

Elevating RuPay: A Premium Card Strategy for India's Affluent

This presentation outlines a strategic roadmap to position RuPay as a premium card choice for India's affluent segment, leveraging key insights and innovative solutions.

PRESENTED BY

Vinayak Pathak

Sumit Sahu



Understanding the Landscape

RuPay's Dominance

RuPay holds a commanding presence in the domestic debit card market. Its RuPay Select card targets premium users, but it faces competitive pressure from global players.

Global Benchmarking

Global networks like Visa Infinite and Mastercard World Elite offer exclusive travel perks, concierge services, and wider global acceptance. These benefits are lacking in the current RuPay offerings.

Affluent Customer Needs

Affluent Indians desire enhanced global acceptance, personalized rewards, and a premium brand experience, currently unmet by RuPay.



Product Enhancement: A Differentiated Value Proposition

Global Reach

Expand international acceptance through strategic partnerships with Discover, JCB, and other global networks, ensuring seamless use abroad.

Digital Innovation

Incorporate biometric authentication, AI-driven spending insights, and advanced tokenization for a secure and convenient user experience.

Unified Ecosystem

Leverage existing innovations, like RuPay Contactless and UPI credit line features, to create a seamless and integrated user experience.

Loyalty & Rewards: Delivering Exclusive Experiences

Tiered Loyalty Program

Introduce multiple tiers, such as RuPay Platinum, Elite, and Infinite, offering escalating benefits and privileges.

Luxury Travel Perks






Offer complimentary lounge access, curated travel experiences, and dedicated concierge services to elevate travel experiences.

Curated Experiences

Partner with premium brands for exclusive access to luxury hotels, fine dining experiences, and retail stores, along with enhanced insurance features.



RuPay Premium Card Strategy

-  Rebranding Initiative
-  Digital Marketing Campaign
-  Traditional Marketing Efforts
-  Bank Partnerships
-  Fintech Collaboration
-  Luxury Merchant Alliances

Strategic Partnerships: Expanding Reach & Influence



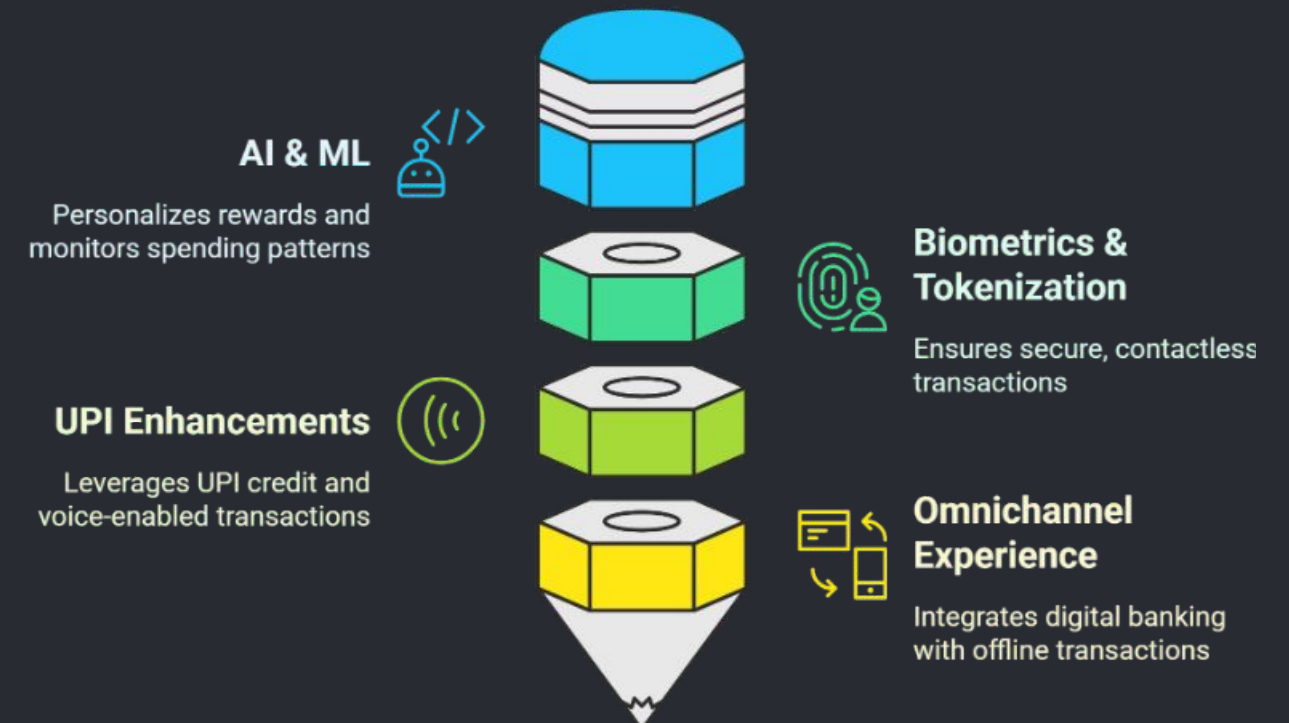
Bank Collaborations

Collaborate with leading banks like HDFC, ICICI, and SBI, leveraging programs like NPCI–Fiserv's nFiNi for rapid card issuance.

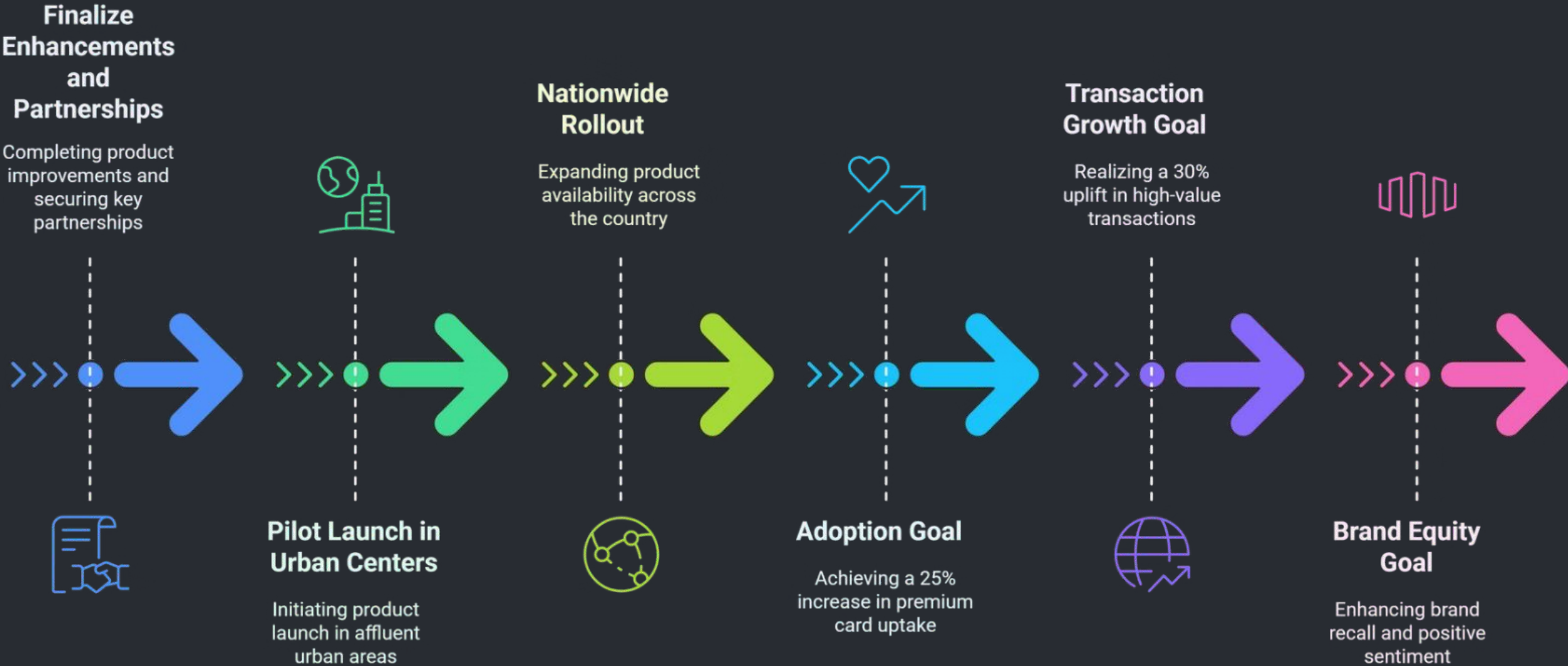


Luxury Partnerships

Secure alliances with global luxury brands, airlines, and exclusive retail chains to offer exclusive benefits and premium experiences.



Go-To-Market: Delivering a Successful Launch



Thank You!

