

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

(Edition-2019)



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 customer

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 present MPP can also be benefitted.
4. Transaction failures due to payment gateway lags can be minimised.

NORMS

Interested/willing Multiple Payment provides 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 App (Edition 2019).
2. **Scope of Multiple Payment Provider(MPP):** Banks, Payment Providers, Financial Institutions or any firm providing more than one of the following Multiple Payment options will be considered under the scope Policy for MPP:
 - a. Internet Banking,
 - b. Debit Card, Credit Card (Domestic and/or International),
 - c. Debit + PIN
 - d. Unified Payment Interface (UPI),
 - e. e-Wallets/Prepaid Payment Instruments/Cash Cards
3. **Eligibility Criteria:** Valid Authorisation Certificate issued by Reserve Bank of India (RBI) for operating an e-wallet OR any document of approval for Operating a Payment Instrument/Prepaid Instrument.
 - a. On expiry of the validity of recognition of Authorization Certificate of RBI or any such document of approval for operating a Payment Instrument/Prepaid Instrument, the access provided to such MPP shall be made offline by IRCTC unless renewed by concerned authority and conveyed to IRCTC.
 - b. The Multiple Payment Provider (MPP) shall intimate the date of validity and submit the Valid Authorization Certificate whenever renewed by RBI.
4. **Integration Charges:** Onetime payment of ₹50 Lakhs + applicable taxes (Non Refundable) for each MPP separately for IRCTC e-ticketing website and Mobile Apps (Android, iOS, Windows and BlackBerry etc.).

5. Security Deposit:

Payment Provider shall deposit Rs. 10 Lakhs (Refundable) for IRCTC e-ticketing Website and Mobile Apps (Android, iOS, etc.). However Banks already integrated with IRCTC will be exempted from Security Deposit.

- a. There shall be no exemption from payment of Security Deposit (SD) for integration of Prepaid Payment Instrument of new Banks.
- b. The SD shall be forfeited if at any point of time the name of IRCTC is tarnished due to any issue on MPP services or violation of terms and conditions of the MPP Policy.

6. Intermittent Charges: ₹5 Lakhs + applicable taxes (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/ Apple Store, etc.).

7. 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) MPP shall pay PMC to IRCTC @ ₹ 5/- + applicable taxes, per transaction made through Net-banking,
- b) MPP shall pay PMC to IRCTC @ 0.9 % of the transaction amount + applicable taxes, per transaction made through e-wallet, prepaid card, cash card and/or any Prepaid Payment Instruments subject to an average monthly minimum PMC of ₹ 5/- + applicable taxes per transaction.
- c) MPP shall pay PMC to IRCTC @ ₹ 2.25/- + applicable taxes per transaction made through domestic Credit Card/Debit Card.
(Bank/Payment Provider's Transaction Charges on Credit Card/Debit Card shall be governed by Guidelines of RBI/Govt. of India, subject to changes from time to time.
PMC on Debit Card/Credit Card will be applicable as per instructions issued by IRCTC subject to changes from time to time).
- d) MPP shall pay PMC to IRCTC @ 30 % + applicable taxes of Transaction Charges per transaction made through UPI/BHIM or ₹ 3/- + applicable taxes per transaction whichever is higher subject to average monthly minimum PMC of ₹ 3/- + applicable taxes per transaction made through UPI/BHIM.
- e) MPP shall pay PMC to IRCTC @ 50% + applicable taxes, of the PG Charges levied by the MPP subject to average monthly minimum PMC @ ₹ 5/- + applicable taxes per transaction made through Debit + PIN.
- f) **International Cards (Cards Issued outside India):**
 - i. MPP shall pay PMC to IRCTC @ 30% of Transaction Charges + applicable taxes per transaction, subject to average monthly minimum PMC @ ₹ 20/- + applicable taxes per transaction made through International Cards.
 - ii. MPP can levy Transaction Charges on customer up-to a maximum of 3.5 % of transaction amount + applicable taxes per transaction made through International Cards.
- g) This commercial arrangement will remain uniform to all MPP integrations on IRCTC Website & Mobile Apps.
- h) MPP shall pay PMC to IRCTC irrespective of the Bank Transaction Charges, as mentioned above.
- i) PMC shall be paid by the MPP on monthly basis. At the end of the month, Invoice will be raised by IRCTC and payment shall be made by the MPP

within 15 days from the date of issue of the invoice else it will be recovered from the respective RDS account.

- j) If, monthly PMC is not paid by the MPP within the above prescribed time line and if MPP's RDS balance is lower than the Invoice/outstanding amount, then the service shall be made offline till the PMC is recovered from the respective MPP.
 - k) The Annual PMC paid by the Multiple Payment Provider shall be at least ₹10 Lakhs + applicable Taxes in a financial year. The annual PMC shall be accounted on pro rata basis w.e.f the date of launch in case the service is not for full financial year.
 - l) If, Annual PMC is less than ₹10 Lakhs (Financial Year), the MPP shall pay the deficit annual PMC amount of minimum ₹10 lakhs + applicable Tax within 7 days from date of communication sent by IRCTC, else, it will be recovered from the respective RDS account.
 - m) If, deficit Annual PMC amount is not paid by MPP within the above prescribed time line and if balance in RDS account of the concerned MPP is lower than the deficit annual PMC amount, then, the services shall be made offline till the deficit amount is received from the MPP.
8. **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 ₹ 1lakh in their RDS Account.
 - b) Booking will not be permitted, if balance in RDS touches the minimum limit of ₹1lakh unless it is topped up again.
 - c) RDS deposit accounts can be topped up with minimum amount of ₹2 lakhs and in multiples of ₹1lakh as and when required by MPP.
9. **Reconciliation and Refund/Chargeback:**
- a. MPP should follow reconciliation and refund process as per the details shared & mutually agreed with IRCTC.
 - b. MPP will be responsible for refunds to customer. 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 ₹ 5,000/- + amount equal to Non Refund per complaint as and when reported by customer or any other agency.
 - c. The penalty shall be paid by the MPP within 7 days from the date of communication sent by IRCTC, else, it will be recovered from the respective RDS account.
 - d. If the penalty is not paid by the MPP 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 MPP.
 - e. MPP should take complete responsibility of chargeback issues / cases /fraudulent activities.
 - f. The details of the refund or cancellation data for the tickets purchased shall be maintained by MPP in production environment for a period of One hundred eighty (180) days from the date of ticket booking.
10. **OTP:** MPP should include only those banks for net-banking and wallet who implement OTP as authentication process with IRCTC.

11. 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.
12. **Payment mode:** All payments to IRCTC shall be made by MPP through online or through Demand Draft.
13. **Validity of Agreement:** IRCTC Agreement should be mutually agreed and signed by the MPP. Agreement shall be valid for a period of 5 Years from the date of signing of the agreement. This agreement may be terminated by IRCTC any time giving two Months notice.
14. **Exit Clause:** The Bank/Financial Institution which has provided MPP has an option to withdraw from the scheme by serving three-month notice and in that eventuality, the security deposit will be refunded back to the Bank/Financial institution after adjusting IRCTC dues of e-ticketing service or any other service. However, integration and intermittent charges shall not be refunded being non-refundable charges and consumed with the integration.
15. **Checks/Restrictions/ Service availability**
 - a. All Checks/Restrictions as existing or as decided by IRCTC in future will be applicable.
 - b. User registration of wallet or UPI should not be part of booking process.
 - c. These terms & conditions may be modified at any time and from time to time discontinued temporarily or permanently and the same will be updated on the Website.
16. **Promotions/Advertisements** will be allowed to MPP for proliferation of ticket booking through IRCTC subject to following condition:
 - a. MPP can give offer of any amount of cash back/voucher per ticket to the customer.
 - b. MPP can send coupons to the customer, 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 "Offer" text beside their payment option in payment page they should pay ₹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. Extensive marketing of the products of MPP on Media, News Paper, Hoardings on various Places/Cities, TV commercials etc. using IRCTC e-ticketing Website/ Mobile App screen may be allowed subject to prior approval of IRCTC.
 - 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 ₹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

17. **Indemnity:** Bank / Financial institution as the case may be, hereby undertakes and agrees to indemnify, defend and hold harmless IRCTC including its director, officer, 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.
18. **Arbitration:** The dispute if any shall be resolved through arbitration by way of appointment of sole arbitrator by CMD IRCTC.
19. **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.
20. **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.

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