

Frequently Asked Questions

1. How can I link my Credit Card on UPI?

To link your Credit Card on UPI, please follow below steps:

- Download the preferred UPI Third Party Application (e.g. BHIM, Paytm, GooglePay, PhonePe etc) from the Play Store/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 Card
- Select your RuPay SBI Credit Card to be linked and Confirm
- Proceed to generate UPI PIN (if not already done)

2. Can I authenticate UPI transactions using RuPay SBI Credit Card Pin?

No. There is a separate UPI Pin to authenticate payment transactions using SBI Card RuPay Credit Card via UPI App. You can set the UPI PIN on the Third -party UPI app by following the below steps:

- Select Generate PIN option
- Select RuPay SBI Credit Card
- Enter Card Details:
 - Last 6 digits
 - Expiry Date
- OTP will be triggered to the registered mobile number
- Enter OTP and Set PIN of your choice

3. I have forgotten my UPI PIN, can I reset the same?

Yes, you can reset the UPI PIN by following below steps:

- Select Reset PIN option
- Select RuPay SBI Credit Card
- Enter Card Details:
 - Last 6 digits
 - Expiry Date
- OTP will be triggered to the registered mobile number
- Enter OTP and reset PIN

4. Will I be able to register on UPI, if my mobile number on UPI is not linked with SBI Card RuPay credit card?

No, the mobile number linked with UPI should also be linked with your credit card to facilitate UPI on CC transactions.

5. How can I Make Point of Sale (PoS) payments with UPI on my Credit Card?

To make offline payment using UPI on Credit card, follow below steps:

- Scan merchant UPI QR Code on your preferred Third-party app
- Enter Amount & Select Credit Account

- Select RuPay SBI Credit Card account
- Enter UPI PIN to authorize transaction

6. How can I make payment to an e-commerce merchant using UPI on my Credit Card?

To make payment to an e-commerce merchant using UPI on Credit card, follow below steps:

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

7. Can I make payment to any person or other Credit Card using UPI on Credit Card?

No, Peer to Peer (P2P), Card to Card (C2C) and Peer to Peer to Merchant (P2P2M) transactions are not allowed on UPI on Credit Card. Only Payment to Merchant (P2M) will be allowed from the linked Credit Card.

8. If I change my mobile number, how can I link my Credit Card on UPI?

If you have changed your mobile number, kindly update the same for your RuPay SBI Credit Card as well. Once updated, kindly re-register the credit card on UPI app.

9. Can I link my Visa/Mastercard/Amex Credit Card on UPI?

Currently, only RuPay Credit Cards can be linked on UPI.

10. What are the number of transactions allowed from linked Credit Card on UPI?

There is no limit for the number of transactions carried out from linked Credit Card on UPI.

11. Are there any restrictions on payment using SBI RuPay Credit Card on UPI?

The following categories of transactions are restricted on UPI on Credit Card:

P2P, P2PM, C2C, digital account opening, lending platform, cash withdrawal at merchant, cash withdrawal at ATM, ERUPI, IPO, Foreign Inward Remittances, Mutual Funds are some categories of transactions that are restricted by NPCI. This list is updated by NPCI from time to time.

12. Is there any limit on the amount of transaction that can be carried out from linked Credit card on UPI?

The daily transaction limit for RuPay Credit Cards on UPI is Rs. 10 Lakh (Rs. 1 Lakh for Small Offline Merchants). The per transaction limit for RuPay Credit Cards on UPI is Rs. 5 Lakh

(The transaction limit is subject to the available credit limit on your card.)

Note: Transaction limit for your credit card on UPI is Rs.5,000 for 24 hours post making the first transaction (including first transaction).

13. Is there fee applicable for transactions from UPI on Credit Card?

There is no fee for linking or carrying out any transaction from UPI on Credit Card.

14. Can I receive funds on my Credit Card linked to UPI?

Funds cannot be received on credit card linked to UPI.

15. Do I need to enable card controls on Credit card to use for online or contactless transactions?

Yes, Customer needs to enable SBI credit card controls (Ecommerce, contactless etc) separately to use Credit card for regular purchases

16. If my Credit card is blocked for credit card transactions, can I still make UPI payments through credit card on third party apps?

No, UPI transactions are also blocked on Blocked credit cards. To make UPI transactions, kindly get the card unblocked or reissued. Upon reissuance of the card, follow the below steps:

- Go to your preferred UPI Third Party Application (e.g. BHIM, Paytm, GooglePay, PhonePe etc)
- Remove the Blocked card details
- Select the option “Add Credit Card/ Link Credit Card”
- Select Generate PIN option
- Enter Card Details:
 - Last 6 digits
 - Expiry Date
- OTP will be triggered to the registered mobile number
- Enter OTP and Set PIN of your choice

Upon PIN set, UPI payments can then be made with your reissued card

17. If my Credit card is renewed, do I need to link it again in UPI?

Yes, if SBI RuPay Credit card is renewed/replaced, customer needs to re-register in UPI with updated Credit card details and reset the 6-digit UPI PIN on preferred UPI app using the new card details i.e. last 6 digits of the new card and expiry date. (Refer Pt. 16 for detailed steps)

18. I lost my Credit Card; can I still make UPI payments through credit card on third-party apps?

In case you lose your credit card, kindly get the same blocked and get a replaced card. Re-register for UPI using new card details and reset the 6-digit UPI PIN by entering the new card details i.e. last 6 digits of the new card and expiry date. (Refer Pt. 16 for detailed steps)

19. Where can i see my Credit card transactions happened through UPI platform?

SBI Credit card transactions through UPI platform can be viewed in SBI RuPay Credit card statements every month.

20. Will I earn any reward points for UPI spends using Credit Card?

Yes, UPI spends using Credit Card will earn reward points as per existing product offering (Excluding categories as per Credit Card product features/Terms & Conditions).

21. Will I get any surcharge reversal on fuel purchases done using RuPay Credit Card via UPI mode?

Fuel surcharge reversal shall be applicable for UPI transactions in line with the terms and conditions as stipulated for the respective product being used. Fuel surcharge reversal for CC on UPI transactions is not allowed for BPCL SBI Card, BPCL SBI Card OCTANE and other products where fuel surcharge reversal is not allowed as per respective products' terms & conditions. Kindly refer the terms and conditions of the product for more details.

22. If I have an Add-On Card, can I link it on UPI?

The Add-on card can be linked for UPI on Credit Card transactions only for cards issued on the RuPay Network. For Cardholders to link your Add-on credit card on UPI, please ensure it is registered with a mobile number different from the one used for the primary card or any other Add-on cards, if any.

For E.g. If a Primary cardholder has 3 Add-on Cards, to register the Add-on Credit Card on UPI, each of the registered mobile numbers of Add-on Cardholder should neither be registered for Primary Cardholder or for any of the other Add-on cardholder(s).

23. Can I link my Visa/Mastercard/Amex Add-On Card on UPI?

Currently, only Add-On Credit Cards on RuPay network can be linked on UPI.

24. If my Add-On Credit card is reissued, do I need to link it again in UPI?

In case of an Add-on card being reissued, the Mobile Number for the Add-on Card must be updated again in the system to enable linking the Add-on cards on UPI platform. Furthermore, in case of Add-on card re-issuance, the mobile number for the Add-on card need to be updated again on the SBI Card App before linking the Card on UPI

For more details on RuPay Credit card on UPI refer NPCI website

<https://www.npci.org.in/what-we-do/rupay/rupay-credit-card-on-upi>

For queries related to linking or usage of SBI RuPay Credit Card, you can also connect to toll free number **18001801290**