

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.
11. 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.

12. **OTP:** MPP should include only those banks for net-banking and wallet who implement OTP as authentication process with IRCTC.
13. 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.
14. IRCTC Agreement should be mutually agreed and signed by the MPP.
15. All Checks/Restrictions as existing or as decided by IRCTC in future will be applicable.
16. **Chargeback:** MPP should take complete responsibility of chargeback issues / cases/fraudulent activities.
17. **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

“ADDENDUM to MPP Policy for IRCTC e-ticketing Website and Mobile Apps , 2017”.

In partial modification of the **MPP Policy for IRCTC e-ticketing Website and Mobile Apps, 2016**, the following clauses/sub clauses after including UPI as one of the Payment integration in the scope of MPP Policy, are to be read as under here after:

- i) Incorporate UPI as one of the Payment Options in the following clause of MPP Policy, 2016 and are to be read as under hereafter

Clause 2: 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 , then they will be considered as MPP.
- f) If any Payment Provider, already registered/integrated as UPI under UPI Policy by paying Rs 50 Lakhs+ service Tax as integration charges, is interested to register under multiple payment policy (Net banking, Debit Card, Credit Card, wallet etc), then it can be registered as MPP on a written request, without any additional integration charges.
- ii) Modifications are to be read as under hereafter in addition to the clauses stipulated in extant **Policy for integration of “Multiple Payment Provider“(MPP) on IRCTC e-ticketing Website and Mobile Apps , 2016:**

Clause 4: 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 Authorisation 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 Authorisation Certificate whenever renewed by RBI.

Clause 6: Security Deposit (SD):

- i. There shall be no exemption from payment of Security Deposit (SD) for integration of Prepaid Payment Instrument of new Banks.
- ii. 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.

Clause 8: Payment Maintenance charges (PMC):

- e) 30 % of PG charges charged for UPI or Rs.3/- per transaction whichever is higher subject to average monthly minimum PMC of Rs.3/- per transaction + Service Tax.
- f) In case MPP is not levying any Payment Gateway (PG) charges on the customer then, MPP shall share average monthly PMC of Rs. 3/- +Service Tax per e-ticket booked through UPI and Rs.5 +Service Tax per e-ticket booked through other payment modes, with IRCTC.

- g) The annual PMC paid by the Multiple Payment Provider shall be at least Rs. 10 Lakhs 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
- h) If annual PMC is less than Rs. 10 Lakhs (Financial Year), the MPP shall pay the deficit annual PMC amount of minimum Rs. 10 lakhs + Service Tax within 7 days from date of communication sent by IRCTC, else, it will be recovered from the respective RDS account.
- i) 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

Clause 10: Reconciliation and Refund/Chargeback: Clause 10, 11 & 15 merged as Clause 10 and are to be read as under hereafter:

- 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 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.
- 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.

Clause 11: Payment mode: All payments to IRCTC shall be made by MPP through online or through Demand Draft.

Clause 14: 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.

Clause 15: 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.

Clause 16: 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

Clause 17: Promotions/Advertisements (a) & (d) are to be read as under :

- a) MPP can give offers of any amount of cash back/vouchers per ticket to the customers.
- iii. Extensive marketing of the products of MPP on Media, News Papers, 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.

Clause 18: Indemnity: Bank / Financial institution as the case may be, hereby undertakes and agrees to indemnify, defend and hold harmless IRCTC including its 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.

Clause 20: Arbitration: The dispute if any shall be resolved through arbitration by way of appointment of sole arbitrator by CMD IRCTC.

Clause 21: 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.

Clause 22: 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.

The above Clauses/Sub Clauses shall form part of the Policy for Integration of “Multiple Payment Provider“(MPP) on IRCTC e-ticketing Website and Mobile Apps, 2016, as “ADDENDUM to MPP Policy for IRCTC e-ticketing Website and Mobile Apps , 2017”.

All the other clauses provided in Policy for Integration of “Multiple Payment Provider“(MPP) on IRCTC e-ticketing Website and Mobile Apps , 2016 shall remain the same.