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New Delhi

SBI Card, the country's largest pure-play credit card issuer, and the National Payments Corporation of India have announced the linking of SBI credit cards on the RuPay platform with the Unified Payments Interface (UPI). Starting Thursday, 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 the RuPay platform at UPI merchants, thus facilitating an enhanced and seamless payments experience.

Cardholders can enrol their active primary cards on UPI and make payments to merchants (P2M transactions) using their credit cards. This facility is free for customers.

Rama Mohan Rao Amara, MD and CEO, SBI Card, said, "With this functionality, SBI Card customers will be able to use their SBI Card-issued



RuPay credit cards on the UPI platform. Today, UPI has become a massive digital platform, enabling millions of transactions every day".

FLEXIBILITY

This should give SBI Card customers greater flexibility and mobility along with hassle-free usage, he added. With this, the industry is going to witness a significant increase in credit card usage, Amara noted.

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 a digitally enabled credit card lifecycle experience".