

Policy for E-Wallet providers for  
integration for booking of Rail Ticket  
through [www.irctc.co.in](http://www.irctc.co.in) website  
2015-16



## **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 his further, keeping an eye on growing usage of E-wallets in India due abundance of its availability for e-commerce. Paying for a Rail Ticket is one of the priorities a common man seeks.

In this regard, IRCTC has come up with a solution with the introduction of E-wallets for the booking of Rail Ticket through IRCTC website. The main benefits of such E-wallet integrations are as under:

- The Payment through E-wallet will enable the customers hassle free transaction.
- Reducing booking time.
- Reduction in transaction failure cases through minimizing payment gateway lags.
- Enhances user friendly experience and further utilising the customer base available with these wallet providers.

Basic Norms for E-wallet providers for the Integration for booking of Rail Tickets at **www.irctc.co.in**

1.	Payment Mode Criteria	Payment Providers (wallet providers, cash card providers, pre-paid card providers).
2.	Documentary Proof	All these wallets should submit documentary proof of Reserve Bank of India's approval for running prepaid instrument and details of their escrow account where all the funds loaded by customers will be parked.
3.	E-wallet Integration Charges	Rs. 20 lakhs (Non- refundable)+Service Tax as applicable, for E-wallet Integration on IRCTC main site only.
4.	Rolling Deposit Scheme /Security Deposit	Rolling deposit is required to maintain by payment providers with minimum balance of Rs. 10 Lakhs. This advance deposit would be fully refundable after adjusting any due payment to IRCTC in case of discontinuation of the relationship or agreement between payment providers and IRCTC. OR Deposit of Rs. 10 lakhs as security deposit to be reviewed every 6 months in coordination with Finance section of IRCTC.

5.	Payment Gateway Maintenance Charges	50% of Payment Gateway Service Charge (+Service Tax as applicable), to be shared by the Prepaid Instrument/Wallet providers per successful Rail ticket transaction with IRCTC.
6.	Invoicing and Payment	IRCTC will raise the Invoice on monthly basis for all the successful transaction for which the payment should be settled within 15 days of the issue of the Invoice.
7.	Tenure of the Agreement	Initially the Agreement will be valid for (Five) 05 Years and will be renewed or extended on fulfilling terms and conditions, mutually agreed between the parties.

For, information on Technical mandatory requirements may be discussed separately at below mentioned address.

Payment Providers may send their proposal to the following address:

Group General Manager/Internet Ticketing  
Indian Railway Catering and Tourism Corporation Ltd.,  
Internet Ticketing Centre,  
State Entry Road,  
IRCA Building,  
New Delhi- 110055.