



BRITACOM Events

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Efficient Tax Payment and Tax Refund



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02 / Development History

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Part 01

Overview

Overview: Concept

Efficient tax payment and refund aim to rely on highly adaptable and user-friendly tax collection and administration information systems, continuously expand service channels, optimize processes, and shift information and fund flows from "manual handling" to "data-driven processing," providing taxpayers with diversified and convenient services.

Overview: Key Characteristics

01

Accuracy

Tax payments are made in full and accurately, and refunds are made precisely and compliantly. This is the fundamental premise.

02

Security

It focuses on protecting taxpayer information, fund security, and tax-related data security. This is the essential guarantee for building trust in the tax system.

03

Convenience

Tax authorities should expand diversified service channels, simplify processes, and reduce document submission. This is the goal of tax service optimization.



Part 02

Development History

Development History: Three Stages of Evolution

Traditional Stage

Offline manual processing

Electronic Stage

Integrated online and offline processing

Information-Based Stage

Fully online intelligent processing



Part 03

How to Enhance

Enhancing Efficient Tax Payment: A Three-Tiered Approach

Advanced Capacity

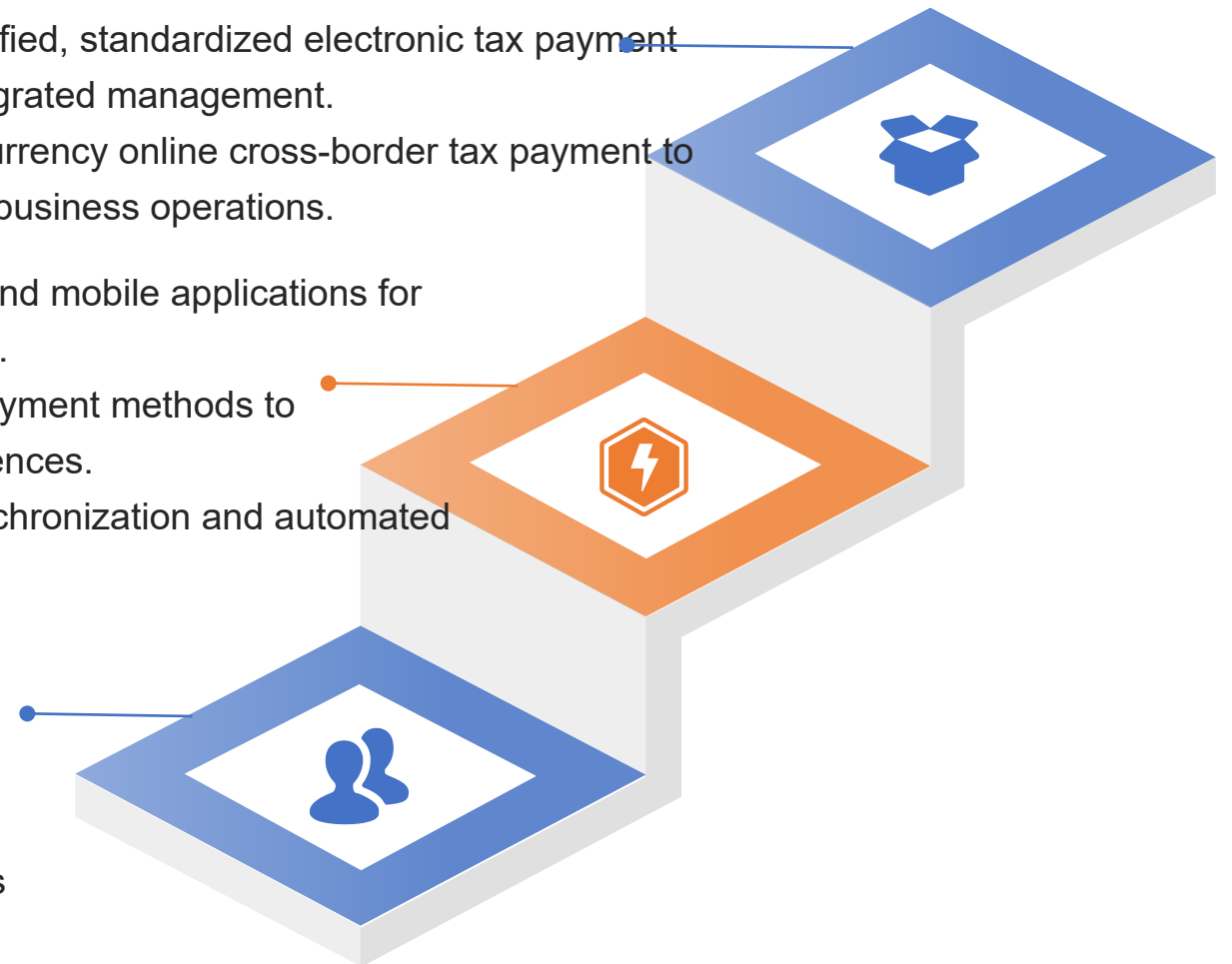
- Adopt innovative QR code payments and digital currency transactions for seamless settlements.
- Construct a unified, standardized electronic tax payment system for integrated management.
- Enable multi-currency online cross-border tax payment to support global business operations.

Intermediate Capacity

- Deploy online tax portals and mobile applications for anytime, anywhere access.
- Integrate diverse online payment methods to accommodate user preferences.
- Realize real-time data synchronization and automated fund reconciliation.

Basic Capacity

- Maintain traditional counter services for taxpayers preferring in-person transactions.
- Establish commercial bank service windows within tax halls for direct payments.
- Execute manual fund reconciliation processes to ensure financial accuracy.



Enhancing Efficient Tax Refund: A Three-Tiered Approach

Basic Capacity

- Define clear documents, standardized processes, and strict time limits for tax refund applications.
- Establish a unified and standardized refund review mechanism to ensure procedural justice.
- Standardize refund ledgers for complete, accurate, and traceable data recording.

Intermediate Capacity

- Enable full online processing for high-frequency tax refund businesses to improve handling efficiency.
- Simplify the review process and reduce approval steps for taxpayers with excellent credit records.
- Realize automatic comparison of tax refund application data to eliminate manual verification errors.

Advanced Capacity

- Adopt an innovative "intelligent refund" model driven by big data and AI technologies.
- Implement intelligent verification for refund applications to identify risks and anomalies automatically.
- Combine manual and system-based review with a comprehensive risk control system to balance speed and accuracy.

International Practices and Case Studies



China

Established an integrated electronic tax payment and refund platform with over 99% electronic payment rate. Cross-border tax payment and refund procedures can be completed in as fast as one working day, enhancing efficiency significantly.

Cambodia

Cambodia moved from manual work to digital systems. They now have several online platforms and bank partnerships for easy electronic payments. Highly compliant taxpayers also enjoy faster, simpler refund reviews.



Singapore

Adopts the GIRO automatic deduction mechanism, enabling taxpayers to achieve seamless, one-click tax payment and instant refund processing, which greatly simplifies the tax handling process and reduces manual operation errors.

International Practices and Case Studies



Mongolia

Mongolia has reached 100% electronic tax payment through commercial banks, fintech companies, and government payment systems. They also introduced a tax-free refund scheme for foreign tourists and can process bulk individual refunds efficiently.



Hungary

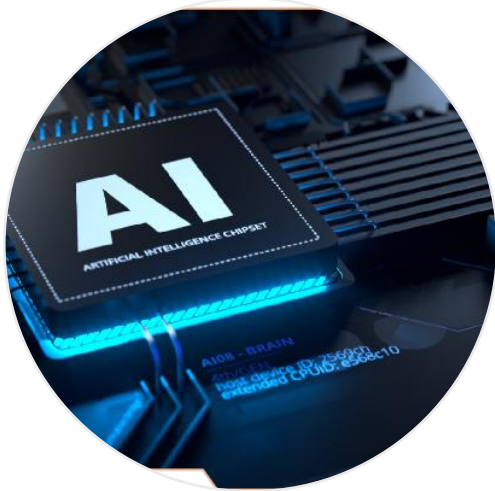
Realizes micro-payments credited to accounts in just 5 seconds. For most tax refund applications, the system automatically approves and processes them instantly, maximizing the liquidity of taxpayers' funds and improving satisfaction.



Part 04

Future Outlook

Future Outlook: Three Key Trends



01. Greater Intelligence

Enhanced by big data and AI, enabling smart tax calculation, verification, and precise risk control automation.



02. Better Adaptability

Optimized to cater to differentiated needs of micro, small & large enterprises and individuals for tailored, precise services.



03. Deepend Alignment

Deepening cross-border collaboration to align tax & refund needs, supporting multi-currency, multi-language global services.



Strengthening the Management of Tax Arrears and Guaranteeing the Collection of Taxes



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01 / Overview and Significance

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Part 01

Overview and Significance

Product Positioning and Core Significance

Product Positioning: The "Last Line of Defense" in Tax Collection and Management

Focusing on the pain points of arrears governance, build a full-chain closed-loop management mechanism, create a comprehensive solution combining precise identification, modern means, and temperature service.

01. Securing Fiscal Revenue Safety

Accurately identify and recover arrears to curb tax losses, ensure full collection of fiscal funds, and lay a solid financial foundation for regional economic development and public services.

02. Maintaining Fairness in Tax Order

Crack down on malicious tax arrears, eliminate the "bad money drives out good money" phenomenon, protect the legitimate rights of honest taxpayers, and purify the business environment.

03. Balancing Law Enforcement Rigor with Service Flexibility

Show zero tolerance for tax evasion; provide relief paths like installment payment for taxpayers in difficulties, unifying legal principles and humanistic care.

04. Promoting the Modernization of Tax Governance

Shift from passive arrears response to active risk prevention, upgrade from extensive control to data-driven precision, and improve modern governance capacity.



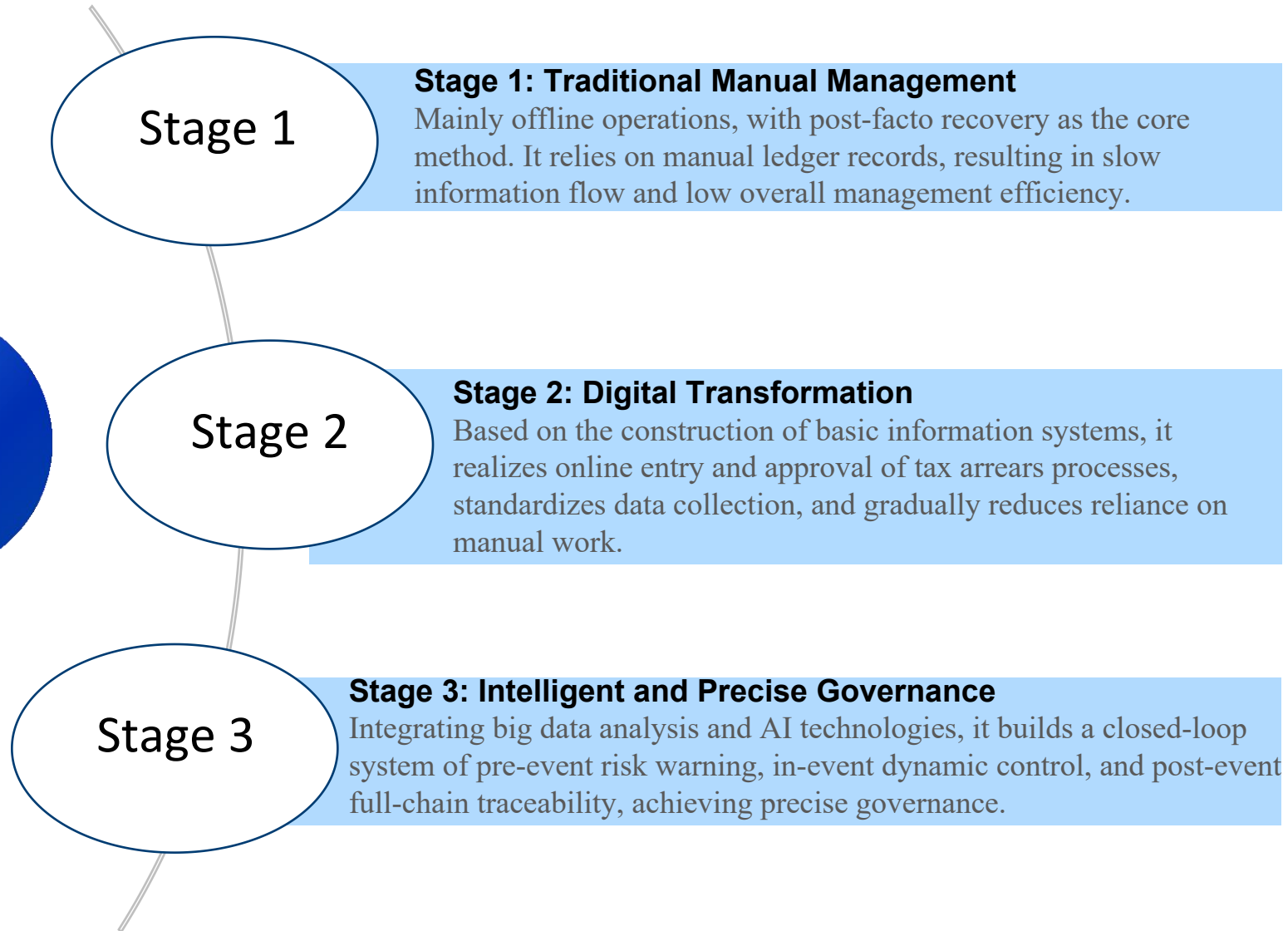
Part 02

Development History



Three Evolutionary Stages of Global Tax Arrears Management

Evolution





Part 03

How to Conduct Tax Arrears Management

Pre-event Prevention: Intelligent Risk Prediction & Source Control



By embedding AI into the tax lifecycle, we transform reactive collection into a preemptive, data-centric ecosystem that safeguards revenue integrity.

The core objective of this stage is to prevent arrears from occurring at the source, reduce unintentional arrears caused by misinterpretation of policies or omission in filing, accurately identify potential arrears risks, and intervene early to guide taxpayers toward timely and full payment. Tax authorities primarily use noncoercive means such as policy guidance, filing reminders, and customized assistance



AI Risk Prediction & Targeted Warnings

Use multidimensional data to identify high-risk taxpayers and deliver tiered policy guidance and precision alerts.



Behaviorally Tailored Reminders

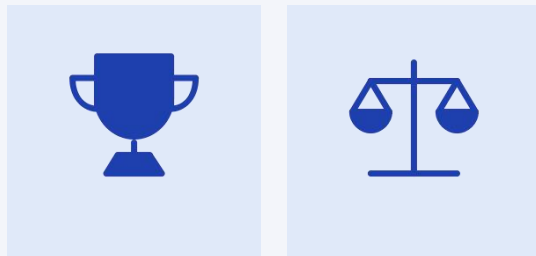
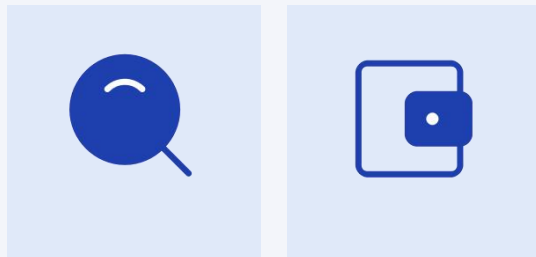
Personalize reminder content, frequency, and channels based on taxpayer type, risk level, and past responses..



System Integration for Source Prevention

Connect corporate financial systems with tax systems for real-time data sync, stopping arrears before they start.

In-event Recovery: A Differentiated Strategy - Flexibility First, Enforcement as a Last Resort



Personalized Collection via Dynamic Risk Scoring

Use risk scoring and behavioral insights to segment taxpayers, tailor communication channels and content, and adjust strategies dynamically.

Cross-Agency Data Sharing & Real-Time Monitoring

Share data across agencies to monitor fund flows and asset changes in real time, and use analytics to flag high-risk arrears.

Graduated Enforcement & Legal Compulsory Measures

Apply tiered enforcement actions, including account freezes, fund withholding, asset seizure, and auction/sale as legally warranted.

Intelligent Installment & Automated Offset Management

Auto-approve installment plans based on asset status, and automate offsets both internally and across agencies for efficiency and compliance.



The core objective is to initiate recovery procedures promptly after arrears occur, following the principle of "non-coercive measures first, compulsory measures as a last resort," and advocate, where appropriate, for the addition of necessary and suitable powers for arrears management under national law.

Typical Powers for Tax Arrears Management Across Jurisdictions

1. Powers to Assist Taxpayers

- 1.1 Formulate payment arrangements
- 1.2 Grant extensions of time to pay tax arrears
- 1.3 Remit, in prescribed circumstances, interest and penalties
- 1.4 Offer reduced penalties to the general taxpaying population under existing tax law
- 1.5 Offer reduced interest payments to the general taxpaying population under existing tax law

2. Powers to Collect Outstanding Debts

- 2.1 Offset tax arrears against other tax overpayments
- 2.2 Garnishee salaries / wages or other property
- 2.3 Collect taxes owed via third parties
- 2.4 Collect any disputed tax while the dispute case is open and under judicial review
- 2.5 Collect tax arrears through agreements with other tax administrations
- 2.6 Collect any disputed tax while the dispute case is open and under administrative review
- 2.7 Impose liability on company directors for certain tax arrears arising from a company's operations

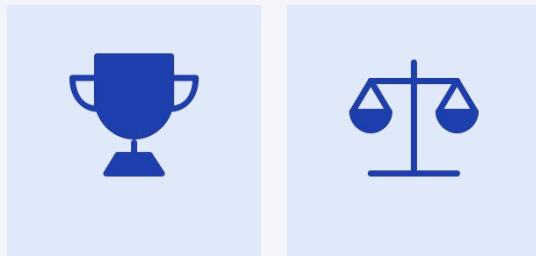
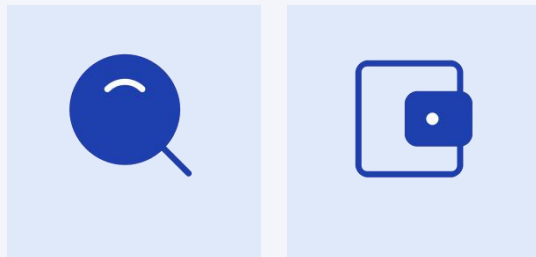
3. Powers to Enforce Payment

- 3.1 Require a tax clearance certificate when bidding for government contracts
- 3.2 Obtain a lien over a taxpayer's assets
- 3.3 Initiate bankruptcy or asset liquidation actions
- 3.4 Withhold government payments to a tax debtor
- 3.5 Publicize the names of debtor taxpayers in the media or by some other manner
- 3.6 Deny delinquent taxpayers access to certain government services
- 3.7 Effect a temporary closure of a business / withdrawal of a license
- 3.8 Impose restrictions on overseas travel



Tax Governance & Compliance Series | These graduated powers reflect a balance between taxpayer support and ensuring fiscal compliance across diverse legal frameworks.

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Post-event Disposal: Continuous Monitoring and Write-off of Uncollectible Arrears



This stage focuses on standardized registration, suspension (suspense accounting), and write-off of uncollectible arrears, while continuously tracking recoverable leads for prompt resumption of recovery efforts. Notably, the tax authorities' legal right to collect does not extinguish at this stage—newly discovered recoverable assets may still trigger recovery actions using the powers available in the recovery stage.

Automated Write-Off & Suspense Accounting

Leverage big data and AI to automate approval of write-offs and suspense accounting based on pre-set multi-dimensional indicators, ensuring efficiency and consistency.

Automated Case Reactivation

Upon detecting previously unknown assets or traceable information, automatically flag the case and initiate recovery procedures, enabling dynamic and targeted recovery.

Dynamic Monitoring Platform

Build a real-time monitoring platform for suspended or written-off arrears, with automatic status updates, recovery progress tracking, and fully traceable end-to-end records.

AI-Powered Recoverability Assessment

Use AI to assess recoverability and auto-generate recommendations on whether to continue or terminate recovery.

Continuous Tracking & Recoverable Lead Detection

Integrate internal and external data sources to continuously track uncollectible arrears, capturing real-time leads such as asset changes, business recovery, or taxpayer relocation.

Coordinated Cross-Sector & Cross-Border Enforcement

Link arrears with credit systems for joint restrictions on financing and market access, and cooperate with international tax bodies for automated information sharing and coordinated cross-border recovery..



Part 04

Typical Cases



Practices and Typical Cases

China: Scenario-based and Refined Governance

Focus on differences in industry attributes and taxpayer scales, implement a refined governance strategy of classification and grading. Empowered by data and scenario-based research, achieve precise reach of collection services, improve policy adaptability and efficiency, and build a scientific modern tax collection system.

UAE: Full-process Risk Prevention and Control

Integrate risk management into the entire tax management cycle, covering pre-warning, in-process monitoring and post-verification. Establish a dynamic risk indicator system to identify, intervene and dispose risks early, build a solid tax security defense, and ensure stable collection order.

Hungary: Standardized Management of Tax Arrears

Establish a sound system for identifying and writing off non-recoverable tax arrears, clarifying standards, processes and responsibilities. Revitalize idle collection resources through institutionalized management, avoid ineffective investment, and optimize tax arrears data for reliable decision support.

Greece: Combination of Compulsory Measures and Disciplinary Actions

Comprehensively use tax enforcement and social credit disciplinary mechanisms to build a pattern of 'one dishonesty, restricted everywhere'. Through legal and credit constraints, form a strong deterrent to tax violations and effectively improve tax law compliance.



Part 05

Future Outlook

Future Development Trends

Future Intelligence & Global Collaboration

Intelligence: Deep Empowerment of Decision-making by AI

AI and machine learning will be more deeply integrated into tax arrears management, analyzing massive data to enable accurate risk prediction and early warning, providing scientific and intelligent support for tax decisions.

Internationalization: Deepening and Upgrading Cross-border Collaboration

With economic globalization, cross-border tax arrears are prominent. Future international tax cooperation will be closer, with improved information exchange to combat cross-border tax evasion and maintain fair tax order.

Collaboration: Formation of a Multi-actor Governance Network

Cross-departmental collaboration will become normal. Tax authorities will link with market regulation, finance, and public security, breaking information barriers to form a comprehensive governance and supervision system.

Precision: Personalized Service and Supervision ("One Size Does Not Fit All")

Precision taxpayer profiling based on big data will mature. Differentiated services and supervision for different credit levels and risk types will achieve personalized governance and improve service quality.



Thank You