

## T-Wallet

### Important Instructions to VLEs

**VLE registration with T-Wallet:** all VLEs are already registered from the backend with mobile numbers/other details available at ESD. However VLE need to activate login to set the password for the T-Wallet account.

Login activation can be done from Mobile app or Web application by clicking on “**Activate your Login?**” In login screen.

#### **Citizen Registration:**

- If citizen desires to have a wallet with KYC, for 1,00,000 limit, use Aadhaar+biometric or Aadhaar + OTP registration
- No service charges for this service from the Citizen
- Once receipt is generated, then only transaction is completed  
Until receipt generated VLE should not close/refresh /back button of the browser
- ESD will pay Rs.2/- commission for each registration to VLE monthly once

#### **Topup/Load Money:**

- Citizen will give cash to VLE for loading of money to his T-Wallet
- Respective amount is debited from VLE MeeSeva balance and credited to Citizen's T-Wallet
- No service charges for this service from the Citizen
- Once receipt is generated, then only transaction is completed  
Until receipt generated VLE should not close/refresh /back button of the browser
- ESD will pay Rs.2/- commission for each Load money service to VLE monthly once

#### **MeeSeva/eSeva payments using T-Wallet:**

- VLE have to confirm from the citizen whether citizen has T-Wallet and sufficient balance for the transaction. Balance can be verified using **Balance enquiry** feature available inside **Load Money service**
- If citizen has sufficient balance, then VLE have to select **T-Wallet** instead of **Cash** as a pay mode option in the application
- Once required data is filled, VLE has to enter the Citizen details such as Aadhaar+biometric or Mobile No+OTP for citizen authentication
- Once authentication is successful, transaction amount is debited from citizen's wallet account and credited to VLE T-Wallet account
- VLEs T-Wallet account limit is 1,00,000. Therefore whenever it reaches 90,000, VLE will receive alert SMS to transfer funds to desired Bank Account through IMPS using Mobile App or Web application (<https://twallet.telangana.gov.in/>). No charges for this IMPS transfers
- In order to facilitate refunds in case of any payment failures, VLE has to maintain balance of at least Rs.2000/- in VLE T-Wallet account. Even if VLE tries to transfer, it will not be allowed