

Now, mobile app to facilitate cashless ride on rickshaws

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Making payments to e-rickshaw or cycle rickshaw drivers can be a problem if you don't have loose change. But now this hassle will be done away with gradually, as you will have an option to pay online.

India Transact Services Ltd (ITSL) – a fully owned subsidiary of AGS Transact Technologies Limited – has launched a mobile application that enables a passenger to pay online. Officials with ITSL said the application would not only facilitate easy payments but will also send the money directly into the bank accounts of the rickshaw pullers. In a way, it will also boost the savings of the rickshaw drivers.

“It's a revolutionary application. In UP, we have started from Lucknow,” said Prasad Desai, senior vice-president of ITSL, as he launched the application – ‘Ongo’ during a grand programme of Bhartiya Micro Credit (BMC) – a non-profit making company — aimed at providing sustainable livelihood to rickshaw pullers.

In a programme inaugurated by senior BJP leader Kalraj Mishra on Wednesday, the BMC gave away around 251 cycle rickshaws and 101 e-rickshaws to beneficiaries.

On the day, ITSL linked as many as 10 e-rickshaw pullers to the mobile application. “Initially, we are linking only BMC associated rickshaws and will take up the other rickshaw pullers as well in the later phases,” said Desai.

In UP, there are around 70,000 BMC-associated rickshaws that include 10,000 in Lucknow.

Desai said the passengers have to download the mobile application ‘Ongo’ that is available free of cost on Playstore. The application will display two options – the first asking to feed the mobile number (of the driver) and the second to enter the amount.

“On feeding the registered mobile number (that is already linked to the puller's account number), it will further prompt the payment options through which one can easily make the payments,” added Desai.

On making payment, he said, the payment will directly go into rickshaw driver's account.

“It’s of great use to both the rickshaw owner and the passenger,” said Vinay Pandey, MD, BMC.

Pandey said BMC also provides easy and cheap loan facility (by combining many central government schemes) to people wanting to own a rickshaw.

“It is also observed that rickshaw pullers find it difficult to go to banks to pay loan installments. Through this application, the money could be deposited directly into the rickshaw owners’ accounts and the installments can be paid by drivers conveniently. And passengers too don’t have to face the loose change hassles,” he added.