conditions](#)

## Step 6: Make payment

Please enter your card details and proceed to make the payment. You will receive a payment receipt when your payment is successful.



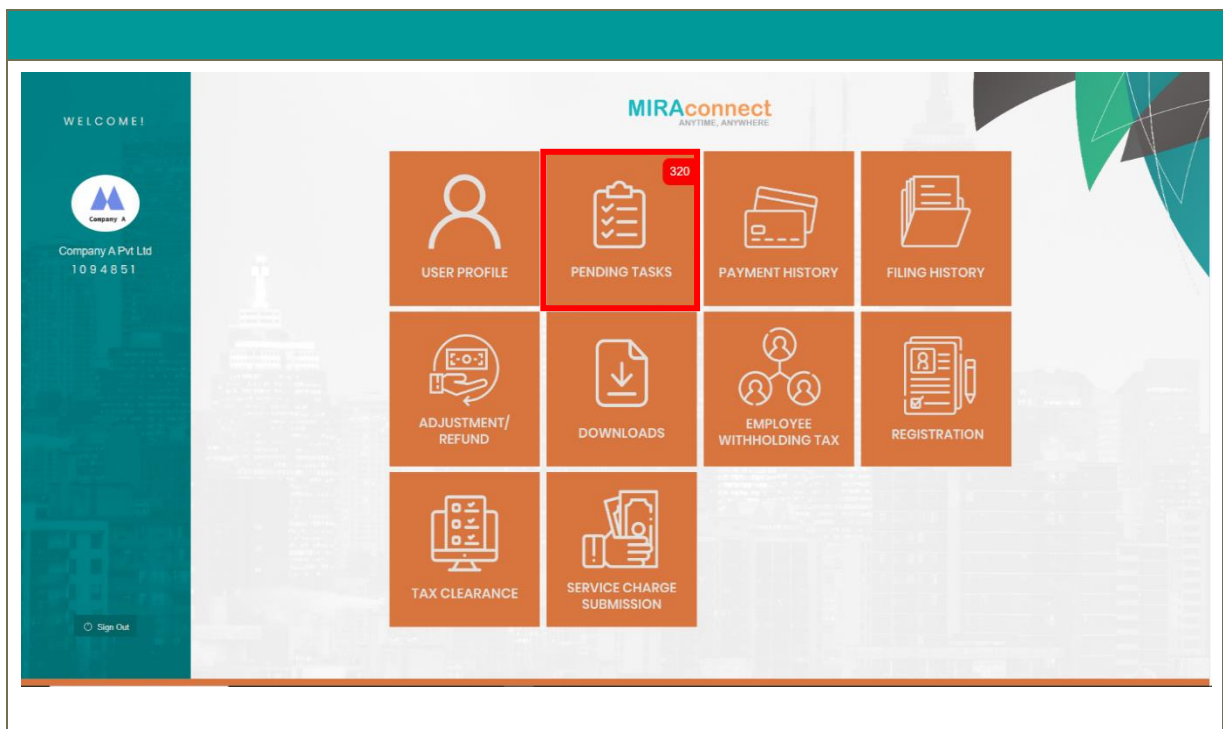
A payment token will be created for the respective BML card, upon the completion of this payment and generation of receipt. You can instantly make future payments via MIRAconnect using the newly created BML payment token.

### 3. How to make payments via MIRAconnect using the BML payment token

Please follow the below steps to make a payment via MIRAconnect using the BML payment token, after its initial creation.

#### Step 1: MIRAconnect pending tasks

Log into your MIRAconnect account and select the “pending tasks” from the homepage. From this page, you can view the pending payment obligations for all your registered tax types.



## Step 2: Payment obligations

From all the payment obligations under pending tasks, please select the taxable period for which you want to make a payment.

1094851GST501	Payment	G-GST Filing Fine (0.5%)	September 2021	28/10/2021	MVR	2.00	Overdue
1094851GST501	Payment	G-GST Filing Fine (MVR50/day)	September 2021	28/10/2021	MVR	4,700.00	Overdue
1094851GST501	Payment	G-GST Liability as Filed	February 2021	28/03/2021	MVR	424.00	Overdue
1094851GST501	Payment	G-GST Liability as Filed	August 2022	28/09/2022	MVR	707.00	Overdue
1094851GST501	Payment	G-GST Liability as Filed	May 2023	28/06/2023	MVR	6.00	Overdue
1094851GST501	Payment	G-GST Filing Fine (MVR50/day)	May 2023	28/06/2023	MVR	1,100.00	Overdue
1094851GST501	Payment	PBF Info Subm Fine (MVR50/day)	May 2023	28/06/2023	MVR	1,100.00	Overdue
1094851GST501	Payment	G-GST Liability as Filed	September 2022	30/10/2022	MVR	1,800.00	Overdue

## Step 3: Online payment option

Please select the online payment option and click proceed.

Make payment

How would you like to pay?  Online  MRTGS

Currency: MVR

Amount Due: 6.00

Amount Being Paid: 6.00

Cancel Proceed

## Step 4: Authorize a payment token for MIRA

A content block with the options “Pay” and “Pay using Save Card” will appear when you select Bank of Maldives (BML) as your preferred payment option. To make payment using a token, please select “Pay using Save Card”.

For payments required to be paid in MVR, payment token(s) of MVR bank account(s) will be available. For payments required to be paid in USD, payment token(s) of USD bank account(s) will be available.

Please click the tokenized card from which you would like to make your payment, acknowledge the MIRAconnect term of use, and click confirm.

The screenshot displays the MIRAconnect payment interface. At the top, it says "Please choose the preferred payment option" and shows logos for fisa pay, dhiraagu pay, and m-Faisaa. Below this, it states "You have selected Bank of Maldives". The "Pay Using Save Card" option is selected, and a red box highlights it. Below the selection, there is a card with the number "532894xxxxx0007" and "1/28", and a button that says "I want to save new card". The "Payment Details" section shows: Payable to: Maldives Inland Revenue Authority (MIRA), TIN: 1002175GST001, Taxpayer: Kiki Private Limited, Currency: MVR, and Amount: 13,450.00. There is a checkbox for "I have read and agree with the Terms of Use" which is currently unchecked. At the bottom right, there are "Back" and "Confirm" buttons.

Upon confirmation of the payment, the amount payable will instantly be deducted from the bank account associated with the tokenized card. You will not be required to verify your account with a One Time Password (OTP) or an authenticator.

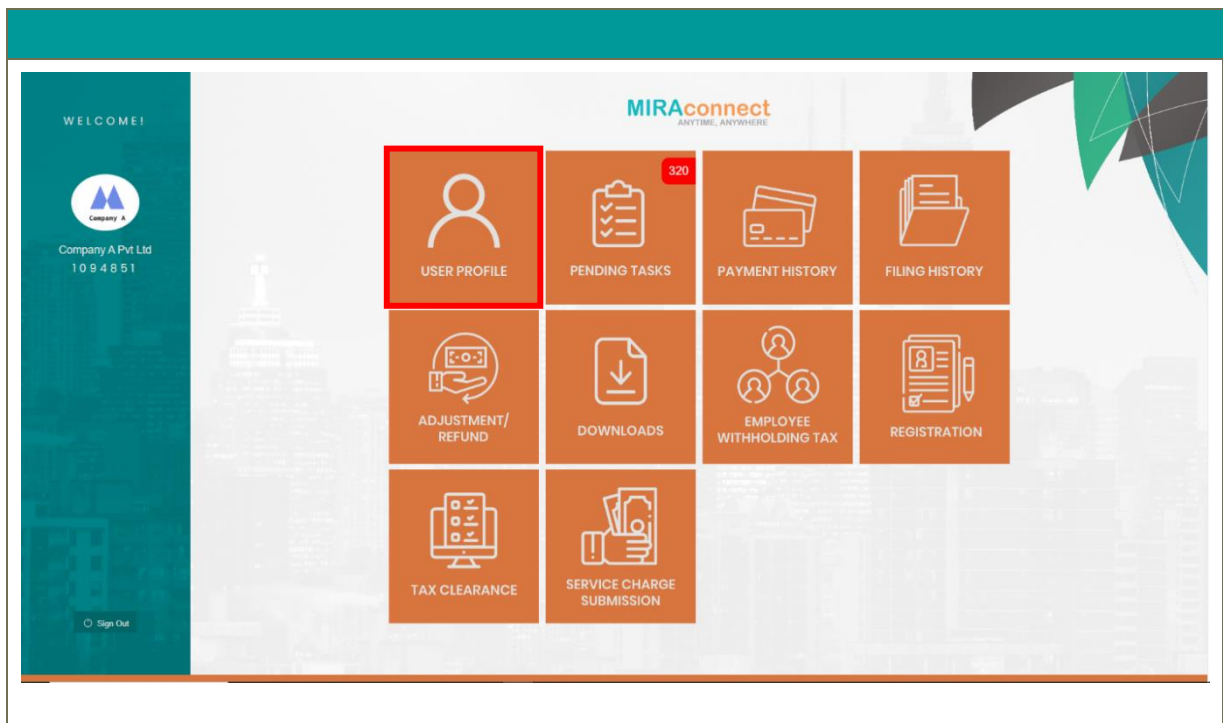
You will receive a payment receipt when your payment is successful.

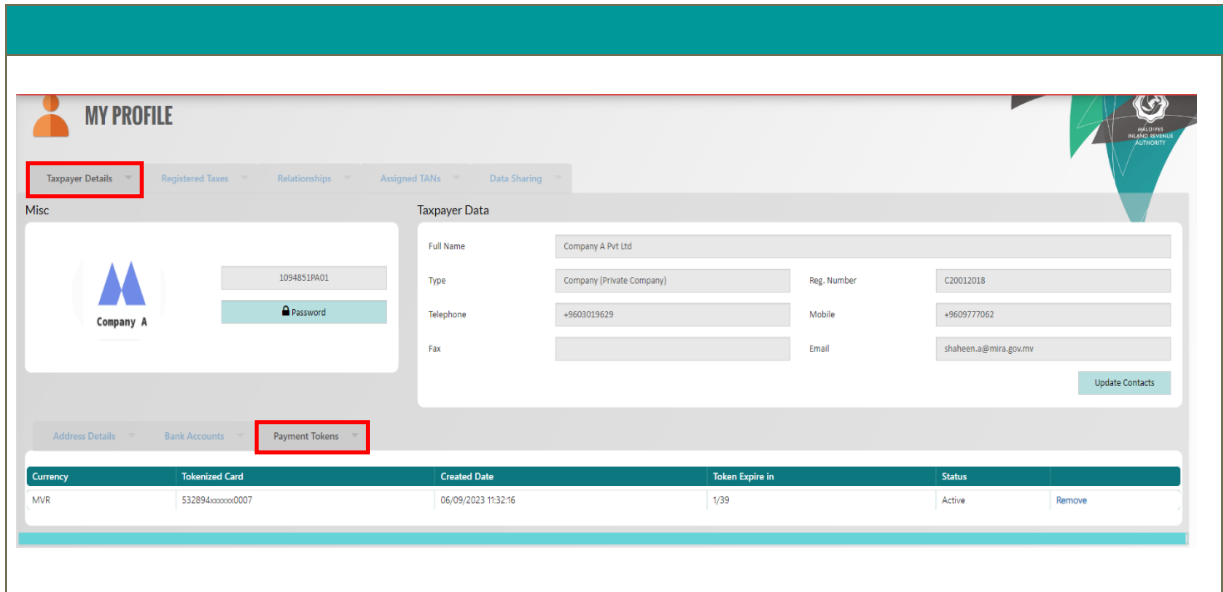
## 4. How to remove a payment token from MIRAconnect

Please follow the below steps to remove a payment token from your MIRAconnect.

### Step 1: MIRAconnect user profile

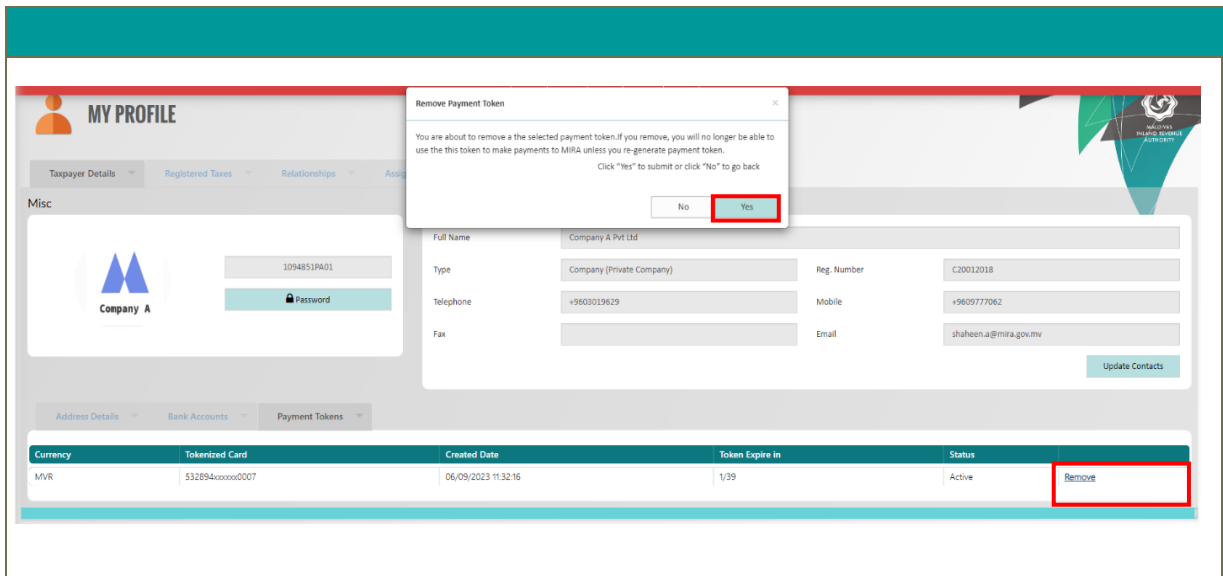
Log into your MIRAconnect account and select the “user profile” from the homepage. From this page, you can view the payment tokens you have created in MIRAconnect.





## Step 2: Remove tokens

In order to remove your payment token, please click “remove” and submit the request. Upon the submission of this request, your token can no longer be used to make payments via MIRAconnect.





MALDIVES  
INLAND REVENUE  
AUTHORITY

### FOR QUERIES:



1415



1415@mira.gov.mv

### FOR LATEST NEWS & UPDATES:



Maldives Inland Revenue Authority



MIRAmaldives



miramaldives



MIRA maldives



www.mira.gov.mv