

# Policy for integration of “Unreserved Ticketing Payment Provider (UTPP)” - 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 enhanced payment technologies IRCTC has taken a quantum leap in revolutionising Payment Modes to empower the customers.

To facilitate easy transactions through the Website and Mobile Apps, IRCTC is now integrating Payment Providers - banks/ Financial Institutes or any other Organisation approved by RBI, to Recharge R-Wallet and for booking Unreserved Tickets through Mobile Apps & Website. The Main benefits of such payment integrations are as under:

1. The payment instrument will enable the customer hassle free transactions.
2. Use of new advanced Payment options.
3. Transaction failures due to payment gateway lags can be minimised.

### **Norms for Integration of Prepaid Payment Instrument (PPI) and Multiple Payment Provider to top up/Recharge R-Wallet or/and to book Unreserved Tickets through Mobile Apps and Website**

Interested/willing Prepaid Payment Instrument Providers/Multiple Payment Providers may be integrated for booking Unreserved Tickets (UTS) subject to fulfilment of the following terms and conditions:

- I. Name of the Policy:** Policy for integration of “**Unreserved Ticketing Payment Provider (UTPP)**” to Recharge R-Wallet and for booking Unreserved Tickets (UTS).
- II. Payment Provider:** Banks/Financial Institutions, authorised by Reserve Bank of India shall be called as Payment Provider. They shall be integrated as **Prepaid Payment Instrument (PPI) or Multiple Payment Provider (MPP)** with IRCTC for providing payment gateway to Recharge of R-Wallet and to also book Unreserved Tickets directly by making payment using market payment instruments.
- III. Transaction:** Recharge of R-Wallet to book Unreserved Ticket or booking directly Unreserved Ticket (UTS) through market payment instruments is known as **transaction**.
- IV. Scope of Prepaid Payment Instrument(PPI):**
  - a) All Wallet Providers, Cash Card Providers, Pre-paid Card Providers OR any other Prepaid Instrument Providers – Banks/Financial Institutions or any other organization approved by RBI shall be considered as PPI.
  - b) If any Payment Provider (PP) is interested in facilitating the customer to recharge the customer wallet and then pay (add and pay facility) for booking Unreserved Tickets, in case of low balance, then they will be considered as PPI with Add & Pay.
  - c) No other payment modes shall be considered for integration as payment mode under this scope
- V. 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 or any other organization approved by RBI) 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 Unreserved Tickets, 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) Only MPP own Bank's/Financial Institution's wallets will be allowed. Wallets or any other prepaid payment instrument of other payment providers shall not be included in MPP.

**VI. Eligibility Criteria:** Valid Authorisation certificate issued by Reserve Bank of India for operating as Payment Provider or any document of approval for Operating a Payment instrument/ prepaid instrument.

- a. On expiry of the validity of recognition of Authorisation Certificate of RBI or any such document of approval for operating a Payment instrument/ prepaid instrument, the access provided to such Payment Provider would be made offline by IRCTC unless renewed by concerned authority and conveyed to IRCTC.
- b. The Unreserved Ticket Payment Provider (UTPP) shall submit the Valid Authorisation Certificate whenever renewed by RBI.

**VII. Integration Charges:**

- a. **Unreserved Ticket Payment Provider** shall pay onetime payment of Rs. 30 Lakhs + applicable Service Tax(Non Refundable) for integration of Prepaid Payment Instrument (PPI) to recharge R-Wallet or/and for booking Unreserved Tickets .

**OR**

Payment Provider shall pay one-time Payment of Rs. 50 Lakhs + applicable Service Tax (Non refundable) for integration of Prepaid Instrument with "Add & Pay" feature for booking Unreserved Tickets.

- b. **Unreserved Ticket Payment Provider** shall pay onetime payment of Rs. 50 Lakhs + applicable Service Tax (Non Refundable) for integration of Multiple Payment Provider (MPP) to recharge R-Wallet and for booking Unreserved Tickets through.

**VIII. Annual Maintenance Charges (AMC):**

- i. UTPP shall pay Annual Maintenance Charges (AMC) of Rs.15 Lakhs + applicable Service Tax (Non Refundable) for only PPI and Rs. 30 Lakhs + applicable Service Tax(Non Refundable) for PPI with Add & Pay feature. The AMC is payable in advance at the time of renewal of contract on yearly basis.
- ii. UTPP shall pay Annual Maintenance Charges (AMC) of Rs. 30 Lakhs + applicable Service Tax(Non Refundable) for MPP. The AMC is payable in advance at the time of extension of contract on yearly basis.

**IX. Security Deposit:**

- i. **Payment Provider** shall deposit Rs. 10 Lakhs (Refundable) separately for PPI & MPP integration to recharge R-Wallet or/and for booking Unreserved Tickets.
- ii. This Security Deposit can also be used for recovery of penalties and any other fines/dues as the case may be.
- iii. Security deposit shall be forfeited or adjusted in case penalty due to non-performance of any of the terms and conditions of IRCTC.
- iv. No interest shall be payable on Security Deposit.

**X. Payment Gateway Charges:**

- i. Payment Gateway (PG) charges or Internet handling fees or convenience fee or payment facilitating charges or anything similar charges, are the charges levied on the customer by UTPP. UTPP shall levy these charges on the customer as per guidelines issued by Ministry of Finance/RBI or any other Government body from time to time.

- ii. Payment Maintenance Charges(PMC): PMC is the amount shared from the Payment Gateway Charges by the Payment Provider. Payment Maintenance Charges are not levied on the Payment Provider by IRCTC in the first year. The percentage of amount to be shared with IRCTC as PMC shall be decided on review of the number of transactions after completion of one year.

**XI. Guidelines of RBI:** UTPP is subject to guidelines issued by Reserve Bank of India, amended from time to time and any other law as may be applicable to such instrument.

**Other Terms & Conditions:**

**XII. Rolling Deposit System (RDS):**

- a) Rolling Deposit Account is required to be maintained by Payment Provider to allow booking of e-tickets for payment of e-ticketing charges.
- b) All Payment Providers should maintain a minimum balance of Rs. 1,00,000 in their RDS Account.
- c) Booking will not be permitted, if balance in RDS touches the minimum limit of Rs.1,00,000 unless it is topped up again.

**XIII.** UTS Payment Provider should include only those banks for net-banking and wallet who shall implement authentication/security processes as per RBI guidelines.

**XIV. Reconciliation and Refund/Chargeback:**

- a) Payment Provider should follow Reconciliation and Refund process as per the details shared & mutually agreed with IRCTC.
- b) Payment Provider will be responsible for refunds to customers. In case the refund is not made to the customer within 7 days from the date of receipt of the same from IRCTC, IRCTC shall be free to impose a penalty of Rs.5,000/- + amount equal to Non Refund per complaint as and when reported by customer or any other agency. The penalty shall be paid by the UTPP within 7 days from the date of communication sent by IRCTC, else, it will be recovered from the respective RDS account.
- c) If the penalty is not paid by the UTPP and the RDS balance is lower than the penalty amount, then, the services shall be made offline till the penalty amount is received from the UTPP.
- d) Payment Provider should take complete responsibility of chargeback issues / cases and fraudulent activities.

**XV. Checks/Restrictions/Service availability:**

- a) All Checks/Restrictions as existing or as decided by IRCTC in future will be applicable.
- b) No add and pay feature will be allowed if Payment Provider opted for only wallet feature. Ticket can be booked through Prepaid Payment Instrument only if sufficient balance is available in RDS Account.
- c) User registration of the prepaid instrument should not be part of booking process.
- d) These terms & conditions may be modified at any time and from time to time discontinued temporarily or permanently and the same shall be updated on the website.
- e) Any issues pertaining to recharge of R-wallet or booking UTS through Payment Provider's payment modes shall be handled by the concerned Payment Provider.

**XVI.** 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.

**XVII.** IRCTC Agreement shall be mutually agreed and signed by the Payment Provider. Agreement shall be valid for a period of 5 years. However, AMC shall be payable on yearly basis in advance.

**XVIII. Chargeback:** Payment Provider should take complete responsibility of chargeback issues / cases/fraudulent activities.

**XIX. Indemnity:** Bank / Financial institution as the case may be shall undertake and agree to indemnify, defend and hold harmless IRCTC including their directors, officers, and agents from and against all actions proceedings claims, penalties, demands and cost (including without limitation legal cost), awards, damages, losses, and / or expenses arising directly or indirectly as a result of breach or non-performance of declaration or obligations under this policy.

**XX. Marketing Prospects: Promotions/Advertisements** will be allowed to Payment Provider for proliferation of ticket booking through IRCTC subject to following conditions:

- a) Payment Provider can give maximum cash back of Rs. 100 per ticket to the customer.
- b) Payment Provider can send coupons to the customers, whosoever is booking ticket through their payment option. The text message can be as “Thanks for using < e-wallet name> on IRCTC”.
- c) If any Payment Provider 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.
- d) Extensive marketing of the products of Payment Provider on Media, News Papers, Hoardings on various Places/Cities, TV commercials etc. using IRCTC e-ticketing Website/ Mobile App screen shall be allowed subject to prior approval of IRCTC.
- e) No advertisements are allowed when control transferred to wallet SDK /payment page. If any Payment Provider is interested in putting an advertisement on their SDK / payment page then Payment Provider is required to pay Rs. 20 lakhs + Service Tax per year to IRCTC.
- f) The above commercials are in addition to the revenue shared by Payment Provider as PMC & Integration charges/Security Deposit.
- g) IRCTC’s logo should not be used in any form unless mutually agreed with IRCTC.

**XXI. Payment mode:** All types of payments to IRCTC shall be made by UTPP through online or through Demand Draft.

**XXII. Exit Clause:** The Bank/Financial Institution which has provided PPI/MPP has an option to withdraw from the scheme by serving three month notice and that eventuality, the security deposit will be refunded to the Bank/Financial institution. However, integration and intermittent charges shall not be refunded being non-refundable charges and consumed with the integration.

**XXIII. Arbitration:** The dispute if any shall be resolved through arbitration by way of appointment of sole arbitrator by CMD IRCTC.

**XXIV. Governing Law and jurisdiction:** The transactions under the policy shall be governed by Indian Laws and the courts at Delhi shall have the exclusive jurisdiction as regards any claim or matter arising out of the policy.

**XXV. Termination:** Violation of any of the terms & conditions of the policy at any point of time, the services shall be terminated and the Security Deposit shall be forfeited.

Interested Banks/Financial Institutions may send their applications addressed to:

GGM/IT, IRCTC at the following address.  
The Group General Manager/IT  
Indian Railway Catering & Tourism Corporation Ltd.,  
1st Floor, Internet Ticketing centres,  
IRCA Building State Entry Road,  
New Delhi-110055  
Ph-011 23745962  
e-mail id – agentadmin@irctc.co.in

**ADDENDUM TO Policy for integration of “Unreserved Ticketing Payment Provider (UTPP)” to Recharge R-Wallet and for booking Unreserved Tickets (UTS) - 2017.**

In partial modification of the UTPP Policy, 2016, the following clauses/sub clauses after including UPI as one of the Payment integration in the UTPP Policy, may be read as under here after:

**Clause V: Scope of Multiple Payment Provider(MPP):**

- e) If any Payment Provider is interested to integrate Unified Payment Interface (UPI) as one of the payment options to Recharge R-Wallet and also for booking Unreserved Tickets or as a separate UPI payment integration, then they will be considered as MPP

**Clause XVI Checks/Restrictions/Service availability:**

- f) Recharge of R-Wallet to book Unreserved tickets shall not be allowed through Credit Card or any other wallet.

**Clause XXVI: Mode of payment:** All payments to IRCTC shall be made by **Payment Providers** through online or through Demand Draft in favour of IRCTC payable at New Delhi.

**All the other clauses provided in Policy for integration of “Unreserved Ticketing Payment Provider (UTPP)” to Recharge R-Wallet and for booking Unreserved Tickets (UTS)-2016 shall remain the same. The above clauses/sub clauses shall form part of the UTPP Policy, 2016**