

Policy for Multiple Payment Provider on IRCTC E-Catering Website & Mobile APP -2016



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IRCTC

INTRODUCTION

E-Catering through IRCTC website, www.ecatering.irctc.co.in has revolutionised the way the train traveller gets his meals on the Indian Railways and would be next big success story of e-commerce 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 book their meal on the go.

To facilitate easy transactions through these Apps, IRCTC is now introducing payment integration on the IRCTC Mobile App by the interested banks/ Payment Providers. The Main benefits of such payment integrations are as under:

1. The payment instrument on IRCTC Mobile App will enable the customer hassle free transaction.
2. Reduce booking time consumption.
3. Transaction failures due to payment gateway lags can be minimised.

Norms: Interested/willing Multiple Payment providers may be integrated on IRCTC e-Catering 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 on IRCTC e-Catering Website and Mobile apps.
2. **Scope of Multiple Payment Provider :**
 - a) If any payment provider is using more than one payment options (Credit/Debit/Net Banking/Wallet) at their end then they will be considered as PG.
 - 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 E-meal, in case of low balance, then they will be considered as PG.
 - c) If any payment provider is accepting payment on behalf of other merchant’s viz. internet banking, debit card, credit card, cash card, prepaid card etc. then they will be considered as PG.
 - d) The existing e-wallet Providers on IRCTC Website and Web services wallet Payment Providers on IRCTC Mobile apps, will be considered as PG and accordingly all the terms and conditions of PG will be applicable to them.
3. **Authorisation certificate issued by RBI:** PG’s should submit the documentary proof of RBI’s approval for running Payment Instruments, wherever applicable.
4. **Integration Charges:** Onetime payment of Rs. 10 Lakhs (Non Refundable) for each PG separately for IRCTC e-Catering website and Mobile Apps
5. **Security Deposit:** Rs. 5 Lakhs (Refundable) for IRCTC e-Catering website and Mobile Apps separately, However PG’s already integrated with IRCTC are exempted from paying the Security Deposit.
6. **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.

7. **Payment Maintenance charges (PMC):** There would be no charges levied by IRCTC for Payment Maintenance charges initially but the same would be reviewed after six months.
8. **RDS Account:** Rolling deposit is required to be maintained by PG to allow booking of e-meals for payment of e-meal charges.
 - a) Transaction amount will be deducted from the PG RDS account on successful booking of Meals. All PG 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. 1 lakh and in multiples of Rs. 1 lakh as and when required by PG.
9. PG's should follow reconciliation and refund process as per the details shared & mutually agreed with IRCTC. The PG's 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 from customer.
10. Payment options/Banks provided by PG's will be on mutually agreed basis with IRCTC and IRCTC can anytime ask for exclusion of any payment option for whatever reasons.
11. IRCTC Agreement should be mutually agreed and signed by the PG provider.
12. All Checks/Restrictions as existing or as decided by IRCTC in future will be applicable. Chargeback: PG's should take complete responsibility of chargeback issues / cases/fraudulent activities.
13. Promotions/Advertisements will be allowed to PG Provider for proliferation of E-Catering through IRCTC.
14. Banks/Financial Institutes may send their proposal to the following address:

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