



Frequently Asked Questions (FAQ's)

1. What is EbixCash E-wallet account?

E-wallet is an EbixCash virtual account that enables user to use this account on all the merchants where EbixCash payment gateway is available. E-wallet is a Semi-Closed Prepaid Payment card. E-wallet has been developed exclusively for online usage by the masses who do not have Credit/Debit Cards or who are apprehensive to use their credit/Debit card online for risk of misuse. E-wallet has been specifically designed keeping in mind absolute convenience and can be accessed by the user with their registered Email id or Mobile. It is a financial instrument which can be pre-loaded with the appropriate amount for subsequent use as per the holders convenience.

2. How can I opt for EbixCash E-wallet account?

You can visit <http://ewallet.itzcash.com> or any EbixCash World Franchisee to register for E-wallet account. You need to provide your Name, Email address and Mobile number to register for E-wallet account.

3. How do I get account details?

Post registration, you get the account details on your mail ID and on Mobile as SMS.

4. Can I start using my account directly once I get the account details?

No. Before using your account, you have to verify your Email address and Mobile number. Email and SMS you receive carries all the information about the verification process.

5. What comprises my E-wallet account?

Your E-wallet account carries a serial number which can be used for any communication with customer care. It also has a transaction pin that is required during transaction.

6. What is transaction PIN?

Transaction Pin is a 4 Digit Pin that is used at the payment gateway along with your Mobile number or Email ID.

7. How much amount I can keep in my E-wallet account?

You can keep Rs 10,000 maximum into your account without providing any KYCs. If KYC documents are submitted and approved your balance limit gets increased to Rs 100000.

8. Why to I need to add my own account details?

You need to add your own account details to facilitated transfer of unutilized balance to your own account subject to successful verification.

9. What is the applicable fund transfer limit?

- For Customers who have completed their Kyc - can transfer Rs 1,00,0000 per month
- to a pre-registered beneficiaries .Funds transfer limits for all other cases shall be restricted to Rs.10,000/- per month.
- For Customer who have not completed their kyc requirement there is no option to transfer funds

Type	Fund transfer to bank / other wallet
All Service – Basic KYC	Not allowed
All Service – Full KYC	Pre-registered Beneficiary Rs 100000/- Other cases Rs 10000/-

10. When can I use the funds in the wallet?

You can use the funds immediately for online transactions. However, you will be allowed to transfer funds only after 30 minutes post registration of a beneficiary. Incase of funds transferred online via Net banking/ debit / credit card / wallet there would be delay of 6 hours post loading or 30 minutes post registration of beneficiary whichever is later.

11. Where can I Upgrade my account?

Please contact customer service team who will guide you on the process.

12. What is the validity of E-wallet account?

The minimum validity is 1 year from the date of registration.

13. Is the card active if unused for a long period of time?

If the card is not used for a period of 12 months the same shall be blocked until verified.

14. How to I reactive my card which has not been inactive for a period of 12 months?

Please call customer service and complete verification requirement for reactivation.

15. What are the monthly limits of my account?

Different types of accounts have different limits. You can upgrade your account to one of a higher limit by submitting your KYC documents to us.

Type	Minimum Balance (Rs.)	Max allowable Balance (Rs.)	Reload limit (Rs.)
All Service – Basic KYC	10000	10000 at any point of time	10000 Monthly & 100000 yearly
All Service – Full KYC	100000	100000 at any point of time	600000 annually

16. Where can I use my E-wallet account?

Your E-wallet account can be used on all the merchant sites where EbixCash Payment gateway is enabled.

17. What all merchants are available through E-wallet account?

Details of all the merchants where EbixCash can be used are available on www.itzcash.com under services tab.

18. Where can I reload my E-wallet account?

You can reload your E-wallet account online or by visiting any EbixCash World Franchisee.

19. Can I reload my E-wallet account using my bank account?

Yes, You can reload your E-wallet account using Net Banking and Debit Card

20. Is there any charge applicable to reload my E-wallet account?

No, there are no charges applicable to reload your E-wallet account If reloaded at EbixCash World Franchisee. However, If reloaded through Net Banking or Debit card 1.3% will be charged on reload amount.

21. How to check balance on my E-wallet account?

You can login to your account on <http://ewallet.itzcash.com/> and check balance. Also you can check it by sending SMS BAL_<TRANSACTION PIN> to 7200057575

22. What if I forgot my Login password?

You can reset your password by clicking on a link "Forgot Password" on login page at <http://ewallet.itzcash.com>

23. How can I change/reset my transaction PIN?

After login to your account on <http://ewallet.itzcash.com>, under manage account you can change or reset transaction pins.

24. How can I change my Mobile number or Email address for login?

After login to your account on <http://ewallet.itzcash.com>, under Profile tab you can change your Email address, Mobile number and login password. Verification link and format for Email and SMS is sent to the new mail address and Mobile number respectively. To make the changes effective you need to verify the same as per the procedures mentioned in mail and SMS.

25. Can I transfer money from my E-wallet account to any other account?

Yes. Login and click on "Fund Transfer" tab. You have to enter recipients account serial number or Mobile number. You can only transfer funds in registered user's account.

26. Is there any charge applicable for fund transfers?

There are no charges for funds transfer from once wallet to another within EbixCash.

27. Is there any charge applicable to reload my E-wallet account?

No, there are no charges applicable to reload your E-wallet account If reloaded at EbixCash World Franchisee. However, If reloaded through Net Banking: Rs. 5 + GST (18%) , Debit card: 1 % + GST will be charged on reload amount.

28. Is there any charge applicable for use of services?

- Online domestic money transfer through ewallet is 2 % + GST
- Domestic money transfer at Franchisee counter is : Rs 10 or 1% whichever is higher applicable
- Payment gateway charges as may be applicable