

Policy for Multiple Payment Provider (MPP) Integration on IRCTC E-Ticketing Website and Mobile Apps - 2016



INTRODUCTION

E-ticketing through IRCTC website, www.irctc.co.in has revolutionized the way the common man deals with the railways and has been biggest success story of e-governance in India. Taking this further, keeping an eye on growing usage of mobile Apps in India due to advent of revolutionised Smartphone, IRCTC has launched Mobile Apps to empower the customers.

To facilitate multiple payment modes through one payment option on IRCTC e-ticketing Website and Mobile Apps (Android, iOS, Windows and BlackBerry, etc), IRCTC is now introducing Multiple Payment Provider(MPP) integration on IRCTC e-ticketing Website and Mobile Apps (Android, iOS, Windows and BlackBerry, etc), by interested banks/ Financial Institutes. The Main benefits of such payment integrations are as under:

1. The payment instrument will enable the customer hassle free transaction.
2. Provide wide range of payment options through single payment option.
3. Enhances user friendly experience and further the customer base available with preset MPP can also be benefitted.
4. Transaction failures due to payment gateway lags can be minimised.

NORMS

Interested/willing Multiple Payment providers may be integrated on IRCTC e-ticketing Website and Mobile Apps subject to fulfilment of the following terms and conditions:

1. **Name of the Policy:** Policy for integration of "Multiple Payment Provider"(MPP) on IRCTC e-ticketing Website and Mobile apps.
2. **Scope of Multiple Payment Provider(MPP):**
 - a) If any payment provider is using more than one payment options (even if, all payment options belongs to their own bank/financial institution) at their end, while control is redirecting to their website, SDK (Software Development Kit) etc then they will be considered as MPP.
 - b) If any payment provider is interested in facilitating the customer to recharge the customer wallet and then pay (add and pay facility) for IRCTC ticket, in case of low balance, then they will be considered as MPP.
 - c) If any payment provider is accepting payment on behalf of other merchants viz. internet banking, debit card, credit card, cash card, prepaid card etc. then they will be considered as MPP.
 - d) The existing e-wallet Providers on IRCTC Website and Web services wallet Payment Providers on IRCTC Mobile apps, if fall under the above criteria, will be considered as MPP and accordingly all the terms and conditions of MPP will be applicable to them.
3. Only MPP own Bank's/Financial Institution's wallets will be allowed under the above scheme.

4. **Authorisation certificate issued by RBI.** MPP should submit the documentary proof of RBI's approval for running Payment Instruments, wherever applicable.
5. **Integration Charges:** Onetime payment of Rs. 50 Lakhs + Service Tax (Non Refundable) for each MPP separately for IRCTC e-ticketing website and Mobile Apps (Android, iOS, Windows and BlackBerry etc).
6. **Security Deposit:** Rs. 10 Lakhs (Refundable) for IRCTC e-ticketing website and Mobile Apps (Android, iOS, Windows and BlackBerry etc), However Banks already integrated with IRCTC will be exempted from Security Deposit.
7. **Intermittent Charges:** Rs. 5 Lakhs + Service Tax (Non refundable) payable whenever changes due to MPP payment option are required to be carried out on IRCTC Mobile Apps, leading to updates on IRCTC Mobile App on respective stores (Play Store/Windows store/Apple Store/BlackBerry Store etc).
8. **Payment Maintenance charges (PMC):** Payment gateway (PG) charges or Internet handling fees or convenience fee or payment facilitating charges or anything similar charges levied on the customer by MPP for each successful rail ticketing transaction will be shared with IRCTC as under:
 - a) 50% PMC for Net Banking, wallet, prepaid card, cash card & all payment instruments except debit & credit card subject to average monthly minimum PMC of Rs.5/- per transaction + Service Tax.
 - b) 30% PMC for Debit Cards, Credit Cards subject to average monthly minimum PMC of Rs.5/- per transaction + Service Tax.
 - c) Payment Provider may levy any percentage as PG Charges on customer, but, the average monthly PMC shared with IRCTC should not be less than Rs.5 +Service Tax per e-ticket on an average in a month subject to the PMC % specified for various Payment modes, whichever is more.
 - d) This commercial arrangement will remain uniform to all MPP integrations on IRCTC website & Mobile Apps.
 - e) In case MPP is not levying any Payment Gateway (PG) charges on the customer then, MPP shall share average monthly minimum PMC of Rs. 5/- per e-ticket + Service Tax with IRCTC.
9. **RDS Account:** Rolling deposit is required to be maintained by MPP to allow booking of e-tickets for payment of e-ticketing charges.
 - a) Transaction amount will be deducted from the MPP RDS account on successful booking of rail tickets. All MPP should maintain a minimum balance of Rs. 1 lakhs in their RDS Account.
 - b) Booking will not be permitted, if balance in RDS touches the minimum limit of Rs. 1 lakh unless it is topped up again.
 - c) RDS deposit accounts can be topped up with minimum amount of Rs. 2 lakhs and in multiples of Rs. 1 lakh as and when required by MPP.
10. MPP should follow reconciliation and refund process as per the details shared & mutually agreed with IRCTC.

The MPP will be responsible for refunds to customers. In case the refund is not made to the customer within 5 days from the date of receipt of the same from IRCTC, IRCTC shall be free to impose penalty of Rs.5,000/- (Rupees Five Thousand Only) per complaint case reported by customer.

11. **OTP:** MPP should include only those banks for net-banking and wallet who implement OTP as authentication process with IRCTC.
12. Payment options/Banks provided by MPP will be on mutually agreed basis with IRCTC and IRCTC can anytime ask for exclusion of any payment option for whatever reasons.
13. IRCTC Agreement should be mutually agreed and signed by the MPP.
14. All Checks/Restrictions as existing or as decided by IRCTC in future will be applicable.
15. **Chargeback:** MPP should take complete responsibility of chargeback issues / cases/fraudulent activities.
16. **Promotions/Advertisements** will be allowed to MPP for proliferation of ticket booking through IRCTC subject to following condition:
 - a) MPP can give maximum cash back of Rs. 100 per ticket to the customer.
 - b) MPP can send coupons to the customers, whosoever is booking ticket through their payment option. The text message can be as "Thanks for using <MPP name> on IRCTC".
 - c) If any MPP is interested in putting "Offers" text beside their payment option in payment page they should pay Rs 20 lakhs per year. On clicking the offer text the link will be redirected to their offer site/app. This scheme is separately applicable for IRCTC e-ticketing website and Mobile App.
 - d) If any MPP is interested in doing extensive marketing of their products on media, news papers, hoarding on various places/cities, TV commercials etc. using IRCTC e-ticketing website/mobile app screen then they will be required to pay Rs. 1 crore per year. Before running any extensive marketing campaign MPP should inform to IRCTC team.
 - e) No advertisements are allowed when control transferred to MPP SDK and payment page. If any MPP is interested in putting an advertisement on their SDK & payment page then MPP is required to pay IRCTC Rs. 20 lakhs per year.
 - f) The above commercials are in addition to the revenue shared by MPP as PMC & Integration charges.
 - g) IRCTC's logo should not be used in any form unless approved by IRCTC in writing.
 - h) These conditions will be applicable to existing wallet payment providers also if interested in Promotions and Advertisements

Banks/Financial Institutes may send their proposal to the following address:

Group General Manager/IT,
IRCTC,
Internet Ticketing Centre,
State Entry Road,
IRCA Building,
New Delhi - 110005