

IRCTC iPAY

Transaction Flow between IRCTC - iPay

IRCTC is pleased to announce its latest offerings in terms of being a 'Payment Gateway' "IRCTC iPay". The decision comes at a time when the entire nation is on a progressive road towards Digital India. Payment Gateway Aggregation, as a diversification, allows IRCTC to capitalize on its existing and upcoming platforms like Air-Ticketing, E-Catering, Tourism, Train Ticketing etc. This new venture further aims to capture a decent market share in both Public and Private Sector business space.

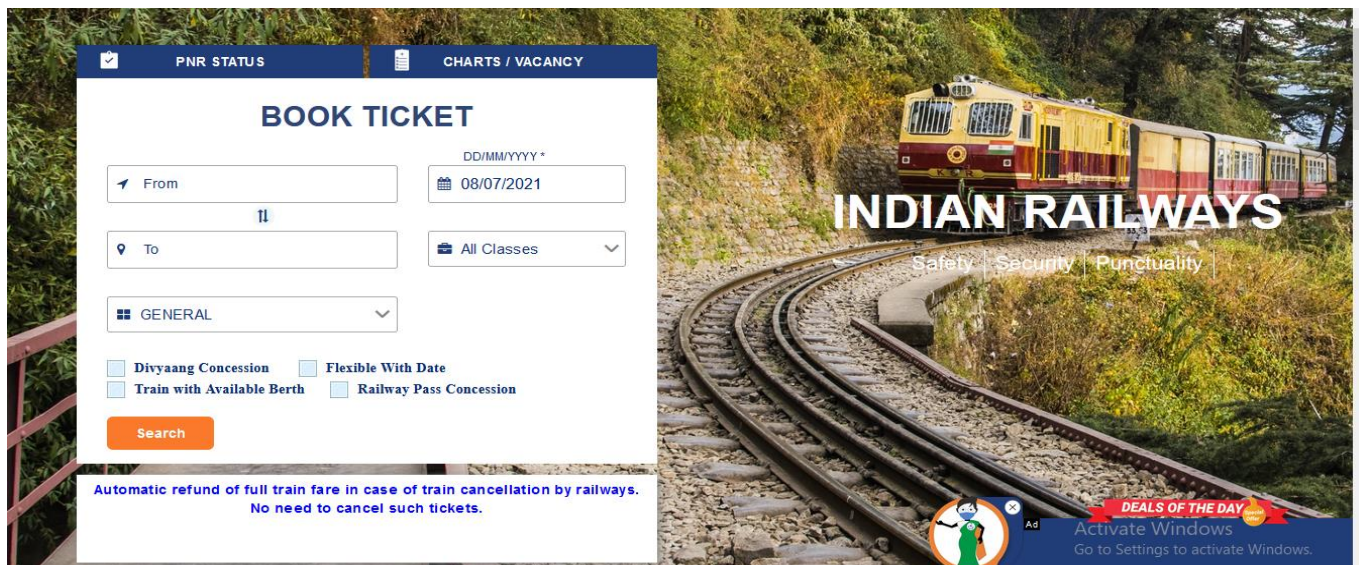
iPay is an IRCTC owned Payment Gateway. With the launch of IRCTC iPay, the passengers will not need any 3rd party platforms as the IRCTC iPay provides payment options like Credit Card, Debit Card, UPI, Net Banking, iMudra Wallet. The back-end support is being provided by MMAD Communication Private Limited which is IRCTC's technology partner.

Advantages of IRCTC iPay

1. Option of Credit Cards, Debit Cards, Net Banking, Wallets, Pre-paid Cards, UPI and **Autopay** (mandate-based payment instruments).
2. Reducing payment failure rate.
3. No delay in processing the refunds.

Transaction flow of Ticket booking through iPay

1. User fills the required details on IRCTC website.



The image shows the IRCTC 'BOOK TICKET' form. The form is titled 'BOOK TICKET' and has a blue header with 'PNR STATUS' and 'CHARTS / VACANCY' links. The form fields include: 'From' (with a location pin icon), 'To' (with a location pin icon), 'Date' (DD/MM/YYYY * 08/07/2021), 'Classes' (All Classes), and 'Coach' (GENERAL). There are also checkboxes for 'Divyaang Concession', 'Flexible With Date', 'Train with Available Berth', and 'Railway Pass Concession'. A 'Search' button is at the bottom. Below the form, a blue banner states: 'Automatic refund of full train fare in case of train cancellation by railways. No need to cancel such tickets.' The background image shows a yellow and red Indian Railways train on a track, with the text 'INDIAN RAILWAYS' and 'Safety | Security | Punctuality' overlaid. At the bottom right, there is an advertisement for Windows with the text 'DEALS OF THE DAY', 'Activate Windows', and 'Go to Settings to activate Windows.'

2. Users select payment method IRCTC iPay.

Payment Methods

IRCTC iPay (Credit Card/Debit Card/UPI)

Multiple Payment Service

Netbanking

Payment Gateway / Credit Card / Debit Card

Wallets / Cash Card

Credit cards/ Debit cards / UPI (Powered by IRCTC)

NIL, for UPI TransactionNIL, for all Rupay Debit Cards0.4% + Applicable Taxes for Other Domestic Debit Cards up to ₹2000 0.9% + Applicable Taxes for Other Domestic Debit Cards more than ₹20001.8% + Applicable Taxes for all domestic Credit Cards ₹10 + Applicable Taxes for Netbanking transactions1.8% + Applicable Taxes for all Autopay Transactions₹10 + Applicable Taxes for iMudra Transactions

Back

Pay & Book

Safe & Secure Payments

JOURNEY SUMMARY

GKP FESTIVL SP(02596)

Fri, 23 Jul

ANAND VIHAR TRM

LUCKNOW NR

ANVT (20:00)

LKO (02:11)

1 Adult | AC 3 Tier (3A) | GENERAL | ANAND VIHAR TRM

Passenger Details

1. Dhiraj Kumar 35 yrs | Male

Contact Details

Email: dh*****@gmail.com

Mobile: 91-9*****55

Fare Summary

3. After clicking on Pay & Book tab, multiple payment option will be shown.

IRCTC iPay

Your Session will expire in : 14:34

AUTOPAY

CREDIT CARD

DEBIT CARD

IRCTC iMUDRA

NET BANKING

Card Number

Please Enter Card Number

MM/YY

CVV

Name on Card

Pay ₹ 79.85

Return to merchants

Order ID

100002777341094

Amount

₹ 78.19

Transaction Charges

₹ 1.66

Amount Payable

₹ 79.85

Charges Applicable : 1.8% plus Applicable Taxes for all domestic Credit Cards.

VERIFIED by VISA MasterCard SecureCode

Powered by mmaapay

Here user can select any of the payment option for booking the tickets.

- a) Autopay
- b) Credit Card
- c) Debit Card
- d) IRCTC iMudra
- e) Net Banking

Autopay

Autopay is mandate based payment instrument. Here user can book tickets through UPI (OTM), Credit Card, Debit Card.

AUTOPAY
CREDIT CARD
DEBIT CARD
IRCTC IMUDRA
NET BANKING

Mandate Based Payment Instruments

☒ UPI (OTM)*☐ Credit Card☐ Debit Card

UPI Handle (VPA)

VPA is a unique Payment address that can be linked to a person's bank account to make payments.

Pay ₹ 79.85

[Return to merchant](#)

* In case of auto cancellation of all waitlisted tatkal tickets, only cancellation charges along with mandate charges will be debited.

Order ID 100002777341094	
Amount	₹ 78.19
Mandate Charges	₹ 1.66
Amount Payable	₹ 79.85

Charges Applicable : Mandate Charges 1.8% plus applicable taxes.

Credit Card

User has the option to book tickets through credit card.

AUTOPAY
CREDIT CARD
DEBIT CARD
IRCTC IMUDRA
NET BANKING

Card Number

Please Enter Card Number

MM/YY

CVV



Name on Card

Pay ₹ 79.85

[Return to merchant](#)

Order ID 100002777341094	
Amount	₹ 78.19
Transaction Charges	₹ 1.66
Amount Payable	₹ 79.85

Charges Applicable : 1.8% plus Applicable Taxes for all domestic Credit Cards.

Debit Card

User has the option to book tickets through debit card.

AUTOPAY	Card Number	
CREDIT CARD	Please Enter Card Number	
DEBIT CARD	MM/YY	CVV
IRCTC iMUDRA	Name on Card	
NET BANKING		
Return to merchant		

Order ID
100002777341094

Amount ₹ 78.19
Transaction Charges ₹ 0.37
Amount Payable ₹ 78.56

Rupay Debit Card: Zero Charges. For non Rupay Debit Card: 0.4% of load upto Rs. 2000 and 0.9% of load above Rs. 2000.

Pay ₹ 78.56

IRCTC iMudra

User has the option to book tickets through IRCTC's wallet iMudra.

AUTOPAY	Pay using IRCTC iMudra
CREDIT CARD	
DEBIT CARD	
IRCTC iMUDRA	
NET BANKING	
Return to merchant	

Order ID
100002777341094

Amount ₹ 78.19
Transaction Charges ₹ 11.80
Amount Payable ₹ 89.99

Charges Applicable : INR 10 plus Applicable Taxes.

Pay ₹ 89.99



Merchant Name irctc.co.in

Transaction Amount ₹ 1,192.20

Registered Mobile Number

+91 Registered Mobile Number

Mobile Number is required

Generate OTP

[Click here to abort transaction and return to the merchant site](#)

Net Banking



Your Session will expire in : 05:12

- AUTOPAY
- CREDIT CARD
- DEBIT CARD
- IRCTC IMUDRA
- NET BANKING



Select Bank

Pay ₹ 89.99

[Return to merchant](#)

Order ID 100002777341094	
Amount	₹ 78.19
Transaction Charges	₹ 11.80
Amount Payable	₹ 89.99

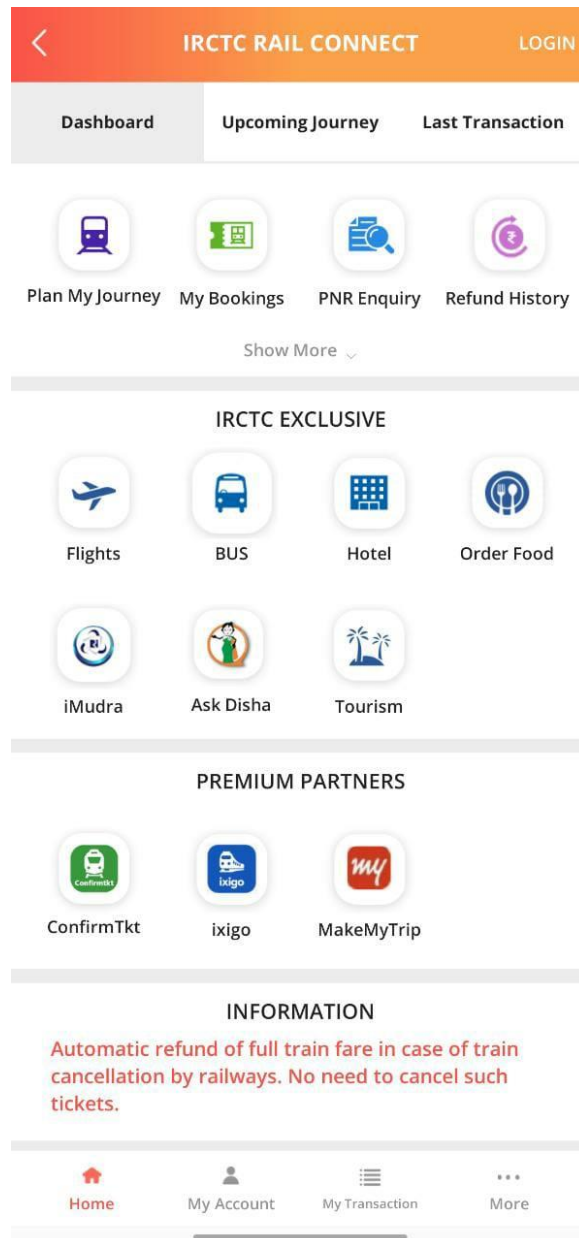
Charges Applicable : INR 10 plus Applicable Taxes.



Booking Tickets through IRCTC Mobile App

A user can also book the tickets the tickets through IRCTC Mobile App – “IRCTC Rail Connect.”

1. User can login into the app and provide the required details:



2. User fills in the required details.

<

TRAIN SEARCH

From

NDLS

New Delhi

⇒

To

PWL

Palwal

Class

All Classes

Quota

GENERAL

Departure Date

Thu 08 Jul

09 Jul

Friday

10 Jul

Saturday

11 Jul

Sunday

☐ Flexible with Date

☐ Divyaang Concession

☐ Trains With Available Berth

☐ Connecting Journey Booking

☐ Railway Pass Concession

SEARCH TRAINS

Recent Searches

NDLS

→

GOA

New Delhi

Gohad Road

Wed 07 Jul 2021

ALL CLASSES

NDLS

→

NDLS

New Delhi

New Delhi

Mon 22 Feb 2021


ALL C

INFORMATION

[State wise Health Advisory on Arrival](#)

PASSENGERS ARE REQUESTED TO CHECK THE DEPARTURE TIME OF THEIR TRAINS FROM INDIAN RAILWAY WEBSITE WWW.INDIANRAIL.GOV.IN , NTES OR 139 BEFORE BOARDING.

3. User selects the payment option IRCTC iPay








MAKE PAYMENT

SELECT PAYMENT METHOD

WALLETS





MULTIPLE PAYMENT OPTIONS

☐








Credit Card. Debit Card. Prepaid Card. UPI

☐







Wallet / Credit&Debit Card / Net Banking

☐








Wallet / Credit & Debit Card / Net Banking

☐








Credit Card / Debit Card / Net Banking / Wallet

☐





UPI • BHIM • Google Pay • Credit/Debit Cards • Netbanking

☐







BHIM UPI / Credit & Debit Card / Wallet

☐










Credit & Debit Card

☐





Debit & Credit Cards

☐



UPI | BHIM | Credit Cards | Debit Cards | Netbanking | Wallets

☐



All Cards Issued by American Express


Txn Chgs: ₹ 10 for Net Banking, NIL for UPI & Rupay Debit Cards, For other Domestic Debit Cards: 0.4 % for Amt upto ₹ 2000 and 0.9% for Amt more than ₹ 2000; For Credit Cards & Autopay: 1.8% of Net Amt; For iMudra : ₹ 10. G.S.T as applicable

₹78.19

 Pay ₹78.19

4. Here user can select payment options Debit Card/Credit Card/Autopay/IRCTC iMudra

Debit Card



☒ DEBIT CARD

Card Number

MM/YY

CVV

Name on Card




Pay Now


☐ CREDIT CARD


☐ AUTOPAY

☐ IRCTC IMUDRA

Rupay Debit Card: Zero Charges. For non Rupay Debit Card: 0.4% of load upto Rs. 2000 and 0.9% of load above Rs. 2000.

 Safe and Secure Payments.

Powered by 

Total ₹ 78.56

[View Order Details](#)

Autopay



☐ DEBIT CARD

☐ CREDIT CARD

☒ AUTOPAY

Mandate Based Payment Instruments



UPI (OTM)*



Credit Card



Debit Card

UPI Handle (VPA)

VPA is a unique Payment address that can be linked to a person's bank account to make payments.

Pay Now

* In case of auto cancellation of all waitlisted tatkal tickets, only cancellation charges along with mandate charges will be debited.

☐ IRCTC IMUDRA

Charges Applicable : Mandate Charges 1.8% plus applicable taxes.

MasterCard
SecureCode

Verified by
VISA

PCI DSS
COMPLIANT



Safe and Secure Payments.

Powered by
mmapay

Total ₹ 79.85

[View Order Details](#)

IRCTC iMudra



☐ DEBIT CARD

☐ CREDIT CARD

☐ AUTOPAY

☒ IRCTC IMUDRA

☒ Pay using IRCTC iMudra

Pay Now

Charges Applicable : INR 10 plus Applicable Taxes.



Safe and Secure Payments.

Powered by
mmapay

Total ₹ 89.99

[View Order Details](#)