

About IRCTC eWallet



IRCTC eWallet is a scheme under which user can deposit money in advance with IRCTC and can be used as payment option along with other payment options available on IRCTC for paying money at the time of booking tickets.

IRCTC eWallet scheme provides following advantages:

- Hassle free and secure transactions.
- Precious booking time saved by eliminating payment approval cycle.
- Manage account online and top up online.
- Dependency on a specific bank is reduced, as when any of the provided banks go offline, you can still book tickets from your IRCTC eWallet account.

Salient features of IRCTC eWallet are:

- User Authentication: IRCTC eWallet users will be verified and authenticated through their PAN OR Aadhaar in an Online Verification Process.
- Secured Access: IRCTC offers secure booking through IRCTC eWallet by OTP for every booking done through IRCTC eWallet.
- Complete History: User is provided with a separate link namely IRCTC eWallet that offers IRCTC eWallet Transaction history, IRCTC eWallet payment History & change transaction password options.
- Easy Refund: In case of ticket cancellation, the due refund will be credited to your IRCTC eWallet Account next day.
- Account Renewal: IRCTC eWallet account has a validity of 3 years from the date of registration of the scheme. Account renewal does not require any Fee payment.

7 Easy steps to register and book ticket through IRCTC eWallet:

1. Login to IRCTC with your existing IRCTC user id and password.
2. Click "IRCTC eWallet Register Now" provided in submenu of IRCTC eWallet in "IRCTC EXCLUSIVE" menu.
3. Complete Verification process by providing PAN OR Aadhaar and other details.
4. Membership fee and Redemption is subject to change at the discretion of IRCTC.
5. Credit the IRCTC eWallet account with the minimum deposit of Rs.100/- and top up with the required booking amount. Maximum amount permitted in user's account is Rs. 10,000.
6. Pay ticket booking amount through IRCTC eWallet which is displayed as payment option along with other Banks.

Please note:

- **Transaction Charge: Rs 10 + Applicable Taxes per transaction**
- **No cash refunds / No redemption allowed.**
- **IRCTC eWallet balance can only be used for booking railway tickets.**
- **IRCTC eWallet service can only be availed by users registered with Indian Nationality and with Indian Mobile Number.**
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