

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

No. 2015/TG-I/10/DT/Pt.II/4

Dated 19.02.2020

Principal Chief Commercial Managers,  
All Zonal Railways.

CAO/PTS,  
IRCA Building, State Entry Road,  
New Delhi.

Managing Director,  
CRIS, Chanakyapuri, New Delhi.

**Sub: Joint Procedure Order for EFT transactions through PGPRS POS machines by on-board/off board ticket checking staff.**

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 Portable General Packet Radio Service Point of Sale (PGPRS POS hereafter) machines by on-board ticket checking staff and nominated ticket checkers at Railway stations. This will be in addition to existing cash mode of payment. This procedure order will be distinct and separate from the POS machines which are scheduled to be linked with HHT (Hand held Terminals) in the ensuing period.

**2. Pilot Project of PGPRS POS:** The PGPRS POS machines will be first introduced on a pilot basis over Northern Railway and Western Railways. Based on the feedback, the facility will be proliferated on other trains and zones in a phased manner.

**3. Provision of PGPRS POS on pilot basis : Roles and Responsibilities of SBI**

- i. To operationalize the pilot project, hundred (100) PGPRS POS machines shall be sourced from SBI on rental basis to Zonal Railways.
- ii. The terms and conditions governing the rental provisions will be the same as those governing POS machines deployed presently at stations.
- iii. In order to withstand the rigors of a train journey, SBI will provide robust and durable machines with proper wearable accessories so that TTE can find it user-friendly and convenient to handle.
- iv. Adequate consumables like paper rolls etc. will be provided by SBI based on the usage pattern and user requirement.
- v. The PGPRS POS machines will be SIM enabled and capable of performing on-board transactions on Indian Railways. Necessary assistance will be provided to on-board staff by SBI in case of any technical faults and gadget breakdown.
- vi. Training material and list of Do's and Don'ts will be shared for educating user
- vii. SBI will enable automatic End-of-Day batch closure at back-end to avoid any carryover and accounting discrepancies
- viii. Sharing of digital MIS reports with concerned stakeholders in consultation with CRIS as per Annexure-C.

**4. Deployment of PGPRS POS:** 50 PGPRS POS machines will be given to Northern and Western Railways each for on-board and off-board ticket checking activities in lieu of surplus POS machines at PRS/UTS counters. It will be given as personal equipment to designated ticket checking staff (similar to HHT devices given to TTEs) and it will be the responsibility of the TTE to operate, manage and keep the PGPRS POS machine in his custody. In case of theft/loss/damage of PGPRS POS, debit will be raised against concerned staff after due investigation by the competent authority. The POS machine will be mapped with the PF No./IPAS No. of ticket checking staff.

**5. Nodal Office- Roles and Responsibilities:** The office of CAO/PTS will be the nodal agency for facilitating sourcing of hundred PGPRS POS machines. In co-ordination with SBI, CRIS and Zonal Railways, they will perform the following responsibilities:

- i. Identification of Ticket Checking Staff at NR and WR to be provided with PGPRS as personal equipment
- ii. Designating Commercial and Accounts staff at NR and WR to oversee replacement of 100 POS with PGPRS POS
- iii. Collecting and sharing of ticket checking staff details (PF Number/IPAS No., Name, etc.) as required by SBI (as illustrated by SBI in Annexure-H shared by SBI over mail). The details will be exchanged among the stakeholders(SBI/CRIS/NR/WR) through mail
- iv. Co-ordination with NR, WR, CRIS and SBI for any additional details required by SBI to activate and manage the PGPRS POS
- v. Dissemination of PGPRS POS Training material (audio-visual content and literature) provided by SBI with all stakeholders especially the TTEs

**6. Roles and responsibilities of CRIS:**

- i. Change in UTS application to capture details and generate Money Receipt
- ii. Provision in TTE lobby application to enable EFT feeding by TTEs.
- iii. Generation and sharing of MIS reports with bank and Zonal Railways for reconciliation.

**7. On-Board procedure for accepting payments through PGPRS POS :**

- i. As soon as TTE reports to TTE lobby for duty, he will check his POS machine and keep it charged and see if there are adequate consumables like paper rolls.
- ii. When a passenger opts to make payment through POS, the TTE will advise the EFT amount to be paid by the passenger.
- iii. TTE will swipe the card on the PGPRS POS machine and fill the EFT amount to be charged. The passenger will feed the PIN and authorize the payment.
- iv. TTE shall wait for the transaction to be completed and will not swipe the card multiple times
- v. On successful payment, charge-slip will be generated in duplicate. TTE will hand over customer's copy to passenger and keep one copy for record (merchant copy).

- vi. Only after the charge slip is generated the transaction is deemed complete otherwise TTE will re-initiate the transaction
- vii. TTE will also issue a manual EFT receipt as being done presently and duly record the particulars on the EFT receipt along with details of the POS transaction
- viii. TTE will prepare EFT in triplicate i.e. Passenger's copy, Accounts Copy and Record Copy. While preparing the EFT, TTE will endorse the Receiver Registration Number (RRN) & date on the EFT also for accounting and reconciliation purposes afterwards
- ix. The merchant copy of charge slip generated on PGPRS POS will be preserved carefully by TTE (since thermal impressions may get eroded) and handed over in good condition to Booking clerk at home station after end of duty schedule.
- x. POS machine has to be turned off once at the end of the day for proper accountal. Factoring, fluctuations in network connectivity on-board, TTE will mandatorily turn off the POS machine at the station wherever good network connectivity is anticipated before the day end i.e. before 12 a.m. However, before turning off the POS machine, TTE must take out a POS transaction Summary for the day.
- xi. An auto batch closure will also be activated by SBI in parallel to prevent any inadvertent carryover by the TTE to the next day

**8. On-Board procedure for correcting errors in accepting payments through PGPRS POS:**

**a) Excess Payment Deduction by TTE through PGPRS POS:**

- i. In cases TTE wrongly enters amount which is higher than the actual amount to be collected from passenger Eg. If he enters ₹2200 instead of ₹2000 and the transaction gets completed after swiping the card and later on realizes, that he has charged more or the passenger points out the mistake, then he should immediately use the VOID option button of the PGPRS POS machine to cancel such transaction. However, this option is available only till the TTE accepts payment for the next EFT. Hence TTE should use the VOID option button immediately on realizing the error and not later through the day. TTE shall not make any cash reimbursement to the passenger whatsoever
- ii. After pressing the VOID option, TTE will initiate a fresh EFT payment transaction for the correct EFT amount. After successful payment and generation of chargeslip, TTE will issue manual EFT to the passenger.
- iii. At the back-end SBI would nullify the transaction and refund the amount back to passenger's account with a message sent to the respective customer.
- iv. If such mistake comes to light after some PGPRS POS transactions have already been completed, then the customer has to obtain any refund through TDR filing ( He will approach the concerned Railway authority with his TDR claim and the EFT issued by TTE). TTE shall not use the VOID option in any other case
- v. In its MIS, SBI will record the usage of VOID option by TTE

**b) Less Payment Deduction by TTE through PGPRS POS**

- i. In cases TTE wrongly enters amount which is lesser than the actual amount to be collected from passenger Eg. If he enters ₹2000 instead of ₹2200 and the transaction gets completed and upon inspection he realizes, that he has charged less or the passenger point out the mistake, then he should initiate another transaction for residual amount from the PGPRS POS machine
- ii. Part-payment shall not be accepted by TTE i.e one part through PGPRS POS and other through cash

**9. At the end of trip:**

- i. On disembarking, TTE will go to TTE lobby and feed the details of used EFTs and amount details (Cash & eCash) in the EFT module of TTE Lobby application. After completion of process, TTE will take print out of EFT Transaction Summary ( **Annexure-A**) in triplicate indicating details i.e. total cash (currency) & eCash. TTE will match the EFT transaction summary with the manual EFT booklet and ensure that the details of the transactions tally.
- ii. Thereafter, TTE will approach the Booking office for deposit of earnings as per existing practice/rule. TTE will deposit the amount realized through EFT in cash along with a signed copy of EFT Transaction Summary at the station where their duty schedule terminates.
- iii. As regards POS transactions, TTE shall deposit merchant's copy of charge slips, day end POS transaction summary and second copy of signed EFT Transaction Summary at the nominated home/HQ station. Accounting formalities pertaining to digital EFT payments would be done at home/HQ station of TTE since the amount will be digitally credited to F&CAO Account of respective Zonal Railway of the TTE.
- iv. On submission of EFT Transaction Summary along with cash at the Booking office, the Booking Clerk will generate a UTS Money Receipt (MR) as per **Annexure B** for cash and hand over the money receipt to the TTE.
- v. The Booking Clerk shall mention the UTS Money Receipt number and date on the copy of the EFT Transaction Summary in token of correctness of the entries recorded therein under clear signature/station stamp. The Booking Clerk shall preserve the EFT Transaction Summary along with Daily reports.
- vi. TTE shall mention the UTS Money Receipt number and date under clear signature/station stamp on the back side of last record foil of EFT used.

**10. On reaching nominated home/HQ station:**

- i. On reaching home/HQ station, TTE will go to TTE lobby and feed the details of used EFTs and amount details (Cash & eCash) in the EFT module of TTE Lobby application. After completion of process, TTE will take print out of EFT Transaction Summary ( **Annexure-A**) in triplicate indicating details i.e. total cash (currency) & eCash. TTE will match the EFT transaction summary with the manual EFT booklet and ensure that the details of the transactions tally.

- ii. Thereafter, TTE will approach the Booking office for deposit of earnings as per existing practice/rule. TTE will deposit the amount realized through EFTs i.e. cash + eCash (merchant's copy of charge slip, day end POS transaction summary) along with a signed copy of EFT Transaction Summary at the home/headquarter station. TTE will also submit the merchant's copy of charge slip, day end POS transaction summary and second copy of EFT Transaction Summary of previous trip.
- iii. TTE will hand over one signed copy of EFT Transaction Summary to the Booking clerk. The Booking Clerk after the receipt of EFT Payment Remittance Memo will generate a UTS Money Receipt (MR) as per Annexure B and hand over the money receipt to the TTE.
- iv. The Booking Clerk shall mention the UTS Money Receipt number and date on the copy of the EFT Payment Remittance Memo in token of correctness of the entries recorded therein under clear signature/station stamp. The Booking Clerk shall preserve the copy of EFT Transaction Summary along with Daily reports.
- v. TTE shall mention the UTS Money Receipt number and date under clear signature/station stamp on the back side of last record foil of EFT used.
- vi. Before the submission of EFT Payment Remittance Memo, TTE will keep a copy of day end POS transaction Batch Summary; either a photocopy or a snapshot or through any other means as deemed fit for record purposes as the thermal impressions of the POS transaction summary tend to erode over a period of time.
- vii. TTE will submit his monthly returns in duplicate latest by 7<sup>th</sup> of the following month, to the CTI comprising of the following statements:-
  - a) Accounts copy of the EFTs
  - b) Money Receipts (MR) in original
  - c) Accounts copy of POS Statement-Daily summary
  - d) Copy of EFT Transaction summaries
  - e) Summary of EFTs i.e. EFT return
  - f) Summary of Money Receipt

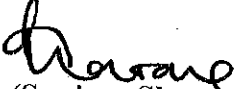
#### **11. Accounting & Reconciliation:**

- i. At the end of the day, ticket checking staff shall settle the transactions done through POS machines and take printout of the summary of transactions from POS machines and shall keep a copy of the same.
- ii. The transactions done through POS machines needs to be settled at the end of the day by the ticket checking staff in order to push the data relating to transactions done through POS machines. Before settlement of the transactions, ticket checking staff shall tally the receipts generated through POS with the summary statement generated by POS machine. This is a mandatory activity, without which SBI shall not get the funds from the various credit/debit card service providers.

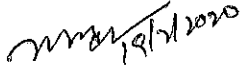
- iii. The batch summary (Settlement Report) of POS will be a receipt of money by the bank to be credited in Railways account (Home/HQ station of TTE). The bank shall remit the money on T+1 basis, where 'T' is the day of journey on which EFT has been issued. The batch summary shall be treated as the 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.
- iv. The amount of cash remitted at disembarking station shall be creditable to home/HQ Railway of TTE as per extant guidelines issued vide CC No. 53 of 2012. CRIS shall generate a statement for this purpose showing liability of each Railway on this account along with name of recipient Railway.
- v. As regards POS transactions, State Bank of India (SBI) shall settle the amount received, with RBI on the same day (T+1). An Accounting Information (Annexure 'C') will be generated by SBI for the Railways. This Accounting Information shall be made available by bank to Commercial Office/Station, FA&CAO/Books and FA&CAO/Traffic in consultation with CRIS. The MIS report format will be formulated and specified by CRIS based on accounting requirements.
- vi. The Accounting Information for POS transactions as per **Annexure-C** 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.
- vii. On the basis of unique MID (Machine Identification No.) available in the Annexure C, Traffic Accounts Office will verify credit for the amount mentioned therein in the Station Balance Sheet of the station where money is deposited
- viii. Cash Office shall forward Cash Sheet as mentioned above to FA&CAO (Traffic Accounts), where it will be reconciled as per the usual codal provisions and practices.
- ix. Based on the details fed in the TTE lobby application, CRIS will generate a MIS report on daily basis. The access to same shall be made available for download and reconciliation to concerned commercial staff and Traffic Accounts Office.
- x. TA office shall conduct an internal check to reconcile the Accounting Information received from Bank with the daily transaction details received from Cash office
- xi. Thereafter, TA office shall seek credit from Books Section/HQ for remittances received in Railway account from the bank, as is done in case of T.R. Notes for remittances made in local banks by stations.
- xii. 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.

- xiii. 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.
- xiv. **Unrealized 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 the charge slip to SBI as a proof with regard to issue of EFT.
- xv. Any other emergent issues will be resolved as per the extant and applicable codal provisions and regulations.

  
(B.S.Kiran)  
Director Traffic  
Commercial/G-II  
Railway Board

  
(Sanjeev Sharma)  
Director Finance  
(Accounts)  
Railway Board

  
(Pallavi Joshi)  
Director Finance  
Commercial  
Railway Board

  
(B.B.Manjara)  
Deputy  
Director/C&IS  
Railway Board

## EFT Transaction Summary

Annexure-A

TTE Name/ID		TTE Lobby	
Duty card Pass no./ Authorisation no.		POS ID:	
Date	2012/2019	Train	MUMBAI RAJDHANI- 12951
Signed On Stn		Signed Off Stn	NDLS
Signed On At	19-12-2019 17:07:00	Signed Off At	21-12-2019 00:00:00
Private Cash	100	IPAS ID:	
EFT No. (From)		EFT No. (To)	

S. No.	Series	EFT No.	Reason	Date of EFT	Class	From Stn	To Stn	Fare	Penalty	CGST	SGST	IGST	Total	Pay Mode	Transaction Ref. No./RRN No.
1	NR		WT	19-12-2019	-			1	1	1	0	0	3	UPI	
2	Z		WT	19-12-2019	-			2	1	1	0	0	4	POS	
3	Z		WT	19-12-2019	2A			1	1	1	0	0	3	Cash	

Amount Collected:			
Cash	UPI	POS	Total
Rs. 3	Rs. 3	Rs. 4	Rs. 10



1	RLY STATE PAYMENT		
3	RENTAL CHARGES		
5	SALE PROCEEDS		
7	COMMISSION		
9	ACKNOWLEDGMENT		
13	REFUNDS		
0			
2	LICENSEE PAYMENT		
4	EXAMINATION FEE		
6	DEPOSITS		
8	OTHERS		
10	PAY ORDER		
0			
0			

MAIN OPTION : 1      SUB OPTION: TFE CASH

STAFF/PE NO: TEST      DESIGNATION: TFE  
NAME: TEST  
HQ: DLI      AUTHORITY: 12345      TRAIN NO: 12345  
DATE FRM: 18/12/2019 TO: 18/12/2019      EFT FRM: 111      TO: 222  
CASH: 1000      VOUCHER/E-CASH: 100      TOTAL AMOUNT: 1100  
VCH/PNR/TRIP NO: 1234567890      VCH TYPE: ECS      CLERKAGE:  
DESCRIPTION:

CONTINUE (Y/N) :

Annexure C – The Accounting Information for POS transactions

TTE ID IPAS No/ PF No.	PGPRS POS ID No.	Date of transaction	Service Provider (Master/Visa/ Rupay)	Transaction made via (Credit/Deb it/Cash Card)	Card No.	RRN No.	Amount	Zonal Railway	FA&CAO Account No.
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