

Policy for Unified Payment Interface (UPI) Integration for IRCTC e-ticketing Website & Mobile App-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. To facilitate easy e-ticketing transactions, IRCTC is now taking a quantum leap towards providing yet another advanced payment system viz Unified Payment Interface (UPI).

Unified Payments Interface (UPI) is an architecture and a set of standard App APIs provided by RBI to facilitate the next generation online immediate payments leveraging latest trends such as increasing smart phone adoption and App downloads, Indian language interfaces, and universal access to Internet and data. UPI was launched by National Payments Corporation of India with Reserve Bank of India's (RBI) vision of migrating towards a 'less-cash' and more digital society.

The Main benefits of such payment integrations for e-ticketing through IRCTC Website/Mobile Apps are as under:

1. This payment instrument will enable the customer hassle free transaction.
2. Various modes of Payment through any Bank by using single User ID will be available to customers to book Railway e-tickets.
3. User can book train ticket by paying from any of his Bank accounts on a single platform.

Norms for Integration of Unified Payments Interface (UPI) on IRCTC e-ticketing Website/Mobile Apps.

Interested/willing Payment Providers (Banks/Financial Institutes) may integrate Unified Payment Interface on IRCTC e-ticketing Website and Mobile Apps (android, iOS, Windows, or any other future Apps) subject to fulfilment of the following terms and conditions:

1. **Name of the Policy:** Policy for integration of "Unified Payments Interface"(UPI) on IRCTC e-ticketing Website and Mobile apps.
2. **Scope of Unified Payment Interface (UPI):**
 - a) Any UPIPS (Bank/Financial Institution) authorised by RBI for providing such payment facility to customers will be entitled for integration for UPI on IRCTC Website/Mobile apps
 - b) Payment Service Provider (Bank/Financial Institution) providing Unified Payments Interface shall be called as '**UPI Payment Service Provider' (UPIPS)**
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 Authorisation Certificate of RBI or any such document of approval for operating a Payment Instrument/Prepaid Instrument, the access provided to such UPIPS shall be made offline by IRCTC unless renewed by concerned authority and conveyed to IRCTC.

- b. The Payment Service Provider (PP) shall intimate the date of validity and submit the Valid Authorisation Certificate whenever renewed by RBI.
4. **Integration Charges:** Payment Service Provider shall pay onetime integration fee of Rs. 50 Lakhs + Service Tax (Non Refundable) each for UPI integration on IRCTC e-ticketing Website and Mobile Apps (Android, iOS, Windows etc), separately.
5. **Security Deposit (SD):**
- Payment Service Provider shall deposit an amount of Rs. 10 Lakhs (Refundable) as Security Deposit (SD) each for IRCTC e-ticketing Website and Mobile Apps (Android, iOS, Windows) Separately. SD shall be refunded after adjusting IRCTC dues, if any, like Payment Maintenance Charges (PMC), refund to customers, penalties, etc. However, Banks already integrated with IRCTC shall be exempted from Security Deposit.
 - There shall be no exemption from payment of Security Deposit (SD) for integration of Prepaid Payment Instrument of new Banks.
 - The SD shall be forfeited if at any point of time the name of IRCTC is tarnished due to any issue on UPI services or violation of terms and conditions of the UPIPSP Policy.
6. **Intermittent Charges:** Rs. 5 Lakhs + Service Tax (Non refundable) payable whenever changes due to UPI 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 etc). (not applicable for Website)
7. **Payment Maintenance charges (PMC):** Payment gateway (PG) charges or Internet handling fees or convenience fee or payment facilitating charges or any other similar charge levied on the customer by UPI Payment Service Provider (UPIPSP) for each successful rail ticketing transaction will be shared with IRCTC as under:
- 30 % of PG charges charged by Payment Service Provider or Rs.3/- per transaction whichever is higher subject to average monthly minimum PMC of Rs. 3/- per transaction + Service Tax.
 - In case Payment Service Provider is not levying any Payment Gateway (PG) charges to the customer, still the UPIPSP shall share average monthly minimum PMC of Rs. 3/- per transaction + Service Tax with IRCTC
 - The annual PMC paid by the Payment Service 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
 - If annual PMC is less than Rs. 10 Lakhs (Financial Year), the Payment Service Provider 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.
 - If deficit annual PMC amount is not paid by UPIPSP within the above prescribed time line and if balance in RDS account of the concerned UPIPSP is lower than the deficit annual PMC amount, then, the services shall be made offline till the deficit amount is received from the UPIPSP .
8. **Rolling Deposit System (RDS):** Rolling deposit is required to be maintained by UPIPSP to allow booking of e-tickets for payment of e-ticketing charges.

- a) Transaction amount will be deducted from the UPIPSP RDS account on successful booking of rail tickets. All UPI Payment Service Providers (UPIPSPs) should maintain a minimum balance of Rs. 1 lakh in their respective RDS Accounts.
 - 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 UPI Payment Service Provider.
9. **Reconciliation and Refund/Chargeback:**
- a) UPIPSP should follow reconciliation and refund process as per the details shared & mutually agreed with IRCTC.
 - b) UPIPSP 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 PP 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 UPI 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 UPIPSP.
 - e) UPIPSP should take complete responsibility of chargeback issues / cases /fraudulent activities.
10. UPIPSP should include only those banks who shall implement authentication/security processes as per RBI/NPCI guidelines.
11. Payment options/Banks provided by UPI will be on mutually agreed basis with IRCTC and IRCTC can anytime ask for exclusion of any payment option for whatever reasons.
12. **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.
13. **Validity of Agreement:** IRCTC Agreement should be mutually agreed and signed by the UPIPSP. 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 one month notice.
14. All Checks/Restrictions as existing or as decided by IRCTC in future will be applicable.
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 the 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 UPI Payment Service Provider (UPIPSP) for proliferation of ticket booking through IRCTC subject to following condition:
- a) UPIPSP can give cash back upto a maximum of Rs. 100 per ticket to the customer.
 - b) UPIPSP can send coupons to the customers, whosoever is booking ticket through their payment option. The text message can be as “Thanks for using <UPI name> on IRCTC”.
 - c) If any UPIPSP is interested in putting “Offers” text beside their payment option in payment page they should pay Rs 20 lakhs + Service Tax 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 UPIPSP 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.
 - e) No advertisements are allowed when control transferred to UPI SDK and payment page. If any UPIPSP is interested in putting an advertisement on their SDK & payment page then UPIPSP is required to pay IRCTC Rs. 20 lakhs + Service Tax per year.
 - f) The above commercials are in addition to the revenue shared by UPIPSP as PMC & Integration charges/Security Deposit.
 - g) IRCTC's logo should not be used in any form unless approved by IRCTC in writing.
17. **Payment mode:** All payments to IRCTC shall be made by UPIPSP through online or through Demand Draft.
18. **Exit Clause:** The Bank/Financial Institution which has provided UPIPSP 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.
19. **Arbitration:** The dispute if any shall be resolved through arbitration by way of appointment of sole arbitrator by CMD IRCTC.
20. **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.
21. **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 duly signed proposal along with supporting documents (wherever applicable) to the following address:

**Group General Manager/IT,
IRCTC, Internet Ticketing Centre,
State Entry Road, IRCA Building,
New Delhi - 110005**