



इंडियन रेलवे कॅटरिंग एण्ड टूरिज्म कॉरपोरेशन लिमिटेड  
(भारत सरकार का उद्यम-मिनी रत्न)  
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LTD.  
(A Govt. of India Enterprise-Mini Ratna)  
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No. 2017/IRCTC/PR/Rejoinder/FE

Date: 22.09.17

The Editor  
Financial Express  
New Delhi

Sub: News report dated 22<sup>nd</sup> Sep, 2017 "IRCTC limits card pay to 6 banks"

Your kind attention is invited to the report headlined "IRCTC limits card pay to 6 banks" published in your esteemed newspaper on 22<sup>nd</sup> Sep 2017.

In this connection, it may be stated that *Debit Cards and Credit Cards are used for making payment through Payment Gateways. Normally E-Commerce websites would have at the most two Payment Gateways for this purpose to ensure adequate redundancy in case of failure.*

*IRCTC has provided 7 Payment Gateways for accepting domestic Debit/Credit Cards of Mastercard/VISA namely ICICI Bank, HDFC Bank, Citibank, Axis Bank, Paytm, PayU and ITZ Cash. Payment Gateway of American Express Bank is integrated for Amex Card and of Kotak Bank for accepting Rupay Cards. Payment Gateway of M/s ATOM has been provided for accepting International Debit/Credit Cards.*

***Debit and Credit Card of any Indian Bank, powered by Master or VISA, can be accepted on any of the 7 Payment Gateways mentioned above. No Debit/Credit Card of any bank has been restricted by IRCTC for acceptance on any of the Gateways as has been misrepresented by some of the Banks. This fact can be confirmed by any Third Party Audit for which IRCTC is willing.***

*In addition to the above facilities, direct integration have been provided by IRCTC to some banks as a value added service which would ensure speedy transactions and reconciliations. Since direct integration came at an additional cost to IRCTC, these banks were asked to share a part of their transaction charges with IRCTC.*

*IRCTC subsequently forfeited its share of the transaction charges and asked the banks to pass on this benefit to the Rail ticket customers.*

*The Banks must strictly follow the RBI guidelines regarding transaction charges on Debit cards by charging only 0.25% on transactions upto Rs. 1,000/- and 0.50% on transactions from Rs. 1,000/- up to Rs. 2,000/- etc. On analysis it has been found that approximately 66% of the e-tickets booked have the ticket value of less than Rs. 1,000/-*



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*Further, if Banks are willing to give the facility of ZERO TRANSACTION charges on their Debit Cards to rail ticket customers, IRCTC will give them the facility of Direct Debit Card Integration also.*

The second paragraph of news report has also quoted that "An email sent to IRCTC requesting a comment remained unanswered". There has not been a single email received by PR dept of IRCTC seeking any clarification.

We would, therefore, request you to

1. Issue a rejoinder/clarification that the above report is misleading and false.
2. Remove the information from online version and display correct information.
3. Similar action to be taken on social media platform.

The above action will help in clearing wrong impression among the millions of IRCTC customers caused by the above news. The same may kindly be intimated to this office.

With Regards

  
22/09/17

Siddharth Singh  
Public Relation Officer  
IRCTC/Corporate Office  
New Delhi  
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Copy to: Sh. A. K. Saxena, DG/PR, Railway Board, Ministry of Railways, New Delhi – 110 001.