

GOVERNMENT OF INDIA (BHARAT SARKAR)
MINISTRY OF RAILWAYS (RAIL MANTRALAYA)
(RAILWAY BOARD)

No.2015/TG-I/10/P/DT/5

New Delhi, dated 17.11.2017

The General Managers
All Zonal Railways

(COMMERCIAL CIRCULAR NO. 75 of 2017)

Sub: Procedure for booking and refund of the UTS/PRS ticket booked using UPI and accountable of the revenue

In view of Government of India having initiated various initiatives for making India a truly less cash economy, it has been decided to introduce the facility of booking of Railway Tickets at Railway Ticket Counters through UPI including BHIM application as a payment option for PRS/UTS tickets on pilot basis for a period of three months. ICICI & SBI bank have been mandated to provide acquiring services during the pilot study period on no profit no loss basis. The procedure for booking and refund of the tickets booked using UPI and account of the revenue are as follows:

1.0 Definitions

The definitions of the terms used in the circular are as below:

1.1UPI

Unified Payments Interface (UPI) is a system that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood. It also caters to the "Peer to Peer" collect request which can be scheduled and paid as per requirement and convenience.

1.2BHIM

BHIM (Bharat Interface for Money) is a Mobile App developed by National Payments Corporation of India (NPCI), based on the Unified Payment Interface (UPI). BHIM is inter-operable with other Unified Payment Interface (UPI) applications and bank accounts.

1.3Virtual Payment Address (VPA)

Virtual Payment Address (VPA) is an address which identifies a person's bank a/c. For instance, the VPA Address for BHIM customers is in the format xyz@upi. One can just share his/her VPA with anyone to receive payments (no need for bank account number/ IFSC code, etc.). One can also send money to anyone by using their VPA.

1.4Acquiring Bank

Bank engaged by Railways for processing the payments received through UPI application. For the pilot study, ICICI & SBI bank have been mandated to provide acquiring services.

1.5 Issuer's Bank

Bank where customer maintains his/her account.

1.6 Payment Service Provider (PSP)

The service provider whose UPI application is being used by the customer.

1.7 Common Payment Gateway (CPG)

CPG is payment gateway of CRIS which interacts with the acquiring bank for processing the payments and refunds for railway tickets.

1.8 Application Programming Interface (API)

An application-programming interface (API) is a set of programming instructions and standards for accessing a Web-based software application. In general terms, it is a set of clearly defined methods of communication between various software components. API is required to communicate between banking software and CRIS system.

1.9 Unstructured Supplementary Service Data(USSD)

This is a service which allows mobile banking transactions using basic feature mobile phone (Non-smart phone). There is no need to have mobile internet data facility for using USSD based mobile banking. The payments for booking the tickets can be made through USSD service also.

2.0 Procedure of booking of ticket

In broad terms, the customer will provide his VPA to the counter clerk, who will feed the due amount and VPA in the UTS/PRS system to generate a payment request which will be delivered to the customer on his mobile through acquirer bank. Once customer confirms the payment, the ticket can be issued from the UTS/PRS system. The step-wise details of the procedure to be followed for booking a ticket are as below:

- 2.1 Passenger desirous to make payment through UPI shall fill up journey details along with VPA and provide it to the booking clerk. The requisition slip may be provided with additional column for payment mode indicating payment through UPI. In case of UTS tickets, the customer may be provided slips to write down his/her VPA.
- 2.2 The option to get confirmation on CASH/UPI payment mode will be displayed to the booking clerk during bookings on ticket types other than Bank/Agent/Go-India.
- 2.3 During booking, in normal trains, if UPI payment mode is selected, and amount to be paid is not zero, system will display a query to get confirmation from the booking clerk to proceed for UPI payment mode after displaying accommodation details.
- 2.4 In variable fare trains, if UPI payment mode is selected and amount to be paid is not zero, system will display a query to get confirmation from the booking clerk to proceed for UPI payment mode, before displaying fare collected or not query.
- 2.5 If the customer doesn't opt for UPI payment mode, system will display message indicating booking will be allowed on cash mode and will follow existing operational flow.(i.e. in normal trains proceed/flush query will be displayed and in variable fare trains fare collected or not query will be displayed)
- 2.6 If the customer opts for UPI payment mode, the system will display a pop-up form to capture VPA details. The booking clerk shall enter the VPA in VPA field which will be of maximum 20 alphanumeric characters.
- 2.7 The Booking Application will call Common Payment Gateway (CPG) service for payment request.

2.8 UPI acquirer bank will be integrated with PRS/UTS and the system will allow the customer to book the ticket(s). Client Application will decide acquiring bank in case of multiple banks, if any, on round robin basis. The process of booking through VPA will be as follows:-

- 2.8.1** CPG will call Payment Request APIs provided by Bank for UPI based payment.
- 2.8.2** The acquiring bank will send Payment. Initiated response back to CPG for call initiated in Step 2.8.1.
- 2.8.3** CPG will send same response to client application for call initiated at 2.7.
- 2.8.4** The customer will get payment notification in his mobile /USSD based UPI application/PSP.
- 2.8.5** The customer will authorize the payment and payment will get debited from the customer's account and credited in Railway's pooling account maintained by Acquiring Bank immediately.
- 2.8.6** User will confirm the payment to operator.
- 2.8.7** Operator shall initiate payment verification call to CPG for payment confirmation.
- 2.8.8** CPG will initiate payment verification call to bank for status of payment and confirm back to Client application (PRS/UTS).
- 2.8.9** On response of successful payment from CPG, ticket will be booked.
- 2.8.10** If UPI payment is failed, or not a valid VPA, new transaction will be initiated.

2.9 Agents (RTSA, YTSK, JTBS) shall not be allowed for UPI transaction. Railway Zonal Accounts for PRS/UTS will be common.

2.10 Railway Zonal Accounts mapping to be provided by the concerned Railway.

2.11 Existing 0.5% discount on suburban season tickets booked through digital mode in UTS will be applicable for UPI payment also.

3.0 Transaction fee for Payment through UPI

The customer will be charged a minimum transaction fee for making the payment through UPI as per the extant NPCI/RBI/Ministry of Finance guidelines, without any share to the acquiring bank during the pilot study period.

4.0 Procedure for refund

For PRS/UTS tickets booked through UPI, the following types of refunds shall be processed:

- a. Cancellation Refund
- b. Special cancellation & Non-Issued (Full Refund)
- c. Amount debited response not received by System (Failed Transaction)

The following procedure shall be followed for processing the refund:

- 4.1** The customer shall be allowed to cancel the ticket at any counter.
- 4.2** The acquiring Bank will share settlement file for all Payment Settled transactions at Bank end for T Day or as per extant provision or as decided by office of CGA.
- 4.3** CPG will reconcile all Payment Settled transactions.
- 4.4** PRS/UTS will reconcile payment settled transactions with CPG.(only after para 4.3)
- 4.5** PRS/UTS will raise refund request for all cancellation/failed cases to CPG.CPG will generate refund file for all refund cases on T+1 to SBI.
- 4.6** Bank will download all refund files from bank interface provided by CRIS.

- 4.7 SBI will process refund for crediting customer's account on T+1 and will share refund confirmation file on T+1 or T+2 day to CPG for reconciliation.

5.0 File formats to share

Following file format will be used to share between Bank and CPG (Single file for all Zonal Railways)

<u>Settlement file- Bank to CPG</u>	<u>Refund File- CPG to Bank</u>	<u>Refund File- Bank to CPG</u>
Bank Txn ID	CPG TXN ID	CPG TXN ID
Txn amount (decimal format)	Refund Type	Refund Type
Txn date	Refund amount	Refund amount
CPG TXN ID	Booking Bank Txn ID	Booking Bank Txn ID
Zone	Refund initiated date	Refund initiated date
Railways Merchant ID	Booking txn amount	Booking txn amount
App code	Client Cancellation Transaction ID	Client Cancellation Transaction ID
	Zone	Zone
	Railways Merchant ID	Railways Merchant ID
	App code	App code
	Station Code	Station Code
	Division Code	Division Code
	Terminal ID	Terminal ID
		Refund Status
		Bank Refund Txn ID
		Bank Actual Refund Date
		Bank Remarks

6.0 Accountal of revenue

- 6.1 PRS/UTS application in the backend should update the ticket generated information with payment confirmation details including the transaction reference number provided by the acquiring bank for further reporting etc.
- 6.2 Station/Commercial staff shall take a printout of CRIS generated Reports (**Annexure A**) of UPI transactions of the previous day. This report will be retained by CRIS and Station/Commercial staff as a detail of transactions to deal with any subsequent issues.
- 6.3 For accounting information, CRIS shall generate a daily report 'Transaction-wise and station-wise detail of UPI transactions' (**Annexure B**). The transactions for the day will be grouped station-wise, showing total amount of UPI earnings for each station. The access to same shall be made available for downloading and reconciliation to the concerned commercial staff at station, CCM Office and Traffic Accounts Office.

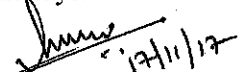
- 6.4 The funds received by the acquiring bank for all UPI transactions shall be pooled by the acquiring bank in a single Railway Account, which shall be opened by the acquiring bank for this specific purpose.
- 6.5 MDR charges, if applicable, on UPI transactions shall not be netted from receipts of Government by the Acquirer Bank or Accredited Bank. The Acquirer Bank should remit the full amount of receipt to the Accredited Bank without deduction of MDR charges if any. The Government should get the full amount for a service for which payment has been made by the customer.
- 6.6 All Funds so collected by the acquiring Bank for all UPI transactions till the end of the day (0-24 hours) shall be transferred to the accredited Bank (SBI) for transfer to the Railways Accounts of respective Zonal Railways maintained by SBI, next day on T+1 basis where T is the date on which customer account is debited or as decided by CGA and or RBI for fund remittance protocol, along with necessary details of each transaction.
- 6.7 SBI in turn shall settle the same with RBI on same day i.e. day of realization from the acquiring bank (or on T+1 "where 'T' is the day when money is available with the receiving bank branch") (RBI/2014-15/416 dated Jan 21, 2015).
- 6.8 After the above settlement process is completed, i.e. the UPI earnings settlement file shall be pushed by the acquiring bank to the accredited Bank (SBI). The acquiring Bank shall generate a station-wise report of 'Daily Remittance of UPI transaction amount to SBI', (**Annexure 'C'**). This report will show the daily amount settled with accredited bank, Railway-wise, division-wise and station-wise. Since this report is prepared by acquiring bank after settling the UPI transactions for the day with accredited Bank (SBI), this statement shall be treated as Treasury Remittance (TR) note. This report shall be made available by acquiring bank to Commercial Office/Station, Cash Office, and FA&CAO/Traffic Office of respective Zonal railways. It will be used by stations for the purpose of taking credit of the amount in the Balance Sheet of the station and by Cash offices for posting UPI earnings in Form II and daily Cash Book.
- 6.9 After posting of daily Cash Book and preparation of Form-II, Cash Office shall forward the above mentioned Annexure C to FA&CAO (Traffic Accounts).
- 6.10 FA&CAO/T will reconcile the details in Annexure 'B' from CRIS and Annexure 'C' from acquiring bank and pass the necessary Accounting entry for accounting the amount deposited in Bank as a debit to Remittance into Bank (RIB) Account. TA office will then forward the Form II details to FA&CAO/Books.
- 6.11 After receipt of Bank scroll from the accredited bank, and matching of credit with Form-II details, FA&CAO (Books) will accord credit for matched items to FA&CAO (T) office for credit (clearing) against amount debited to Remittance into Bank, and contra debit credit to Reserve Bank Deposit, as per normal practice.
- 6.12 For daily refund of UPI transactions initiated at stations, the acquiring bank will settle the refund amount daily with accredited Bank (SBI), and generate a 'Daily Refund Settlement Report (**Annexure D**) for each Zonal railway showing the division-wise number of booking transactions and amount, number of refund transactions and amount and net amount at each station. This report shall be sent to CCM/Station, Cash Office and FA&CAO (T) and FA&CAO (Books) of each Zonal railway.
- 6.13 CRIS shall process the refund validation file to provide a similar report called 'Refund Reconciliation Report (**Annexure E**)', for reconciliation of refund transactions with Bank Report. This report shall be sent to CCM/Station, Cash Office and FA&CAO (T) and FA&CAO (Books) of each Zonal railway. This report shall be treated as refund voucher and accounted for as such in the Station Balance Sheet.

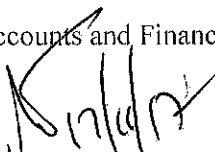
7.0 Customer Care: IRCTC will look after customer complaints in case of tickets booked using UPI/BHIM. IRCTC shall have to co-ordinate with SBI, ICICI, CRIS and concerned Zonal Railways to monitor the processing of refunds on daily basis and to resolve the issues/complaints in expeditious manner.

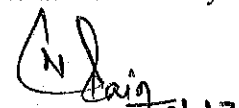
8. Zonal Railways are requested to provide wide publicity regarding ticket booking using UPI/BHIM as payment mode at Railway station platforms, booking offices and through print and electronic media.

Suggestions for improvement of the system may be submitted by Zonal Railways on a monthly basis.

This issues with the concurrence of the Accounts and Finance Commercial Directorates of Ministry of Railways.


(Praveen Kumar)
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(V. Prakash)
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(N.C. Jain) 17/11/17
DDF(C)

Copy forwarded to:

1. ADAI (Railways), New Delhi with 36 spares.
2. FA & CAOs, All Indian Railways.
3. Principal Director of Audit, All Indian Railways.
4. Principal Chief Commercial Managers, All Indian Railways.
5. CMD/IRCTC, 11th Floor, Statesman House, Barakhambha Road, New Delhi.
6. CCM/PMs and CCM/PSs, all Zonal Railways.
7. EDV (T), EDFC, DF(C), DFM, PPS/FC, OSD/TC, F(C)& V(SS) branches of Railway Board.
8. General Manager/PRS, CRIS, Chanakyapuri, New Delhi.
9. Director General, Professor/Training & Professor/Commercial Railway Staff College, Vadodara.
10. The Principals, Zonal Training Centers, Central Railway/Bhusaval, Eastern Railway/Bhuli/Dhanbad, Northern Railway/Chandausi, NE Railway/Muzaffarpur, NF Railway/Alipurduar, Southern Railway/Trichy, South Central Railway/Maula Ali, SE Railway/Sini, North Western Railway/Udaipur.
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Annexure A

Station wise daily report of UPI Transactions to be generated by CRIS listing out session wise upi transactions, session totals and grand totals for the location/station.

PASSENGER RESERVATION SYSTEM
DAILY STATEMENT OF UPI TICKETS

CONCERT

DATE OF RUN : DD-MM-YYYY
DATE OF TRANSACTIONS : DD-MM-YYYY
OPERATOR ID : operid
BOOKING/LOCATION : locn-code

PAGE NO : 1
REPORT NO : D.80

Wind	Shift	Oper	Train	Journ	Class	Ticket	Txn	PNR	From	To	Mobil	Aquir	CPG	VPA	Ticket	Pass	Pass	Credit	Debit	
OW				ey		Date	date	n	Statio	n	e No	er Id	TXn		Type	ngers	ngers	amou	amou	
									n	n			ID			book	cancel	nt	nt	

Summarized totals for each Operator

Passengers booked	Passengers cancelled	Reservation Transactions	Cancelled Transactions	Credit amount	Debit amount	Net Amount
Passengers booked	Passengers cancelled	Reservation Transactions	Cancelled Transactions	Credit amount	Debit amount	Net Amount

Summarized GRAND totals for location/station

Passengers booked	Passengers cancelled	Reservation Transactions	Cancelled Transactions	Credit amount	Debit amount	Net Amount
Passengers booked	Passengers cancelled	Reservation Transactions	Cancelled Transactions	Credit amount	Debit amount	Net Amount

Annexure B

Transaction wise & Station-wise detail of UPI transactions (To be generated by CRIS-PRS/UTS)

SN	Date & Time	Rly	Division	Station	Terminal ID (Counter number)	Acquiring Bank	CPG Transaction ID No.	UPI address	Amount	PNR/ Booking ID

Annexure C

Report of Daily Remittance of money for UPI transactions to SBI (TR Note)

(To be generated by Acquiring Bank only for credit txns)

Name of acquiring Bank:

SN	Date	Railway/ Zone	Division	Station	Total Txn Amount	Amount	FA&CAO Account No.

Annexure - D

Account wise Bank Credit/ Debit Report to be generated by Accredited Bank (SBI)

Date	Zone	Division	Station	Booking Txns	Booking Amount	Bank Refund Txns	Bank Refund Amount	Net Amount	FA & CAO Account number

Annexure E

Refund Reconciliation report to be generated by CRIS-PRS/UTS

Date	Zone	Division	Station	Cancellation Txn Date	Acquiring Bank	Total Refund Txns	Total Refund Amount	Actual Refunded Txns	Actual Refunded Amount	Pending Txns	Pending Amount



Digital Payment facility on Railway Ticketing Counters using UPI/BHIM

