



भारतीय राजमार्ग प्रबंधन कंपनी लिमिटेड

भारतीय राष्ट्रीय राजमार्ग प्राधिकरण

Indian Highways Management Company Limited

National Highways Authority of India

जी-5 एवं 6, सेक्टर-10, द्वारका, नई दिल्ली-110075

G-5 & 6, Sector-10, Dwarka, New Delhi-110075

सीन / CIN U74140DL2012PLC246662

दूरभाष / Phone 91-11-25074100/200

वेबसाइट / website : www.ihmcl.co.in

IHMCL/Parking/2021/146

December 03<sup>rd</sup>, 2021

Sub: Policy Guidelines for payment of parking charges via FASTag - reg.

In continuation to the decision taken in the Steering Committee Meeting dated 07.09.2021 and to broad-based the utility of FASTag for other related services as "One Nation One FASTag", IHMCL has prepared a Policy Guidelines for payment of parking charges using FASTag. This is in line with the latest amendment in the Central Motor Vehicle Rule which mandates FASTag in all M&N category vehicle. Therefore, payment of parking through FASTag would bring more transparency, efficiency, reduce the cost of operation besides increasing FASTag penetration.

2. The programme Management Fee (PMF) for the Parking Fee through FASTag is as under:

| Entities      | Programme Management Fee<br>(% of ETC transaction amount) excluding GST |
|---------------|---|
| Issuer Banks  | 1.0%  |
| NPCI          | 0.1%  |
| IHMCL         | 0.2%  |
| Acquirer Bank | To be determined by Entity  |

3. The settlement amount shall be debited by NPCI from the bank account as provided by the Entity and the proportionate fees of all stakeholders shall be transferred to their respective accounts as settled by NPCI/concerned acquirer bank within T+1 day. Therefore, NPCI needs to make provision in the existing system before 31st December 2021 to initiate the on-boarding process. Please note that no fresh on-boarding may be permitted under NETC program before development of the new settlement system by NPCI.

4. Further, it has been noticed that some of Banks have initiated the on-barding of certain projects other than toll collection without consent of IHMCL using FASTag and have been on-boarded by NPCI. All such projects may be referred to IHMCL for post-facto approval.

5. Any entity which is seeking the payment of parking charges will have to seek prior approval of IHMCL as per format enclosed in the Policy Guidelines.

Encl.: As above

  
(Ajay Mishra)  
Chief Operating Officer

To,  
Sh. Denny Thomas, NPCI

Copy to:

- PS to Chairman, NHA
- PS to CMD, IHMCL
- All Member Banks of NETC programme



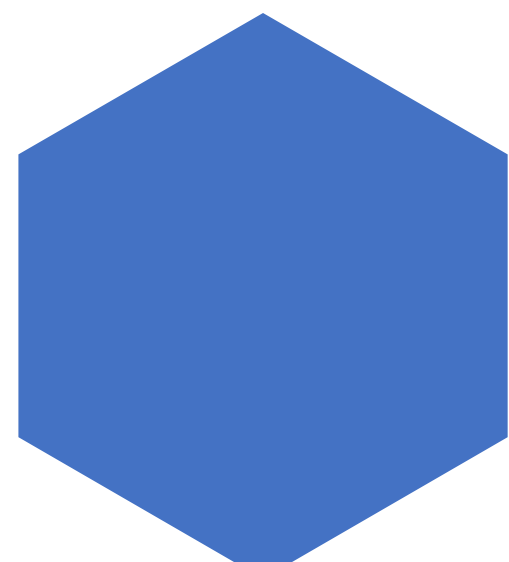
# Policy for Payment of Parking charges via FASTag (ver. 1)

Issued by

**INDIAN HIGHWAYS MANAGEMENT COMPANY LTD.**

(A company promoted by NHAI)

**NOVEMBER** 2021



## Preamble

The implementation of FASTag across National Highways & State Highways has helped reap the benefits of electronic tolling which has resulted in operational efficiency, increased transparency and revenue collection and seamless cashless and safer mode of payment by road users. In order to extend the benefits of FASTag, multiple initiatives have been undertaken in recent times, albeit in silos, to diversify the use case of FASTag to other vehicular payments such as payment of parking charges. This will enable universalisation of FASTag and extend the benefits of FASTag to other vehicular payments too.

The policy document is an initiative by IHMCL to create such enabling ecosystem and an opportunity for participation with various other Government bodies or private entities authorised to collect parking payments/fee from public/citizens to be a part of extended FASTag program. In line with overarching mission of “One Nation One FASTag” –this step shall provide participating entities shorter turnaround time by allowing them to work within the robust FASTag solution architecture.

IHMCL is committed to the mission of “One Nation One FASTag” and shall relentlessly work towards enabling less cash economy by use FASTag for parking payments.

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**List of Abbreviations/Definitions**

|              |   |  |
|--------------|---|--|
| CAPEX        | : | Capital Expenditure  |
| IT           | : | Information Technology   |
| ICD          | : | Interface Control Document   |
| IHMCL        | : | Indian Highways Management Company Limited   |
| Member Banks | : | Approved banks which are certified by NPCI and approved by IHMCL. List available on IHMCL website ( <a href="http://www.ihmcl.co.in">www.ihmcl.co.in</a> ) |
| MoU          | : | Memorandum of Understanding  |
| RBI          | : | Reserve Bank of India  |
| NETC         | : | National Electronic Toll Collection  |
| NHAI         | : | National Highways Authority of India   |
| NOC          | : | No Objection Certificate   |
| NPCI         | : | National Payments Corporation of India   |
| Off-US       | : | Off-US transaction - Any transaction where the issuing bank and acquiring bank are different entities  |
| O&M          | : | Operations & Maintenance   |
| SPV          | : | Special Purpose Vehicle  |
| ULB          | : | Urban Local Body   |

## 1. Background:

National Electronic Toll collection (NETC) programme, the flagship initiative of National Highways Authority of India (NHA) and Ministry of Road Transport & Highways (MoRT&H), has been implemented on pan India basis in order to remove bottlenecks and ensure seamless movement of traffic by allowing electronic payment of toll fees on National Highways through a RFID-based tag called “FASTag”, usable across all toll plazas on National Highways. The programme provides a unified and interoperable Electronic Toll Collection (ETC) solution for National Highways in India. Indian Highways Management Company Ltd. (IHMCL), a company promoted by NHA, has been mandated to implement the NETC Programme across the country by NHA. Affixation of FASTag on the front windscreen is mandatory for all Class M and N vehicles i.e. (four wheelers and above, carrying goods and/or passengers). Further, FASTag has been made mandatory for renewal of vehicle fitness certificate and national permit.

Presently, FASTag solution architecture supports 41 Crore FASTag users.

## 2. Need & Objectives

- **Universal Acceptability:** In line with the Mission – “One Nation One FASTag”, IHMCL aims to extend the acceptability of FASTag for parking payments across the country.
- **Bring in Transparency & Operational Efficiency:** Another key objective of this policy is to bring in transparency in collection & operational efficiency to various Govt. bodies and private entities as well as provide convenience to FASTag users.

## 3. Applicability & Coverage

- 3.1. The policy shall be applicable for collection of any parking fees processed through FASTag in “**Off-US**” transactions modes only (i.e. any transaction where the issuer bank and acquirer bank are different entities) as defined by RBI.
- 3.2. The policy shall cover different categories of entities as below (“**Entity**”) -
  - **Category A** - Government departments/authorities such as Municipal Corporation/ULBs, Metro Rail Authorities, Airport Authorities, or SPVs, JVs, PSUs, and any quasi-government entities which have been authorised to collect parking payments/fee from public/citizens.
  - **Category B** - Private entities/companies, which have been authorised by Government entities to collect parking payments/fee from public/citizens.
  - **Category C** - Any other private entities on a case-to-case basis, with approval of Competent Authority, NHA/IHMCL.

## 4. Application Process

Any qualifying Entity should submit a proposal to IHMCL as per Annexure 1 along with a Cover Letter addressed to Chief Operating Officer, IHMCL.

The application should be sent via email or courier to the following address:

Chief Operating Officer,  
Indian Highways Management Company Limited (IHMCL)  
NHAHQ  
G – 5 & 6 Sector -10 Dwarka  
New Delhi 110 075  
Phone: +91-11- 25074100/Extn. 1804, 1136

Email: [coo@ihmcl.com](mailto:coo@ihmcl.com)

## 5. On-boarding process

The process of on boarding shall be as follows:

- **Step 1** - The Entity shall submit a proposal to IHMCL as per Annexure 1 along with a Cover Letter expressing interest for on-boarding of parking lots under this policy.
- **Step 2** - IHMCL shall review/scrutinise the proposal submitted by the Entity and accord Approval and/or may ask for necessary documents, as required.
- **Step 3** - A Memorandum of Understanding (MoU) shall be signed between Entity and IHMCL in case of **Government Entity**. In case of a Contract agreement shall be signed between IHMCL and Entity in case of **Private Entity**. Draft standard MoU/ Contract agreement will be shared by IHMCL along with approval.
- **Step 4** - The Entity will ensure installation and commissioning of requisite IT infrastructure implementation at site location as per standards specified by IHMCL. The details of technical requirements are provided in Section 6.
- **Step 5** - Confirmation from NPCI/selected Acquirer Bank on the readiness of system settlement process and Go-Live.

**Validity:** The MoU/Contract agreement shall remain valid for a period of 3 three years from the date of signing.

## 6. Technical Requirements

- 6.1. IT equipment/software such as RFID readers, Automatic Boom barriers, Lane Controllers, ETC Application Software, and other IT equipment shall be as per standards and specification of FASTag Programme. The specifications of the RFID reader are specified in the Gazette notification by Ministry of Road Transport & Highways. The specifications of IT equipment and system are available on IHMCL website ([www.ihmcl.co.in](http://www.ihmcl.co.in))
- 6.2. The acquiring system shall be deployed by a NPCI-certified member bank approved by IHMCL. The list of approved acquirer banks is available on IHMCL and NPCI websites.
- 6.3. The data exchange protocol between the IT service provider/System Integrators' Application software and the Acquiring system shall be as per Interface Control Document (ICD) 2.5 specifications, which shall be based on real-time transaction processing. Any upgradation/changes in the data exchange protocol shall be notified by IHMCL from time to time. The ICD document may be referred on available on IHMCL website.
- 6.4. The list of certified acquirer banks under NETC programme and empanelled System Integrators by IHMCL for ETC system is available on IHMCL website for reference.

6.5. Any additional technical specification specific to a use case shall be defined as per requirements basis.

## 7. Stakeholders Involved & Roles

7.1. Stakeholders involved:

- FASTag users
- IHMCL
- Entity
- NPCI
- Issuer Banks
- Acquirer Banks

### 7.2. Key Board Roles of Key Stakeholders

The broad roles and responsibilities of concerned stakeholders are as below -

#### 7.2.1. IHMCL

- a) Formulate and share guidelines/documents as below:
  - IT Infrastructure requirement specifications
  - Procedural Guidelines for NETC programme, as amended from time to time.
  - Programme related technical documents such as Interface Control Document (ICD), Tag specifications guidelines etc. as amended from time to time
- b) Overall programme management of FASTag programme
- c) Modification in the policy/scheme Guidelines from time to time
- d) Approval on inclusion of new member banks
- e) Monitoring of SLA parameters for Member banks NPCI for better performance and programme experience.

#### 7.2.2. Entity

- a) Sign a MoU/Contract agreement with IHMCL with consensus on the Programme Management fee sharing model between various stakeholders involved in acquiring electronic toll, issuance of FASTag, and Settlement and Clearance of electronic payment collected.
- b) Ensure installation of IT infrastructure along with overall operation and maintenance as per requirements under NETC programme. The IT system deployed at the site location should comply with the standard requirement specifications as issued by IHMCL and NHAI. No CAPEX and O&M cost shall be payable by IHMCL.



- c) Selection of Acquiring Entity(ies) for its Toll Plazas for acquiring electronic toll transactions at toll lanes.
- d) Intimate IHMCL, NPCI and Acquirer Entity(ies) on changes in Fee/Price rules as and when applicable
- e) Requisite support and action for dispute resolution and grievance redressal for all disputes.
- f) Appoint Point of Contact (POC) person to coordinate with IHMCL/ NPCI and other stakeholders for day-to-day operations.
- g) Create a separate cell/Nodal officer for facilitate handling customer queries and issues related to FASTag complaints for the on-boarded sites/locations.
- h) Ensure to arrange a settlement bank account for daily settlement of fees by NPCI/acquirer bank for payment of programme management fees to all concerned stakeholders.

### **7.2.3. NPCI**

- a) Ensure Clearing & Settlement for all transactions at respective site location/merchant.
- b) Maintain and make necessary improvement in the NETC switch and Mapper as per requirement
- c) Prepare the MIS of electronic payment transactions and share reports to concerned Entity and IHMCL on a periodic basis as per requirement
- d) Co-ordinate with concerned banks and facilitate dispute resolution for all disputes pertaining to respective site location.
- e) Ensure to support Entity, Issuer Bank and Acquirer Bank to process & settle the disputes raised by Issuer Bank and Acquirer Bank on NETC transaction.
- f) Provide all transactions data on post settlement on a daily basis and applicable tax liability report on monthly basis through system.

### **7.2.4. Acquirer Bank**

- a) Provide acquiring service at identified sites/location as per agreement/arrangement with Entity and as per NETC Procedural guidelines as applicable.
- b) Process FASTag transactions and to pay the Entity for the processed transactions within T + 1 day.
- c) Manage and update the business rules relating to fee calculation and share the exception list, Local exemption list (discount file list), account details etc. with entity.
- d) Send all the transactions which are executed at the site location i.e., successful, fail, decline etc.
- e) Store and maintain all FASTag transaction data for a minimum period of 10 years.

- f) Support primary and secondary systems to ensure connectivity with multiple endpoints.
- g) Transmit the completed transaction records to the issuer in order to obtain the settlement within defined TAT.
- h) Keep the image files provided by the parking operators [i.e., AVC profile, Vehicle Image etc.] for a period of one year.
- i) Assist the disputes raised by Issuer or Entity. The acquirer is responsible for the resolution of disputes as per the applicable TAT.
- j) Providing support and helpdesk to the Entity

#### 7.2.5. Issuer Banks

- a) To facilitate the tag issuance through various channels as per guidelines set out up IHMCL from time to time.
- b) Issuer should also provide top up/recharge facility (for prepaid linked account) facility through all possible channels like mobile, internet banking system, UPI etc.,
- c) Integration of Issuing Host system with the NETC System and updation of vehicle number and chassis number.
- d) To process online transactions request received from NETC System and validate the digital signature of the tag. In case the signature validation fails the tag needs to be added in blacklist/ low balance exception list.
- e) Perform fraud monitoring by verification of the transaction data.
- f) To provide support and toll-free helpdesk services to Tag Holders.

### 8. Commercials & Settlement Process

- 8.1. The Entity shall have to bear the programme management fees for the FASTag services as below:

| Entities      | Programme Management Fees<br>(% of ETC transaction amount) excluding GST |
|---------------|--|
| Issuer Banks  | 1.0 %  |
| NPCI          | 0.10 %   |
| IHMCL         | 0.20 %   |
| Acquirer Bank | To be determined by the Entity   |

**8.2. Settlement Process:**

The settlement amount shall be debited by NPCI from the bank account as provided by the Entity and the proportionate fees of all stakeholders shall be transferred to their respective accounts as settled by NPCI/concerned acquirer bank within T+1 day.

**8.3. Performance Security:**

A Performance Security in form of Bank Guarantee/ DD shall be submitted by the Entity to IHMCL. The Security amount shall be calculated/derived basis of monthly average collection (for last 6 months) by the Entity at the proposed site. The security amount shall be a lump-sum amount of Rupees One lakh or amount equal to 10% of aggregate one month's total collection, for all on-boarded sites/locations, whichever higher.

**Annexure 1: Format for Proposal Submission to IHMCL**

(To be submitted along with a cover letter in letter head)

**A. Entity Details**

Name of Entity : \_\_\_\_\_

Selected acquirer bank : \_\_\_\_\_

Total no. of Parking lots requested for on-boarding : \_\_\_\_\_

**B. Site/Location Fee Collection Details**

| SI #                        | Name/location of Parking lots | City Name | Address | Pin code | GPS Coordinates | Average Monthly Collection in previous 6 months (in Rs.) |
|-----------------------------|-------------------------------|-----------|---------|----------|-----------------|--|
|                             |                               |           |         |          |                 |  |
|                             |                               |           |         |          |                 |  |
|                             |                               |           |         |          |                 |  |
|                             |                               |           |         |          |                 |  |
|                             |                               |           |         |          |                 |  |
|                             |                               |           |         |          |                 |  |
| <b>Total Fee Collection</b> |                               |           |         |          |                 |  |

**C. Contact Details of Nodal Officer for Co-ordination in on-boarding process**

▪ Name : \_\_\_\_\_

▪ Designation : \_\_\_\_\_

▪ Mobile No : \_\_\_\_\_

▪ Email ID : \_\_\_\_\_