



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)  
CIN: L74899DL1999GOI101707  
Website: [www.irctc.com](http://www.irctc.com), Email: [info@irctc.com](mailto:info@irctc.com)

**IRCTC Introduces New Feature Auto-Pay (One-time Mandate) feature For Passengers Booking With "IRCTC-iPay" – the Company's Own Payment Gateway**

**New Delhi, 11<sup>th</sup> February, 2021** :In pursuance of the vision of Hon'ble Prime Minister of 'Atmanirbhar Bharat' and 'Digital India' under the leadership of Hon'ble Minister of Railways and Minister for Commerce and Industry and Consumer Affairs, Food and Distribution Sh. Piyush Goyal, IRCTC has recently upgraded its user interface of the internet ticketing website of railways [www.irctc.co.in](http://www.irctc.co.in) for seamless booking experience. The internet ticketing website besides being one of the largest e-commerce websites in Asia pacific books 83% of the total reserved tickets over the Indian railways.

Taking a step further to enhance ticket booking experience, IRCTC has introduced a strikingly new feature of instant refund to IRCTC Website / Mobile App users using "IRCTC iPay". IRCTC has now equipped its payment gateway "i-Pay" with "AutoPay" feature. In this feature, a user has to allow for debit to his UPI bank account / other payment instrument through a mandate facility which creates a lien on his payment instrument.

AutoPay feature ensures higher reliability of ticket booking through the pre-authorized mandate as it reduces the user's time in keying in the payment instrument details. This feature also tends to minimize the refund time for Tatkal bookings for the transactions that remain waitlisted and attract auto cancellation.

In this functionality, funds are blocked from the user's bank account and the debit is raised for the full booking amount only when the confirmed ticket gets booked. For waitlisted cases of Tatkal bookings, where the booking remains waitlisted even after preparation of final chart, only the cancellation charges are recovered from the transaction and the mandate is released.

This feature is most useful in cases where a ticket does not get booked even after deduction of payment from the user's Bank or Tatkal waitlisted ticket remains waitlisted even after preparation of chart and waitlist ticket is dropped from charting. In such cases only IRCTC Service Charge, Cancellation Charge and Payment Gateway Charges will be deducted from the user's account.

This gives the financial freedom to customers who want to do the subsequent bookings on the same/next day without worrying for credit of the refund amount into their Bank Account from IRCTC.