

E-Ticketing Through E-Wallet Scheme

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Abstract:- Through this paper we are evaluating e-ticket system and specially discussing e-wallet scheme, hassle-free ticket booking which was launched by Indian Railway Catering and Tourism Corporation. E-wallet is a user friendly scheme aimed at making purchase of e-ticket easier. The e-wallet is a rolling deposit scheme wherein the customers will have an account with the IRCTC and deposit money to be used in future for booking e-tickets from its website (www.irctc.co.in).

Keywords: E-Ticketing, IRCTC, E-Wallet.

E-Ticketing

Like any other industry, the travel management industry also faces challenges brought by technological advances. E-ticketing by definition, is a reservation, as for a seat on an airplane or train, for which confirmation is granted electronically in place of a printed ticket. [1]

The concept of e-ticketing is rising with the growing technology and fast moving world. Majority of the people today prefer e-tickets because it saves time that earlier people used to waste by standing in long queues and just a print out can be used as a ticket. To book an e-ticket, you need to first register yourself for free website. [2]

E-Ticketing in Railway (IRCTC)

It is known for changing the face of railway ticketing in India. It pioneered internet-based rail ticket booking through its website, as well as from the mobile phones via GPRS or SMS. In addition to e-tickets, Indian Railways and Catering Tourism Corporation also offers I-tickets that are basically like regular tickets except that they are booked online and delivered by post. The tickets PNR status is also made available. [3]

IRCTC stands for Indian Railway Catering and Tourism Corporation. It is an Indian Railways subsidiary and takes care of the online ticketing, catering, and tourism operations. [4]

Indian Railway Catering and Tourism Corporation Ltd. (IRCTC) is a Public Sector Enterprise under Ministry of Railways. IRCTC was incorporated on 27th September, 1999 as an extended arm of the Indian Railways to upgrade, professionalize and manage the catering and hospitality services at stations, on trains and other locations and to promote domestic and international tourism through development of budget hotels, special tour packages, information & commercial publicity and global reservation systems. [5]

Indian Railway Online Ticketing service provider IRCTC shall book over 7200 tickets per minute, if the steps taken by Government to modernize and improve the system turn out to be successful. There would be 4X increases in the present e-ticketing speed of IRCTC website which is less than 2000 tickets per minute. [6].

E-Wallet Scheme

The Indian Railways Catering and Tourism Corporation (IRCTC) launched e-Wallet Scheme to make payment process fast and to reduce transaction failures due to bank payment related problems. [7]

The "Indian Railways Catering and Tourism Corporation" / "IRCTC" has introduced, a modified 'Rolling Deposit Scheme'/'RDS', for online booking of e-tickets, called "e-Wallet" –Scheme.



Under the "e-Wallet"-Scheme the user can deposit money in advance with 'IRCTC' for using at the time of booking online-e tickets, as one of the payment options along with other options such as:

- Banks' Credit Cards,
- Banks' Debit Cards and
- Internet Banking.



Figure: Payment Option

“e-Wallet Scheme”

- A rolling deposit scheme wherein the customers will have an account with the IRCTC and deposit money to be used in future for booking e-tickets from its website (www.irctc.co.in).
- Names of all passengers booked on a fully wait-listed e-ticket are dropped at the time of preparation of reservation
- Charts and fare is refunded automatically.
- In case of ticket cancellation, the due refund will be credited to the e-Wallet account next day.
- Available for PAN verified users only.

How To Register For “e-wallet”-Scheme

The following are the steps for registration for “e-wallet” – Scheme:

- Login to the ‘IRCTC’ web-site, by entering your Username and Password.
- In the "Plan My Travel" page, a link will appear for “e-Wallet Registration”
- Click on “Click to register now!” link for “e-Wallet Registration”
- After clicking on ‘e- Wallet registration’ link you will be redirected to verify your IT PAN Card number

- Fill the IT PAN Card Number and the First name written on the IT PAN Card.
- After the verification of user’s IT PAN Card number, payment page will appear for payment of “e-Wallet Registration Fee”
- Create a **Transaction Password** required at the time of booking and reconfirm the same password in the textbox provided.
- Select the Bank for the payment of Registration Fee of Rs 250/-, from the dropdown list of payment options available.
- After successful payment, the User will be logged out and a successful registration message is provided.

Figure :2.2 Verify PAN Card

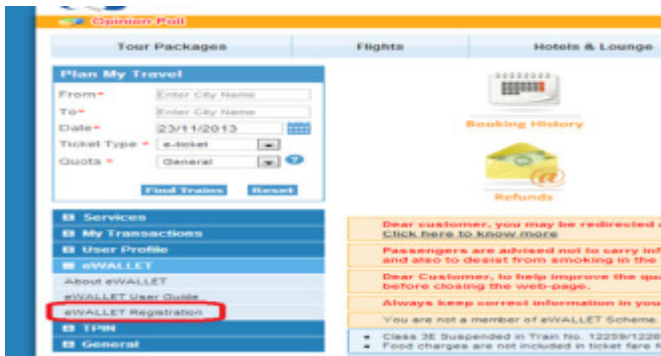


Figure :2.1 e Wallet Registration

How to make deposits into "e-Wallet" Account:

- Login to the 'IRCTC' website by entering your user name and password
- To deposit the amount in the "e-Wallet" account click to 'e-Wallet DEPOSIT' link on the left navigation bar.
- Select option and fill the amount to be deposited and reconfirm the same account.
- The amount of deposit should be a minimum of Rs 100/- and a maximum of Rs 10000/- in multiples of Rs 100/-.
- And the Maximum Balance which can be maintained in the account is Rs 10 000/-
- While making the initial deposit, the maximum amount payable is Rs 10000/-.
- However, as and when the "e-wallet" account is used for tickets bookings and as and when refunds are made for cancellations the maximum amount which can be deposited will depend upon the balance available in the account. And accordingly, the
- Maximum amount which can be deposited will be calculated, as the maximum amount of balance allowed in the account is Rs 10000/-.
- Select the payment option from drop down list and Click on "Submit" button for payment.

The Following are some of the highlights of the 'IRCTC'-e-Wallet Scheme:

- For registering and using the IRCTC's e-Wallet Scheme, Income-Tax Permanent Account Number Card / IT PAN Card Number is a must.
- A Non-Refundable- Registration Fee of Rs 250/- will have to be paid at the time of registration for the 'e-Wallet Scheme',
- The Minimum amount which can be deposited into the 'e-Wallet Scheme' Account is Rs 100/-.
- The Maximum amount which can be deposited into the 'e-Wallet Scheme' Account is Rs 10 000/-.

- After the successful deposit, successful payment message will be provided.
- To check the status of deposit 'e-Wallet' account, click 'DEPOSIT HISTORY' link on the left navigation bar.
- Enter the profile password and click 'Go' button.
- User will be redirected to 'Deposit History' page where status of all the 'e-Wallet' Deposit Amount will be provided.

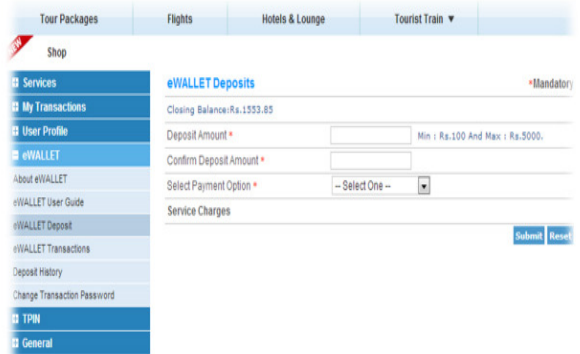


Figure :2.3 e Wallet Deposits

"E-Wallet"- Transactions:

- All of the 'e-Wallet' booking transactions can be accessed by clicking on this link and providing profile password.
- Members will be able to search bookings by providing their date of journey.
- Details of the booking can be viewed by clicking Transaction ID.
- E -Wallet Change Transaction Password
- Users can change their transaction password from this link. e -Wallet Forgot Transaction Password
- Users can reset their transaction password from this link.
- The Maximum Balance Amount which can be kept in the 'e-Wallet Scheme' Account is Rs 10 000/-.
- The 'e-Wallet Scheme' Account can be used at the time of booking online e-tickets, as one of the options of payment for the booking/s along with the other 3 options of Banks' Credit Cards, Debit Cards and Internet Banking.
- You need not get redirected to the website of the bank for making the payment and you need not wait for the bank to make the confirmation of payment to IRCTC.
- The time taken for making the payment for the booking will be reduced as and when the 'e-Wallet Scheme' Account is used and

- The risk of your login for the IRCTC website expiring while making the payment by means of the banks is avoided and
- The risk of your bank/credit card account being debited and the ticket/s not issued will be avoided and
- The refund/s for the cancellation/s made will be done on the next day as and if you use 'e-Wallet Scheme' instead of the banks' cards and internet banking [7]

CONCLUSION

e-wallet scheme is gaining grounds. e-Wallet Scheme is one of the best initiative by IRCTC, but if it serves the purpose is still doubt. As IRCTC **won't allow ticket booking** through **eWallet** during **8:00 AM to 12:00 PM** which is the peak hours of ticket booking, especially the Tatkal ticket booking. So restricting the use of e-Wallet during the hours when customers need service the most defeats the overall purpose of e-Wallet. Hope IRCTC will rethink on its restriction on eWallet during the peak hours. There is about 10 per cent failure in e-ticket booking due to the banking server problem." [8,9]

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