

SWIPE SMART

RuPay 

Credit Cards

Powering UPI Payments



Table of Contents

Editor's Note	03
RuPay Credit Cards Quietly Powering Payments	04
RuPay Emerged as a Safer Way to Pay	05
Power Your Daily Spends: Link RuPay Credit Cards to UPI	06
What You Can (and Can't) Pay Using UPI on RuPay Credit Cards	07
EMI on RuPay Credit Cards via UPI	08
Choosing the Right RuPay Credit Card for UPI Spends	09
Compare Savings on UPI Spends across Top RuPay Credit Cards	10
RuPay Credit Cards: An Ideal Choice for Beginners	11
Best Secured RuPay Credit Cards for Beginners	12



Editor's Note

For years, UPI and credit cards have existed side by side in India – each serving a different purpose. UPI became the go-to way to pay for everyday things, while credit cards were reserved for bigger purchases, rewards, and benefits. RuPay has changed that equation.

A growing number of consumers are starting to route their UPI spends through RuPay credit cards. This means the same quick, familiar UPI experience, but with the added advantages of credit: rewards/cashback, better cash flow, and stronger payment protection.

Banks have been quick to notice this change in consumer behaviour. Over the past year, almost every major issuer has expanded its RuPay portfolio – either by launching new RuPay cards or introducing RuPay variants of their popular offerings.

This edition of Swipe Smart is dedicated to RuPay Credit Cards, exploring how they fit naturally into everyday UPI usage – and how to use them well.

RUPIA

RuPay Credit Cards Quietly Powering Payments

~85%

of all digital transactions in India happen via **UPI**

~40%

of all cards issued in India are on the **RuPay** network

~25%

of total credit card transaction volumes come from **RuPay cards**

₹35,000 crore

Total monthly RuPay credit card spending (**UPI + PoS**)

~18%

share of overall credit card spends is taken up by **RuPay credit cards**

~50%

of RuPay credit card transactions already happen via **UPI**

"UPI already dominates how India pays, and RuPay Credit Cards are increasingly becoming the layer that brings credit into that behaviour. When over half of RuPay credit card transactions are happening via UPI, it is clear that consumers are comfortable moving everyday, small-ticket spends from bank accounts to credit. This isn't about card issuance anymore — it's about real usage at scale, bringing safety, flexibility and value-back to consumers."

Rohit Chhibbar, Credit Card Business Head, Paisabazaar

Source: Moneycontrol Article dated Nov 7, 2025



RuPay Emerged as a Safer Way to Pay

UPI has made everyday payments effortless — scan, tap, and pay through your bank account. However, when you use a RuPay credit card on UPI, that flow changes. You pay from a credit line instead of your savings — a simple shift that brings meaningful safety advantages.

1 Your main account is insulated

With bank-linked UPI, every transaction directly exposes your savings. With RuPay on UPI, even if something goes wrong — a wrong QR scan, a dispute with a merchant, or a suspicious charge — your actual money is not immediately at risk.

2 You get credit-card level protection

RuPay credit card transactions on UPI come with the same protections that apply to regular card payments. This includes the ability to raise disputes, reverse failed transactions, and get support from the card issuer.

3 Fraud becomes easier to manage

If a card is compromised, it can be blocked and replaced. If a bank account is compromised, the amount is immediately deducted and the recovery process is far more complex and stressful. Using a RuPay credit card on UPI adds an extra buffer between fraud and your savings.

Power Your Daily Spends: Link RuPay Credit Cards to UPI

Using a RuPay credit card on UPI doesn't require learning anything new. If you already use UPI, the setup is quick – and once done, the experience feels exactly the same.

Step 01

Open your UPI app and go to Payments / Cards / Settings

Step 02

Select Add Credit Card

Step 03

Choose RuPay Credit Card and enter your card details

Step 04

Verify using OTP and set a UPI PIN for the card

Once verified, the card is added as a UPI payment option.

Once a RuPay credit card is linked to your UPI app, it appears alongside your bank accounts. You must explicitly select the RuPay credit card at the time of payment.

How to Pay Using Your RuPay Credit Card on UPI

- 1 Scan the merchant QR code as usual
- 2 On the payment screen, look for the payment method selector
- 3 Tap to change the payment source and select your RuPay credit card
- 4 Confirm the payment with UPI PIN or app authentication

If you don't switch the payment method, the transaction will go through your bank account, not your credit card.



What You Can (and Can't) Pay Using UPI on RuPay Credit Cards

UPI on credit cards works for **merchant payments**, not money transfers. Knowing this distinction avoids failed transactions and confusion.

Where it works

- ✓ **Merchant QR Payments:** Scan UPI QR codes at offline stores
- ✓ **Online Payments:** Pay on e-commerce apps and websites
- ✓ **Food & Travel:** Restaurants, food delivery, and travel bookings
- ✓ **Subscriptions:** Set up recurring payments via AutoPay

Where it doesn't work

- ✗ **P2P Transfers:** Sending money to individuals or bank-linked UPI at small vendors
- ✗ **Investments & Financial Services:** Mutual funds, stocks, and other investments
- ✗ **Wallet Loading:** Adding money to digital wallets

EMI on RuPay Credit Cards via UPI: Making Big-Ticket Spends Easier

RuPay credit cards don't just bring credit to UPI, they also bring flexibility. With EMI on RuPay Credit Cards, eligible UPI payments can be converted into easy monthly installments, directly through your UPI app.

This means you can continue paying via QR codes as usual, and still choose to break up larger spends into EMIs without swiping a card or visiting a bank app.

How EMI on UPI Works

Once your RuPay credit card is linked to your UPI app, you can convert eligible transactions into EMIs in two ways:

- ✓ **At the time of payment:** Choose the EMI option while making a UPI payment using your RuPay credit card.
- ✓ **After the payment:** Convert past UPI transactions into EMIs from your credit card transaction history within the UPI app.

In both cases, your UPI PIN acts as consent for EMI conversion, just like a regular UPI payment.

Key Things to Know

- ✓ EMI conversion happens in real time through the UPI app
- ✓ Active EMIs are clearly visible in the app
- ✓ EMIs follow the issuing bank's terms, including tenure and interest
- ✓ Once created, EMIs can't be modified, except for foreclosure (as per bank rules)



Choosing the Right RuPay Credit Card for UPI Spends

If UPI is how you pay every day, your RuPay credit card should be chosen to reward this category. The right card is the one that fits seamlessly into daily UPI payments. Here's what to keep in mind:

1 Rewards on UPI spends

Even if the cashback or reward rate looks small, it adds up over several frequent payments.

2 Accelerated Rewards Categories

Along with UPI, RuPay Credit Cards also cater to other categories like dining, travel, shopping, etc. adding to overall value.

3 Redemption Value of Reward Points

In addition to the earning rate, you must see how much the accumulated rewards are worth.

4 Exclusions and Other T&Cs

The list of excluded categories differ from card to card and must be checked before opting for a card.

5 Fees and Charges

A UPI-first card should feel like a default utility, not a premium add-on. Hence, look for a low or zero fee credit card.

Compare Savings on UPI Spends across Top RuPay Credit Cards

Credit Card	Annual Fee	Value-back on UPI Spends	Rewards/Cashback on UPI Spends
AU SPONT Credit Card	Rs. 299	Up to 2.25%	<ul style="list-style-type: none"> • 1% cashback on all spends • 5 coins on each UPI spend on AU 0101 app
Axis Bank SUPERMONEY RuPay Credit Card	Nil	Up to 3%	<ul style="list-style-type: none"> • 3% cashback on UPI spends via super.money app • 1% cashback on other spends
IndusInd Platinum RuPay Credit Card	Nil	Up to 1.2%	<ul style="list-style-type: none"> • 2 RPs per Rs. 100 spent • 0.70 RPs per Rs. 100 on select merchant categories
ixigo AU Credit Card	Nil	Up to 2.5%	<ul style="list-style-type: none"> • 10 RPs per Rs. 200 spent online • 5 RPs per Rs. 200 spent offline
PhonePe HDFC Bank Ultimo Credit Card	Rs. 999	Up to 10%	<ul style="list-style-type: none"> • 10% RPs on select payments on PhonePe including bill payment, travel, etc. • 2% RPs on online spends • 1% RPs on Scan & Pay spends
Tata Neu Infinity HDFC Bank Credit Card	Rs. 1,499	Up to 1.5%	<ul style="list-style-type: none"> • 0.50% back as NeuCoins on spends via any UPI ID • Extra 1% back as NeuCoins on spends via Tata Neu UPI ID
Tata Neu Plus HDFC Bank Credit Card	Rs. 499	Up to 1%	<ul style="list-style-type: none"> • 0.25% back as NeuCoins on spends via any UPI ID • Extra 0.75% back as NeuCoins on spends via Tata Neu UPI ID
YES BANK Paisabazaar PaisaSave Credit Card	Rs. 499	1%	<ul style="list-style-type: none"> • 1% cashback as 2 Cashback Points per Rs. 200 spent



RuPay Credit Cards: An Ideal Choice for Beginners

For anyone whose first financial habit is UPI, RuPay credit cards offer the most natural way to begin using credit.

1 Built for everyday use

RuPay credit cards work seamlessly with UPI, letting beginners pay the same way they already do – scan and pay – while those transactions start building a credit history.

2 Easier entry into credit

Many banks offer RuPay cards with simple eligibility criteria, including FD-backed options. This makes approval easier while still helping users establish a repayment record.

3 Lower risk, better control

Using credit through UPI keeps spending small and frequent, making it easier to track and repay. The added buffer of credit also protects savings, unlike bank-account-linked UPI.

4 A natural first step

With low fees, wide acceptance, and familiar usage, RuPay cards offer beginners a safe, practical way to enter the credit ecosystem.

For first-time users, RuPay doesn't feel like adopting a new product. It feels like **using UPI – just smarter.**

Best Secured RuPay Credit Cards for Beginners



SBM ZET Secured RuPay Credit Card

Annual Fee: **Nil**

Minimum FD Amount: **Rs. 2,000**

2% cashback on UPI spends & up to 20% off on top brands



IDFC FIRST EAEN Secured RuPay Credit Card

Annual Fee: **Rs. 499***

Minimum FD Amount: **Rs. 5,000**

1% cashback on UPI spends via IDFC FIRST Mobile App



IDFC FIRST WOW Black Credit Card

Annual Fee: **Rs. 750**

Minimum FD Amount: **Rs. 20,000**

3 reward points for every Rs. 150 spent via UPI**



Tata Neu Plus Secured HDFC Bank Credit Card

Annual Fee: **Rs. 499***

Minimum FD Amount: **Rs. 15,000**

1% back as NeuCoins (up to 500 NeuCoins p.m.) on all UPI spends

*First year free; annual fee is applicable second year onwards

**Applicable on spends above Rs. 2,000. 1 RP per Rs. 150 on spends below Rs. 2,000.

Find the best RuPay Credit Cards on Paisabazaar.



paisabazaar[®]com

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