

NPCI/2023-24/RuPay/014

28th July 2023

To,

All RuPay Members – Credit Card Issuers

Dear Sir/Ma'am,

Subject: RuPay Credit Card - Classic Variant on UPI

NPCI has launched RuPay Credit Card program as an alternate home-grown network in 2017, wide **NPCI/2017-18/RuPay/003** dated 10th April 2017 with subject “**RuPay Credit Card Program Circular**” with three retail variants i.e. Classic (Mass), Platinum (Premium) and Select (Super Premium). In September 2022, linking of RuPay Credit Cards on UPI (RCC on UPI) was introduced, where the user can link their RuPay Credit Card on UPI apps to make merchant payments wide **NPCI/2022-23/RuPay/019** dated 4th October 2022 with subject “**Operating circular for RuPay Credit Cards linked to UPI**”

To increase Credit Card penetration, there was an ask from ecosystem (Credit Card issuers and new age fintech companies) for acceptance of Classic variant through Credit Cards on UPI to target mass and new to credit customers.

Members to take a note, like other Card variants customers can link their Classic Credit Card variant on UPI and make transactions. The interchange on UPI shall remain same as per RuPay POS interchange for Classic Variant.

This will be applicable from 15th September 2023

Thanking You,

SD/-

Kunal Kalawatia

Chief Products