

INDIAN OVERSEAS BANK

IOB DEBIT CARD PAYMENT AT IRCTC WEBSITE

Transaction Banking Department

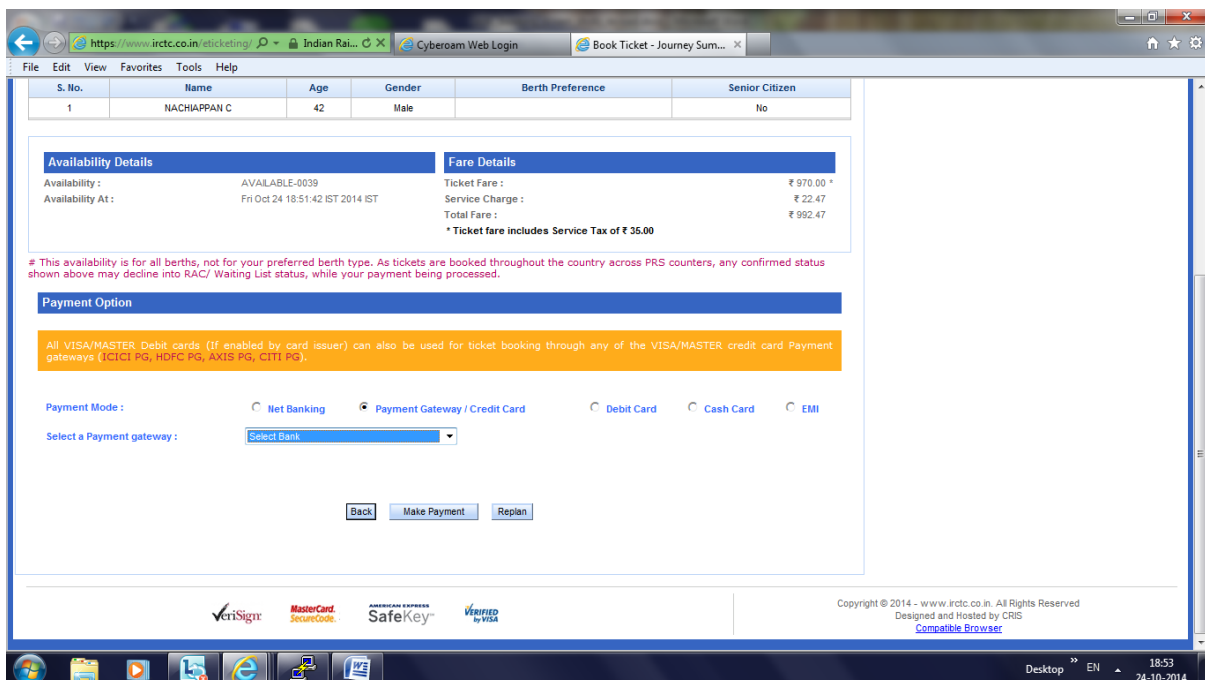
10/23/2014

STEP BY STEP PROCEDURE FOR EFFECTING IOB DEBIT CARD PAYMENT AT IRCTC WEBSITE

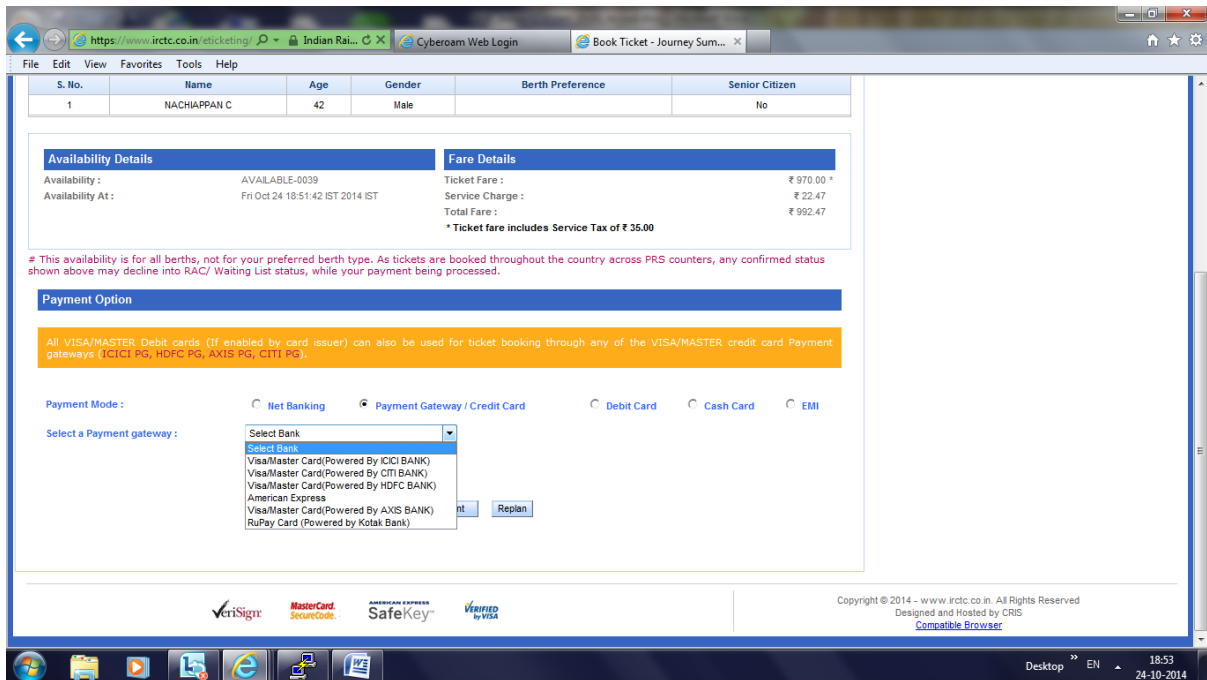
1. In the payment mode, select the payment gateway / credit card option.
2. Select the payment gateway in the drop down list. For visa debit card, one can choose the Visa / Master card option from any of the four banks namely ICICI / CITI / HDFC / AXIS Bank. Presently for Axis bank payment gateway the transaction charge is 1.65% + service taxes, where as for the others it is 1.8% + service taxes. **If the card type is RuPay, then choose the RuPay Card powered by Kotak Bank option. For Rupay card the charges is only Rs.10 + service taxes.**
Note : AMERICAN EXPRESS payment must not be chosen while using IOB DEBIT CARD
3. Key in your debit card details & complete the payment with the Verified by Visa (VBV) process / RuPay PaySecure process for your VISA / RuPay Debit card respectively.

A screen shot illustration follows...

STEP 1 : In Payment mode, select the Payment Gateway / Credit card radio button



STEP 2 : In the select a payment gateway dropdown list, choose the appropriate option based on the type of the card VISA / RuPay. For IOB CARD, the option must not be AMERICAN EXPRESS.



STEP 3 : If yours is a Visa debit card, then select the desired among the four Visa/Master Card options, to key in your card details requested for and then click on the Make Payment button to be led to the Verified by Visa process to complete the payment. If yours is a RuPay debit card, then select the RuPay Card option and then click on the Make Payment button to be led to the next page where in you have to input the Rupay card details requested for and then in turn to be led to the RuPay PaySecure process to complete the payment.