

Press Release

## SBI Card Enables RuPay Credit Cards on UPI

**New Delhi, August 10, 2023:** SBI Card, India's largest pure-play credit card issuer, and National Payments Corporation of India (NPCI) have announced the linking of SBI credit cards on RuPay platform with UPI. Starting 10 August 2023, SBI Card customers will be able to make UPI transactions through their credit cards issued on RuPay. The functionality can be availed through registering the credit card with third party UPI apps. This will further enhance the avenues for customers using SBI Card on RuPay platform on UPI merchants, thus facilitating enhanced, convenient, and seamless payments experience.

According to **Rama Mohan Rao Amara, MD&CEO, SBI Card**, "With this functionality, the SBI Card customers will be able to use their SBI Card-issued RuPay credit cards on UPI platform. Today, UPI has become a massive digital platform enabling millions of transactions every day. This should give our customers greater flexibility and mobility along with hassle-free usage. With this, the industry is going to witness a significant increase in credit card usage."

**Dilip Asbe, MD & CEO, NPCI**, said, "The addition of SBI RuPay Credit Cards on UPI rails is a big milestone in the growth trajectory of digital payments in India. This partnership will enable seamless UPI payments for SBI RuPay credit cardholders, providing them digitally enabled credit card lifecycle experience. With the rising demand for credit cards in the country, it becomes imperative to continuously build innovative payment solutions such as linking RuPay Credit Cards with UPI, that are convenient, swift, and secure."

Cardholders can enroll their active primary cards on UPI and make payments to merchants (P2M transactions) using their credit cards. This facility is free for customers. To ensure successful credit card linking with UPI, it is important to note that the cardholder's mobile number registered with SBI Card should also be linked with UPI.

### Simple steps to link your SBI Card-issued RuPay Credit Card on UPI:

- Download the preferred UPI Third Party Application from the Play /App Store.
- Verify your Mobile Number on the UPI App and complete registration.
- Post successful registration, select the option "Add Credit Card/ Link Credit Card".
- Select "SBI Credit Card" from the list of Credit Card issuers.
- Select your SBI RuPay Credit Card to be linked.
- Enter the last 6 digits of your credit card and expiry date when prompted.
- Proceed to set your 6-digit UPI PIN.

**To make Point of Sale (PoS) payments with UPI on your Credit Card:**

- Scan merchant UPI QR Code on your preferred UPI-enabled third-party app.
- Enter the amount to be paid.
- From the dropdown, select your SBI RuPay Credit Card linked with UPI.
- Enter 6-digit UPI PIN to authorise transaction.
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**To make payment to an e-Commerce merchant using UPI on your Credit Card:**

- Select the UPI-enabled app linked with your Credit Card as payment mode at merchant website/app.
- Log in to the UPI-enabled app and select registered SBI RuPay Credit Card from the list of available accounts.
- Confirm the payment using your 6-digit UPI Pin.
- Payment confirmation will be displayed.
- Once the payment is done, you will be redirected to the merchant page.

**About SBI Card**

SBI Cards and Payment Services Limited (“SBI Card”) is a non-banking financial company that offers extensive credit card portfolio to individual cardholders and corporate clients which includes lifestyle, rewards, travel & fuel, and banking partnerships cards along with corporate cards covering all major cardholders’ segments in terms of income profile and lifestyle. The brand has a wide base of over 17 MM+ cards in force as of Q1 FY24. It has diversified customer acquisition network that enables to engage prospective customers across multiple channels. SBI Card is a technology driven company.

The Company is listed on National Stock Exchange (“NSE”) and The Bombay Stock Exchange (“BSE”).

P.S. The brand name of the company is ‘**SBI Card**’ and it is registered in the name of ‘**SBI Cards and Payment Services Limited**’. The company is trading under the entity name ‘**SBICARD**’ on stock exchanges.

**About NPCI**

National Payments Corporation of India (NPCI) was incorporated in 2008 as an umbrella organization for operating retail payments and settlement systems in India. NPCI has created a robust payment and settlement infrastructure in the country. It has changed the way payments are made in India through a bouquet of retail payment products such as RuPay card, Immediate Payment Service (IMPS), Unified Payments Interface (UPI), Bharat Interface for Money (BHIM), BHIM Aadhaar, National Electronic Toll Collection (NETC FasTag) and Bharat BillPay.

NPCI is focused on bringing innovations in the retail payment systems through the use of technology and is relentlessly working to transform India into a digital economy. It is facilitating secure payment solutions with nationwide accessibility at minimal cost in furtherance of India’s aspiration to be a fully digital society.

For more information, visit: <https://www.npci.org.in/>

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