

146 (127)

GOVERNMENT OF INDIA (भारत सरकार)
MINISTRY OF RAILWAYS (रेल मंत्रालय)
RAILWAY BOARD (रेलवे बोर्ड)

No.2004/TG-I/10/P/HHT Pt.

New Delhi, dated 26.06.2019

The General Managers
All Zonal Railways

CAO/PTS
IRCA BUILDING, STATE ENTRY ROAD,
NEW DELHI.

MD/CRIS,
Chanakyapuri,
New Delhi.

Sub: Procedure order for acceptance of payment for EFT transactions through digital means i.e. through POS machine & UPI/BHIM by on-board ticket checking staff using Hand Held terminal (HHT)

Ref: (i) Commercial Circular no.68 of 2018 dated 11.12.2018.

Keeping in view the Government's directive to promote digital transactions, it has been decided to enable acceptance of payment for Excess Fare Ticket (EFT) transactions through digital means i.e. through POS machine and Unified Payments Interface (UPI)/Bharat Interface for Money (BHIM) by on-board ticket checking staff through Hand Held terminal (HHT), in addition to existing cash mode of payment.

2. The following procedure is to be adopted for accepting EFT payments on HHT through POS and UPI-BHIM by on-board ticket checking staff based on the current EFT module available on the HHT:-

- (i) **Log-in and Entry of POS and EFT credentials:** As soon as TTE reports to TTE lobby for duty, he will be assigned a POS ID. The POS device will get paired/synced with the individual HHT only. i.e. One HHT will be synced with One POS only. TTE will log in the TTE Lobby application and will enter the following details which will be reflected in the HHT device of the concerned TTE:
- Private Cash Declaration
 - POS ID
 - GST number of the HQ station of the TTE
 - EFT Booklet Starting number/ Opening Account at the beginning of Shift/Trip and Closing number after the end of the Shift/Trip
 - The Total number of Cash/POS/UPI-BHIM transactions for EFT issued during the trip (will be updated with each transaction)

Number of Cash EFTs	Number of POS EFTs	No of UPI-BHIM EFTs	Total EFTs issued in the Shift/Trip/
---------------------	--------------------	---------------------	--------------------------------------

[Signature]

Vineta

[Signature]
26/6/2019

[Signature]
26.6.19

- **Recording of reason and Calculation of EFT:** When TTE needs to make an EFT transaction, he will record the reason viz. Upgrade, Without ticket, Un-booked luggage, Irregular travel, Smoking and Littering (Section 167), Other; using a drop-down menu in the EFT module. EFT amount will be auto-calculated using the EFT fare calculator given in the HHT device, when there will be an e-EFT module. Till that time TTE shall manually enter the details of manual EFT in HHT.
- **Choice of payment option:** TTE shall offer the three choices available on his HHT Device for making EFT payment i.e. cash/UPI-BHIM/POS (CRIS will develop these software applications). Only one mode of payment will be accepted for one EFT transaction. No part payment option through different modes will be provided to the customer.

(ii) **Payment through Cash-** When the customer desires to pay EFT amount in cash.

- a) TTE will accept the payment in cash
- b) He will issue a Manual receipt to the passenger from his EFT booklet recording the mode of transaction as Cash. The serial number e.g. ABC123 on the EFT booklet should tally with the ABC123 EFT number displayed on the HHT device.
- c) TTE will then manually enter the transaction details of the EFT in the current EFT module on his HHT device.
- d) A prompter message will display the "Transaction Summary" and ask the TTE to "Check and Confirm" all the details.
- e) TTE should check and then click on "Submit/Send" option on the transaction summary
- f) The details will get stored in the HHT server against the respective HHT ID and the HHT will get a display message "Cash Transaction Successful and Remittance pending"
- g) On clicking 'OK' option a message will get displayed, "Ready for next EFT" and display the next consecutive serial number of EFT booklet e.g. "ABC 1234" will be displayed
- h) On finishing his trip and at the destination station and after Cash remittance, TTE will click on "Cash Remitted" option and "MIS submitted" option

(iii) **Payment through POS:** If passenger opts to make payment through POS, the TTE will advise the EFT amount to be paid by the passenger

- a) **Transaction Flow:** There will be Host to Host POS integration with HHT through Common Payment Gateway (CPG).
 - i. HHT will display pop up options for mode of payment
 - ii. TTE will select POS payment mode.
 - iii. Amount will be manually fed by TTE in EFT module on HHT Device after calculating the due fare to be collected.
 - iv. The Serial number e.g. ABC123 on the EFT booklet should tally with the ABC123 EFT number displayed on the HHT device.
 - v. A payment initiation request will be sent from HHT through HHT server to CPG. TTE will press enquiry option on POS to fetch Transaction ID and amount details from CPG, which will be displayed on POS.

Elm

Vinita

Harap
26/6/2019

Pish
26.6.19

- vi. A prompter message will display the "Transaction Summary" and ask the TTE to "Check and Confirm" all the details.
- vii. TTE should check and then click on "Accept" option on the transaction summary.
- viii. On confirmation of details, TTE will swipe passenger's card to deduct payment and the payment request will be initiated to passenger's issuer bank via acquirer bank.
- ix. The acquirer bank will confirm payment response to CPG on successful confirmation for deduction of money from passenger's issuer bank.
- x. HHT server will send payment verification request to CPG and on confirmation will generate e-receipt for EFT transaction.
- xi. HHT will then get a display message "POS Transaction Successful".
- xii. On clicking 'OK' option a message will get displayed, "Ready for next EFT" and display the next consecutive serial number of EFT booklet e.g. "ABC 1234" will be displayed.

b) **Generation of e-charge slip:** An e-charge slip or the URL link of the e-charge slip will be sent to the passenger's mobile number from the acquirer bank. As soon as the confirmation is received from the Bank and the transaction gets completed, the MIS in the HHT will be recorded, capturing the details of the transaction and will keep updating it throughout the journey. This e-charge slip will be treated as proof of rendering service, in regard to charge-back claims.

c) **Manual EFT receipt from EFT booklet for POS-** The TTE will also issue a manual receipt to the passenger from his EFT booklet recording the mode of transaction (Cash/POS/UPI-BHIM). The manual receipt no. (EFT foil no.) will tally with the EFT number displayed on the HHT. Further, the e-charge slip/transaction reference number shall be recorded on the physical EFT slip so that physical reconciliation as per Codal provisions can be carried out. This dual system shall continue till stabilization of the EFT module.

d) **Cancellation :** In case the transaction is required to be cancelled/modified due to any reason. The following process will be followed:-

- i. The HHT shall have cancellation option. On exercising this option, a refund request will be generated with request ID.
- ii. The refund request ID will be sent to passenger's mobile for further reference.
- iii. The refund will be processed, in the usual manner and payment will be made to the account from which payment of original transaction was received.
- iv. The manual EFT issued to passenger shall be cancelled and passenger's foil of EFT will also be collected back and attached with the record foil for check

(iv) **Payment through UPI/BHIM:** The transaction flow for acceptance of payment through UPI/BHIM is as under:-

a) **Capturing of Virtual Payment Address (VPA):** If the passenger opts for UPI/BHIM payment mode, the HHT will display a pop-up form to capture VPA details. The TTE will enter the VPA in the VPA field in the HHT device which will be of maximum 20 alphanumeric characters. TTE will ensure that the VPA is entered correctly.

[Handwritten signature]

Vinita

[Handwritten signature]
26/6/2019

[Handwritten signature]
26.6.19

- b) A prompter message will display the "Transaction Summary" and ask the TTE to "Check and Confirm" all the details.
- c) TTE should check and then click on "SEND" option on the transaction summary
- d) HHT server will call Common Payment Gateway (CPG) service for payment request.
- e) UPI acquirer bank will be integrated with CPG server.
- f) CPG will call Payment Request Application Programming Interface (API) provided by bank for UPI/BHIM based payment.
- g) The acquirer bank will send Payment Initiated response back to CPG for call initiated in (iv) (f).
- h) CPG will send same response to HHT server for call initiated at (iv)(d).
- i) The passenger will get payment notification in his mobile.
- j) The passenger will authorise the payment and payment will get debited from the customer's account and credited in Railway's pooling account maintained by Acquiring bank immediately.
- k) The passenger will confirm the payment to TTE.
- l) TTE will initiate payment verification call to CPG through HHT for payment confirmation.
- m) CPG will initiate payment verification call to bank for status of payment and confirm back to HHT server which relays the payment confirmation to the HHT device of the TTE.
- n) On response of successful payment from CPG on HHT, TTE will issue manual receipt from his EFT booklet recording the mode of transaction i.e. UPI-BHIM. Also, an e-receipt or URL link of the e-charge slip capturing the vital details like Train Number, Date of Journey, Reason for charge, Amount (which reflects Fare + Penalty + GST), EFT Foil number will be sent to the passenger through HHT server.
- o) If UPI/BHIM payment is failed, or not a valid VPA, fresh payment transaction has to be initiated from HHT application.
 - i. As soon as the confirmation is received from the Bank and the transaction gets completed, HHT will then get a display message "UPI/BHIM Transaction Successful"
 - ii. On clicking 'OK' option a message will get displayed, "Ready for next EFT" and display the next consecutive serial number of EFT booklet e.g. "ABC 1234" will be displayed
 - iii. The MIS in the HHT gets recorded capturing the details of the transaction and will keep updating it throughout the journey.
 - iv. The TTE shall also record the e-charge slip/transaction reference number on the manual EFT slip so that reconciliation as per Codal provisions can be carried out.

2/11/19

Vinita

Darap
26/6/2019

P. S.
26.6.19

(v) End of the Shift Formalities:

- a) It will be mandatory for every TTE to sign off after the completion of his shift/trip and finish his end of shift formalities at the trip completion station (destination station or station where TTE has disembarked. Zonal Railways need to ensure that every TTE lobby is equipped with computer with internet connectivity and printer), where TTE can log-off HHT device at the end of shift/trip and settle the END-OF-SHIFT/TRIP transactions done through Cash/POS machines/UPI/BHIM, which will get reflected on the HHT Device.
- b) The TTE on completion of the trip shall go to the TTE lobby and open the computer application (to be provided by CRIS) to access his HHT and take two sets of print-out of the consolidated End of the Trip MIS report (Annexure-I) which has the details of all EFT transaction (Cash, POS & UPI/BHIM) carried out by him on-board. He will match the End of the Trip MIS report with the manual EFT booklet and ensure that the details of the transactions tally.
- c) After taking the print-outs, TTE will go to the Station Booking Office (at the trip completion station) to hand over Cash and a signed copy of his End of Trip MIS report (Annexure-I). The station commercial staff at UTS counter will open his computer application and enter the HHT device ID to obtain the transaction details of the TTE. He will get access to the MIS report (Annexure-I) through the web service/HHT server and verify the End of the Trip MIS report submitted by TTE with the MIS report shown on his computer. He will accept the cash remittance as indicated in the 'Cash' column in the End of the Trip MIS report of the respective HHT ID. As regards receipts through POS/UPI/BHIM, batch summary generated by POS, he will also check for remarks if any flagged in the MIS report. If there are no remarks, he will validate the End of the Trip MIS report online and give the acknowledgement on the second set of End of Trip MIS report. This acknowledgement will serve as the Money Receipt (MR) for the TTE. The booking clerk shall send the Cash along with End of Trip MIS report to Cash/ Accounts Office on daily basis.

(vi) Reconciliation and accounting at the back end between Bank and Railways: CRIS and SBI shall ensure there is a Host-Host integration so that all transactions of all types resides on the HHT Server and then can be shared with other Railway Applications like UTS/TAMS as required for reconciliation and verification purposes and technically feasible.

[Handwritten signature]

Vinita

[Handwritten signature]
26/6/2019

[Handwritten signature]
26.6.19

(vii) Back-end and Bank Reconciliation and settlement in case of EFT payments on HHT through POS machines:

- a. The batch summary (Settlement Report) of POS (to be printed at TTE lobby) will be a receipt of money by the bank to be credited in Railways (Railway station where TTE remits money & submits MIS report) account on T+1 basis, where 'T' is the day of journey. The batch summary shall be treated as the Treasury Remittance Note (TR note) for the amount received through POS. The stations shall have to record the Batch summary number in their Station Balance Sheets. The TTE shall take printout of CRIS generated statements of the entire Payment Summary through various means i.e. Cash/ POS/ UPI- BHIM transactions at the end of shift. The booking clerk shall send the Cash along with End of Trip MIS report to Cash Office on daily basis. One copy of duly certified CRIS generated daily statement shall be attached with the CR note along with the TR notes (batch summary) and shall be sent to Cash/Accounts office on daily basis. The Cash office shall prepare Cash Check Sheet and send the same to Traffic Accounts Office, as per stipulated schedule.
- b. State Bank of India (SBI) shall settle the amount received, with RBI on the same day (T+1). An Accounting Information (Annexure 'II') will be generated for the Railways by SBI. This Accounting Information, shall be made available by bank to Commercial Office/Station, FA&CAO/Books and FA&CAO/Traffic, through CRIS.
- c. The Accounting Information (Annexure II) shall also be made available by the Focal Point Bank with their Daily Main Scroll (DMS) sent to FA&CAO/Books. It should be station-wise.
- d. On the basis of unique MID (Machine Identification No.) available in the Annexure II, Traffic Accounts Office will verify credit for the amount mentioned therein in the Station Balance Sheet of the station where money is deposited
- e. Cash Office shall forward Cash Book as mentioned above to FA&CAO (Traffic Accounts), where it will be reconciled as per the usual codal provisions and practices.
- f. The format of Accounting Information from CRIS for the purpose of reconciliation is enclosed as Annexure 'III'. This Accounting Information shall be generated by CRIS on daily basis. The access to same shall be made available for download and reconciliation to concerned commercial staff and Traffic Accounts Office.
- g. TA office shall conduct an internal check to reconcile the Accounting Information received from Bank with the daily transaction details received from Cash office (Annexure III).
- h. Thereafter, TA office shall seek credit from Books Section/HQ for remittances received in Railway account from the bank.
- i. Necessary accounting entry will be passed by TA office for accounting the amount deposited in bank as a debit to suspense head Remittance into Bank.

2/19

Vinita

Darap
26/6/2019

1/22
22.6.19

- j. After receipt of Date-wise Monthly Statement from the bank, and matching of credit, amount debited to Remittance into Bank will be cleared with contra credit to Public Sector Bank Suspense (PSBS), as per normal practice which will be cleared by contra debit to Reserve Bank suspense on receipt of clearance memo from RBI.
- k. **Unrealised POS transaction due to chargeback from issuer:** The card issuing bank may raise chargeback for any dispute raised by the customer. The payment of Government money once credited to Government account through Debit/Credit cards will be repudiated as per departmental procedure as per CGA's letter no. 1(1)/2006 ECS/TA/165 dt. 28.03.2016. Chargeback means a dispute raised by the Issuer, if it determines that the transaction was processed in violation of the rules listed out in Visa/Master Card/Rupay/AMEX guidelines. IR shall provide a copy of e-charge slip (referred to in Para (iii) (b) above to SBI as a proof with regard to issue of EFT.

(viii) Accounting and reconciliation for UPI/BHIM based EFT transactions:

- a. HHT application in the backend shall update the ticket generated information with payment confirmation details including the transaction reference number provided by the acquiring bank for further reporting etc.
- b. Station/Commercial staff shall verify the collections from CRIS generated Reports of HHT from his UTS System (**Annexure-IV**) of UPI transactions during the trip. A copy of this report will be retained by TTE as a detail of transactions to deal with any subsequent issues.
- c. For accounting information, CRIS shall generate a daily report 'Transaction-wise and TTE wise detail of UPI transactions' (**Annexure- V**). The transactions for the day will be grouped Railway wise, TTE wise, showing total amount of UPI/BHIM earnings for each TTE. 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.
- d. The funds received by the acquiring bank for all UPI/BHIM transactions shall be pooled by the acquiring bank in the Pooling Account (Bank's internal account), which shall be opened by the Acquiring Bank (SBI) for this specific purpose.
- e. 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 (i.e. Railway of destination station) maintained by SBI, next day on T+1 basis where T is the date on which customer account is debited as per time schedule decided by CGA and RBI for fund remittance protocol, along with necessary details of the transactions.
- f. No MDR charges, shall be payable by Railway on these transactions and the Acquiring Bank shall remit the full amount of receipt to the Accredited Bank without deduction of MDR charges.
- g. SBI in turn shall settle the same with RBI on same day i.e. day of realization from the acquiring bank as per schedule decided by CGA/RBI for fund settlement protocol.

[Handwritten signature]

Vinita


[Handwritten signature]
26/6/2019

[Handwritten signature]
26.6.19

- h. The UPI earnings settlement file shall be pushed by the acquiring bank to the accredited Bank (SBI) T+1 basis. The acquiring Bank shall generate a station-wise report of 'Daily Remittance of UPI transaction amount to SBI', (Annexure-VI). 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 through CRIS. It will be used by stations for the purpose of taking credit of the amount in the Balance Sheet of the station. The same shall be sent by station to Cash Office with CR Note.
- i. After posting of daily Cash Book and preparation of Form-II, Cash Office shall forward the above mentioned (Annexure-VI) to FA&CAO (Traffic Accounts).
- j. FA&CAO/T will reconcile the details in (Annexure- V) from CRIS and (Annexure-V₁) from acquiring bank and pass the necessary Accounting entry for accounting the amount deposited in Bank as a debit to Remittance into Bank (RIB). TA office will then forward the details to FA&CAO/Books.
- k. After receipt of Date-wise Monthly Statement from the accredited bank (Annexure- VII), and matching of credit with Remittance in Bank, FA&CAO (Books) will afford credit for matched items to FA&CAO (T) office for credit (clearing) against amount debited to Remittance into Bank, and contra debit credit to PSBS, which shall be cleared by debiting Deposit with Reserve Bank based on clearance memo received from RBI, as per procedure.
- l. In terms of letter no. TCII/2910/2017/GST/2 dt. 9.6.2017, EFT earning is considered G2C transaction and EFT shall be treated as tax invoice. The EFT shall indicate GSTIN of Railway, break up of GST (CGST + UTGST/IGST) and state code. The details of the collection of GST shall be fed into the CRIS system for GSTR-1 updation of nodal railway.
- m. As the TTE earnings will be remitted at destination/disembarking station/railway, CRIS shall also generate a statement of EFT earnings deposited at other Railways (TTE-wise/station-wise) and make it available to all railways, for raising debit against the collecting railways.
3. Based on the inputs from the field, necessary modifications can be done from time to time as per requirement.
4. This issues with the concurrence of the Accounts, Finance & C&IS Directorates of the Ministry of Railways.


(Shelly Srivastava)
Director Passenger
Marketing
Railway Board


(Vinita Narera)
Director
Electronics(C&IS)
Railway Board


(Sanjeev Sharma)
Director Finance
(Accounts)
Railway Board


(Pallavi Joshi)
Director Finance
Commercial
Railway Board

142

Annexure III- Daily Transaction Detail for POS transactions

TTE ID	TTE Stn	HHT ID	TRIP Date	Destination Station	EFT Number	Service provider (Master/Visa/R upay)	Transaction made via (credit/debit/ cash card)	Bank Transaction No.	Card No	Amount	PNR/Booking ID	FA&CA O's Account number
--------	---------	--------	-----------	---------------------	------------	---------------------------------------	--	----------------------	---------	--------	----------------	--------------------------

Annexure IV- TTE wise daily report of UPI Transactions to be generated by CRIS listing out trip wise UPI transactions, trip totals and grand totals for the TTE.

**Passenger Reservation System
DAILY STATEMENT OF UPI TICKETS-HHT**

DATE OF RUN : DD-MM-YYYY
 DATE OF TRANSACTIONS : DD-MM-YYYY
 TTE ID :
 PAGE NO :
 TRAIN NO :
 REPORT NO :

HH TID	TRAIN	JOURNEY DATE	State code/GSTIN	C L A S S	EFT	TXN DATE	PNR	FROM STATION	TO STATION	Service Account No.	MOB.NO CUSTOMER	AQUIRER ID	CPG TXN ID	VPA	TKT TYPE MENU DROPD OWN	PASS ENGBERS BOOKED	Amount
--------	-------	--------------	------------------	-----------	-----	----------	-----	--------------	------------	---------------------	-----------------	------------	------------	-----	-------------------------	---------------------	--------

(41)

SUMMARIZED TOTALS FOR EACH TTE

ETF ISSUED	PASSENGER BOOKED	EFT TYPE	AMOUNT
Total			



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

SN	Date & Time	Rly Division	TTE	TTE ID	HHT ID	Acquiring Bank	CPG Transaction ID No.	UPI address	Amount	EFT No.

12/1

Dr. Jem/Dr

Report of Daily Remittance of money for UPI transactions to SBI (TR Note)
(To be generated by Acquiring Bank only for credit transactions)

Name of acquiring Bank:

SN	Date	Railway/ Zone	Division	TTE Station (Org.Rly)	Destination Station	HHT ID	Total Txn Amount	Amount	FA&CAO Account No.

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

Date	Zone	Division	Station	Booking Txns	Booking Amount	Bank Refund Txns	FA&CAO Account No.