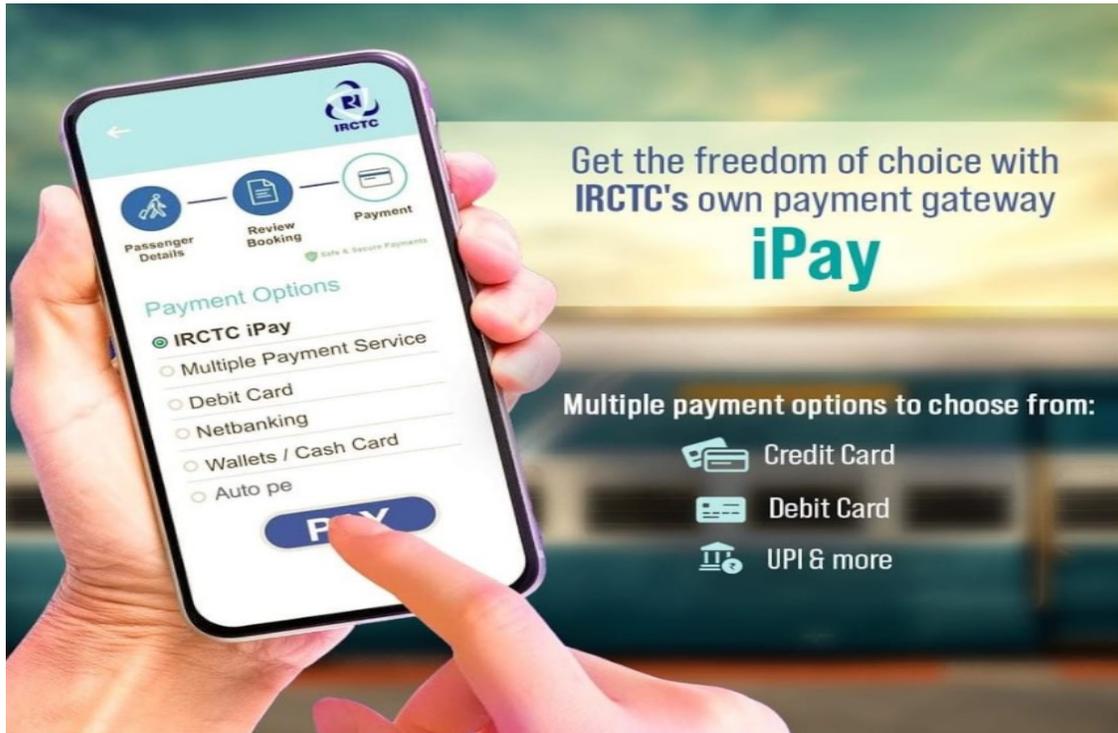




इंडियन रेलवे कॅटरिंग एण्ड टूरिज्म कॉरपोरेशन लिमिटेड  
(भारत सरकार का उद्यम-मिनी रत्न)  
INDIAN RAILWAY CATERING AND TOURISM CORPORATION LTD.  
(A Govt. of India Enterprise-Mini Ratna)  
CIN: L74899DL1999GOI101707  
Website: [www.irctc.com](http://www.irctc.com), Email: [info@irctc.com](mailto:info@irctc.com)

### IRCTC “i-PAY” Feature – The Company’s Own Payment Gateway

- IRCTC’s own payment gateway “i-PAY” through which users can make payments to book railway tickets, Air tickets and tour packages.
- When launched in the month of Apr-2019, i-PAY did only 5.8% of total online rail ticket booking, which has increased to 13%.
- Through IRCTC i-PAY, processing of more than 1.25 Lakh transactions have also been achieved in a day.
- Presently i-PAY has been made live in various business verticals of IRCTC i.e. Air ticketing , Tourism , i-mudra and e-ticketing.



In pursuance of the vision of Hon’ble Prime Minister of ‘Atmanirbhar Bharat’ and ‘Digital India’, IRCTC has recently upgraded its user interface of the internet ticketing website [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 launched its own payment gateway i.e. “i-Pay”. IRCTC i-Pay offers various payment modes to user such as Credit Card , Debit Card ,UPI , Netbanking and Wallet. IRCTC has recently introduced a strikingly new feature “Autopay”, for IRCTC Website/Mobile App users. 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 authorize mandate as it reduces the user's time in keying in the payment instrument details at the time of booking.

This feature is most useful in following scenarios

- The user's bank account will get debited only once the system generates the PNR. AutoPay is more beneficial where ticket does not get booked even after deduction of payment from the user's Bank account due to "**Berth choice not met**" or "**No Room**" scenarios.
- If Tatkal waitlisted ticket remains in waitlist even after chart preparation, in such cases only applicable Charge (Cancellation Charges, IRCTC Convenience Fee and Mandate Charges) will get deducted from user's account and the lien amount is released.
- Using Autopay feature, money will only debited once the waitlisted ticket under Tatkal quota gets confirmed.

This gives the financial freedom to customers in above mentioned cases where customers 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.

### **IRCTC iPay : How to book your train ticket**

Step 1: Open the IRCTC website / Mobile App

Step 2: Fill in the travel details. (places and date)

Step 3: Select the train best suited for your travel and tick the health advisory pop up.

Step 4: Log in to your IRCTC account and captcha to proceed further.

Step 5: Now fill in the passenger details correctly.

Step 6: Review your journey and continue.

Step 7: At payment page, "**IRCTC iPay**" will appear

a) At top of the listed payment options, In case of Website.

b) First payment option under "Multiple payment Options" tab, In case of Mobile App.

Step 8: Select the **IRCTC iPay** payment option then click on pay and book.

Step 9: Choose the suitable payment mode available with **IRCTC iPay** (Credit Card, Debit Card , UPI , Netbanking and Autopay)

Step 10: Enter the required account / card credentials and click to pay.

Step 11: your ticket will get instantly booked. You will receive an SMS and an email to your registered mobile number and mail id respectively.