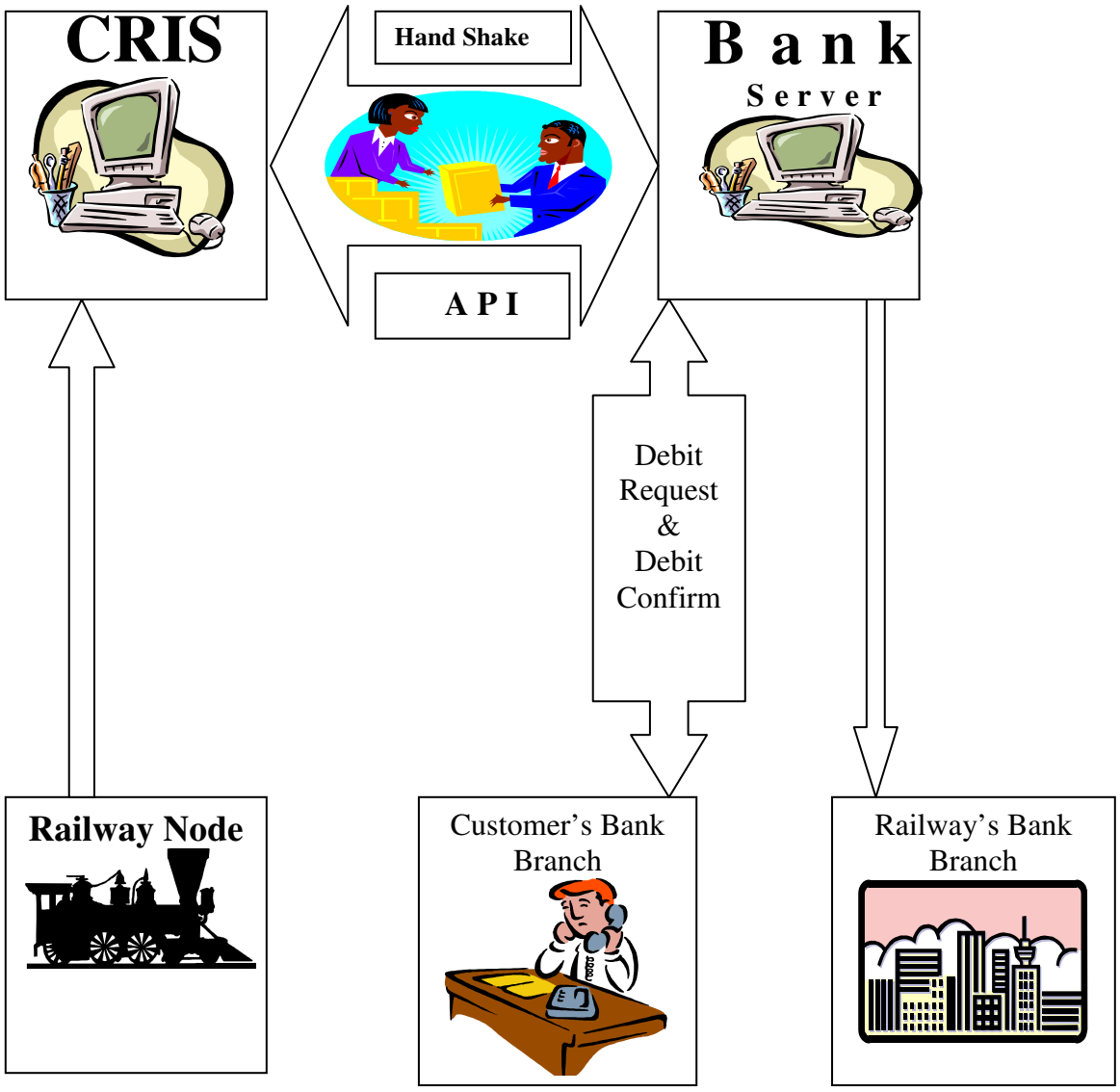
Freight is one of the major sources of income for Indian Railways. Freight is collected at a Railway Station (Loading Point) where a Customer (Individual or Corporate) books some goods for transporting to another Station (Destination) through Railway. At present Freight collected from the Customer is deposited to a local branch of BANK by some Railway personal. This project is related with the E-Payment of the Railway Freight where by Customer's account will be debited and Railways account with Bank will be credited online. This project is meant for corporate Customers as of now. CRIS (Centre for Railway Information System) is the coordinating agency between Bank and Indian Railways for this project. This document outlines the features and processes envisaged for Internet enabled payment of freight for Indian Railways. The whole flow of transaction is depicted in the following diagram.


CRIS
Hand Shake
Bank
Server
API
Debit
Request
&
Debit
Confirm
Railway Node
Customer's Bank
Branch
Railway's Bank
Branch

Broad Process Flow: -

i) Customer must have an account for E-Payment of Railway Freight at Internet Banking enabled Bank Branch.

ii) Signing of a tripartite agreement* among Bank, Indian Railways and the Customer.

iii) Booking of goods by the Customer for transportation from one Station. (Loading point) to another Station (Destination) through Railways.

iv) Sending the request for collection of Freight by CRIS Server and processing the request by Bank Internet Banking system.

v) Release of goods at the Loading point by the Railways after generation of RR.

Detailed Process Flow: -

1. Customer must have an account for E-Payment of Railway Freight at Internet Banking enabled Bank Branch

Any Customer wishing to pay the Railway freight by direct debit of his account must have an account exclusively for this purpose at any Internet Banking enabled Bank branch. No other debits will be permitted in the account.

2. Signing of a tripartite agreement* among BANK, Indian Railways and the Customer

Before a Customer can opt for e payment of freight, a tripartite agreement is to be signed among the Bank, the Customer and the Railways whereby the Customer will give a mandate to the bank to debit his account at the request of Railways for the payment of freight. Once the Customer agrees to the terms and conditions and signs the tripartite agreement, Railways will give a unique Customer code to the Customer.

3. Booking of goods for transportation by the Customer from one station (loading point) to another station (destination) through Railways: -

When a Customer books goods for transportation at the loading point (originating station) and opts for E-Payment of the freight, the goods clerk at the loading point will key in the Customer code and other particulars.

4. **Sending the request for collection of Freight by CRIS Server and processing the request by Bank Internet Banking system: -**

The data keyed in step 3 is captured by the CRIS server to be passed on to the BANK Internet Banking system. Before exchange of data reliability of the media and the data is established by a handshake process. Once it is established the data is exchanged through API. After receiving the data Internet Banking system processes the data and a debit request is send based on the Customer code. If the debit is successful success message is received by CRIS Server and from there to goods operator. Credit goes to the branch corresponding to the zone code provided by CRIS. Railway Zone Codes will be provided by CRIS while the Bank will provide the respective credit branch codes.

5. Release of goods at the loading point by the Railways: -

When the payment confirmation is received by the goods clerk at the originating station, Railways will release the goods on 'Paid' basis. But if the link between CRIS server and BANK Internet Banking server fails due to any technical reason before a success or failure message is received by the goods operator, he will keep on trying for the next two hours for getting a confirmation from the CRIS server (For Non LC Customer). During this period he will only look for a confirmation either success or failure and should not key in the data again and give command for the transaction as this may result in double debit and credit of the respective accounts if the transaction was already a success. If the goods operator does not get any response during these two hours then the goods will be released by the Railways on a 'To Pay' basis (For Non LC Customer). In case of LC Customer if RR Count permitted for ERR is exhausted, and Handshaking with the Bank is successful. The user will be forced to generate **To-Pay ERR** without sending request to Bank. For LC (Letter of Credit) customer, if RR Count permitted for ERR is exhausted and Handshaking with the Bank is unsuccessful. The user will be forced to generate **To-Pay ERR** only after two hours from the time of the first e-payment request was initiated. For LC (Letter of Credit) customer, system generates **Paid ERR** immediately with pending collection until unless number of RR prescribed against LC limit exhausted. System shall subsequently send request for payment for all pending/outstanding ERR after fixed time interval.