

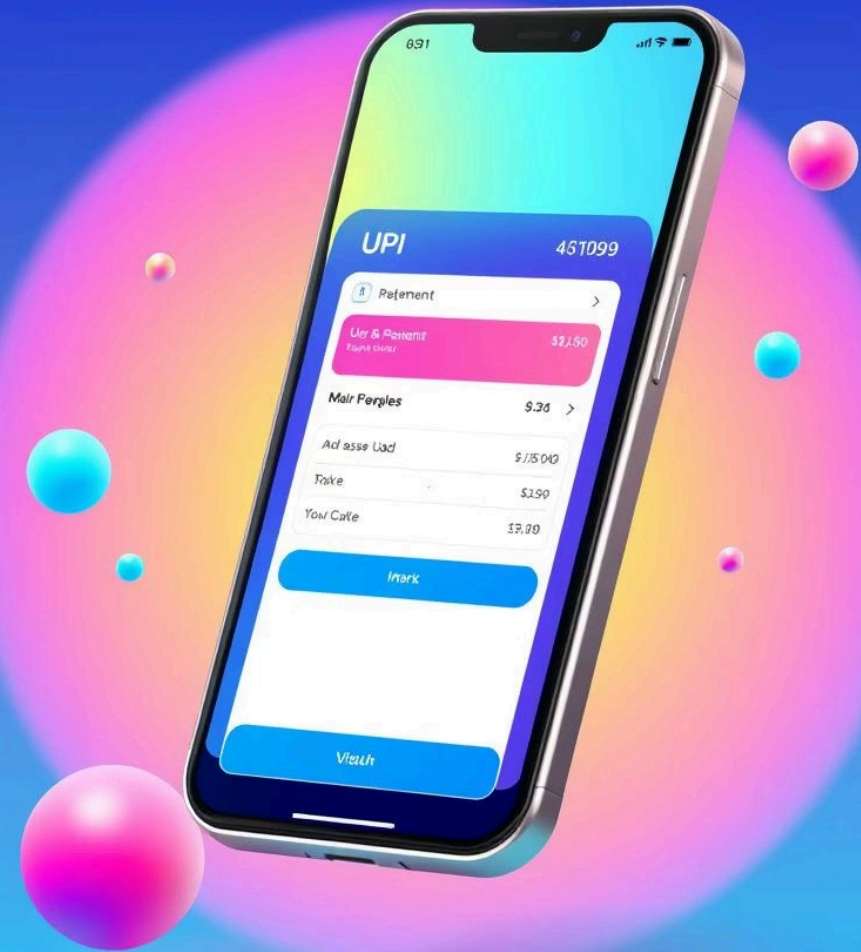
Super.Money UPI Adoption

[Super.Money](#) is gaining traction as a credit-first platform

But most Flipkart users still default to GPay, PhonePe, Paytm for UPI payments

Even during Flipkart checkout, [Super.Money](#) UPI is underutilized

Challenge: Increase UPI adoption within Flipkart ecosystem without disrupting the user journey or damaging trust in credit products



Key Objectives



Increase Flipkart transactions completed via [Super.Money](#) UPI from 2% → 10%



Improve repeat usage and UPI habit formation








Reduce trust drop-offs due to unclear reward and refund flows



Integrate rewards seamlessly into Flipkart shopping ecosystem

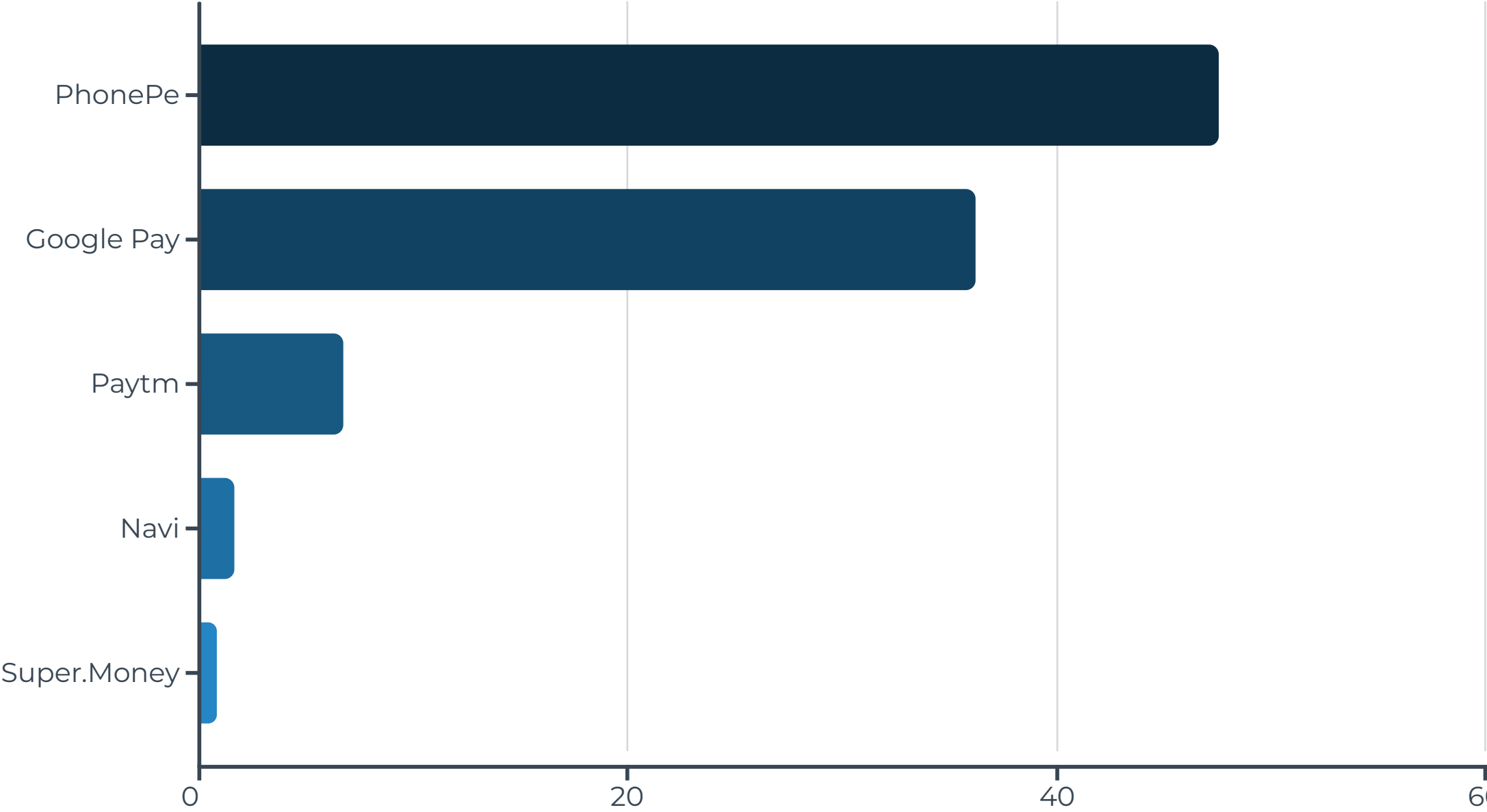
User Research and Pain Points

Pain Point	Description	Platform	User Review Example
 Misleading UI Elements	UI elements like "Scan" appear functional but require full app access.	Google Play Store	"'Scan' option on lock screen misleads as it requires unlocking the app..." – Seetaram T
 Cashback Redemption Issues	Users can't redeem partial cashback; must withdraw entire amount at once.	Both Platforms	"Withdraw the cashback only in full, which is inconvenient..." – SanjayKrishna6578
 Declining Cashback/Rewards	High rewards initially but cashback drops significantly over time.	Google Play Store, Reddit	"Got ₹300+ cashback within a week at the start, but now it's barely ₹5 per week even with same usage." – Reddit/Grapevine User
 Payment Process Friction	Overall payment flow is inconsistent; users face repeated errors and steps.	Google Play Store	"Had to restart the app twice to complete one simple payment. Too many steps." – Aggregated from reviews
 Limited Utility payment Options	Lacks a wide range of utility payment options (e.g., electricity, gas, broadband, water, municipal taxes), which are commonly available on competing UPI apps like PhonePe and Paytm	Google Play Store	"Please add more options for utility payments. I use apps like PhonePe and Paytm for paying my electricity and broadband bills. It would be better if everything was available in one app." — User review from Play Store














Competitor Analysis: UPI Market Landscape (Feb 2025) Super.Money's Position & Competitive Overview

Market Position

- Super.Money (Flipkart-backed) is now the 5th-largest 3rd-party UPI app.
- 139.1M transactions | 0.86% market share (Feb 2025)



Key Competitors – Strengths & Challenges

1. PhonePe  Dominates market |  Wide merchant ecosystem  Regulatory cap to reduce share to 30% by Dec 2026
2. Google Pay  Android integration |  High volumes  Similar regulatory caps
3. Paytm  Diversified fintech offerings |  Strong offline presence  Struggles to match UPI growth of PhonePe & GPay
4. Navi  Niche focus: loans & insurance  Smaller user base
5. CRED  Premium users & high-value transactions  Just surpassed by Super.Money in volume

Metric Projections

Key Assumptions

Metric	Assumption	Justification
Flipkart Monthly Active Users (MAUs)	100M	Based on Flipkart's total user base (~450M+)
% of MAUs who transact monthly	40% (40M)	E-commerce norm: 30–50% MAUs transact monthly
Avg. transactions per transacting user	2	Regular buyers, especially during offers/sales
Avg. order value	₹800	Midpoint of Flipkart's AOV range (₹700–₹1000)
Avg. cashback per UPI order	₹5	Modest reward aligned with gamification models
Target UPI usage via Super.Money	10% (up from 2%)	Feasible with incentives + frictionless flows

Projected Monthly Impact

Metric	Current (2%)	Target (10%)
Monthly Super.Money UPI Users	800K	4M
Monthly UPI Transactions	1.6M	8M
GMV via Super.Money UPI	₹1,280 Cr	₹6,400 Cr
Monthly Reward Payout (₹10 avg)	₹1.6 Cr	₹8 Cr

Strategic Insight

Even a modest cashback (₹5) at checkout can unlock **habit formation** and **massive GMV gains**, while deeply embedding [Super.Money](#) into Flipkart's financial layer.

User Personas – Key Archetypes for Super.Money

Rahul – The Cashback Chaser


Age: 25 (MBA Student) Tech: High

Motivation

- Maximize rewards
- Enjoys gamified incentives

Pain Points

- Rewards unclear
- Repetitive cashback
- High redemption threshold
- Cashback delays

 "I used to get rewards initially, but now it's mostly ₹1 cashback."

Priya – The Utility Manager

Age: 34 (Software Engineer) Tech: Moderate

Motivation

- One-stop bill management
- Reliable & automated payments

Pain Points

- Missing utility categories
- No bill summary view
- No autopay/reminders
- Unclear refund timelines

 "I ended up switching back to PhonePe for bills."

Arjun – The Fast Shopper

Age: 29 (Sales Manager) Tech: High

Motivation

- Seamless Flipkart checkout
- Auto-applied rewards

Pain Points

- [Super.Money](#) not visible at checkout
- Flow disruption
- Unclear rewards

 "If it's not front and center, I won't bother."

Sneha – The Newbie Saver


Age: 22 (Intern) Tech: Basic (learning)


Motivation

- Track savings easily
- Learn how to use UPI smartly

Pain Points

- Rewards hard to find or understand
- Unclear savings impact
- No habit-building nudges

 "I got a reward, but I don't know where it went or how to use it."

 Takeaway: Each persona highlights specific usability gaps and motivations — informing design, rewards, and product roadmap priorities for [Super.Money](#).

High-Level Solutions to Drive UPI Adoption



Recurring Utility Bill Dashboard

Expand [Super.Money](#)'s use cases beyond shopping to daily financial habits.



Checkout Visibility Boost on Flipkart

Improve discoverability and default usage of [Super.Money](#) UPI during purchases.



Gamified Rewards System

Build habit loops by rewarding consistent usage with a streak/milestone model.



Transparent & Instant Reward Feedback

Remove uncertainty around rewards, build trust and excitement post-payment.



Partial & Flexible Cashback Redemption

Allow users to redeem smaller amounts to increase satisfaction and repeat behavior.



Live Status for Payments & Refunds

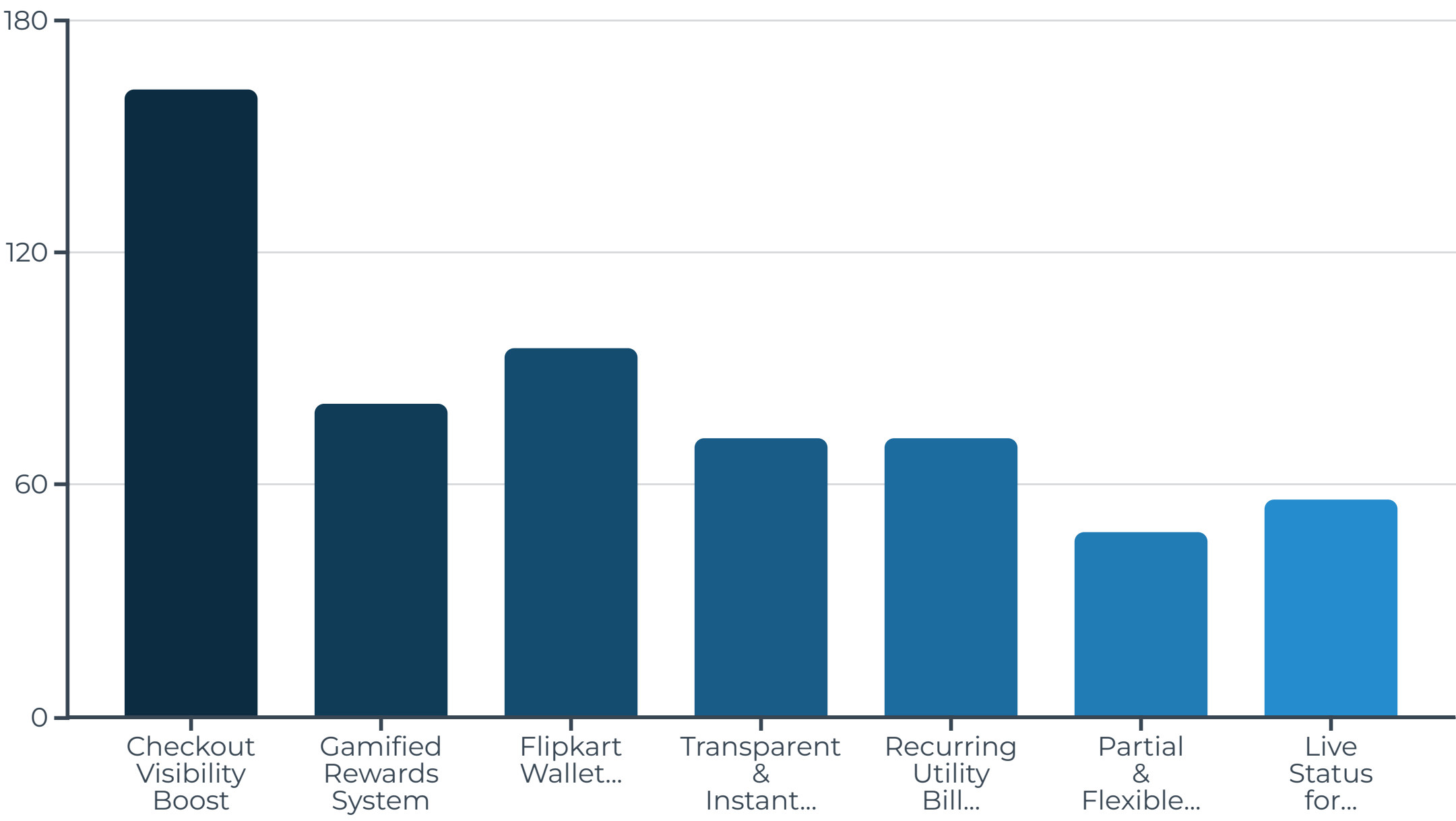
Increase trust and reduce anxiety by giving visibility into transaction state.



Flipkart Wallet Integration(Super Coins)

Seamlessly link UPI rewards to Flipkart Wallet for easy redemption and faster gratification.

Prioritization with Rice Framework



Rationale Highlights

- **Checkout Visibility Boost:** High leverage at purchase decision point; directly impacts usage.
- **Gamified Rewards System:** Increases frequency of use and retention, especially among younger users.
- **Flipkart Wallet Integration:** Adds long-term stickiness.
- **Transparent & Instant Reward Feedback:** Improves trust and user understanding of value; low dev effort.
- **Recurring Utility Bill Dashboard:** High trust feature for retention and monthly engagement; users actively seek more utility options.
- **Partial & Flexible Cashback Redemption:** Improves reward redemption satisfaction; addresses smaller spenders.
- **Live Status for Payments & Refunds:** Reduces user frustration; builds post-transaction trust.

Prioritization Frameworks

Must Have

- Checkout Visibility Boost at Flipkart
- Gamified Rewards System
- Recurring Utility Bill Dashboard
- Flipkart Wallet Integration

Should Have

- UPI Setup Optimization
- Transparent & Instant Reward Feedback
- Live Payment & Refund Status

Could Have

- Tiered Reward System
- Smart Post-Purchase Offers

Won't Have (Now)






- UPI-Credit Bundles (until UPI usage stabilizes)

Checkout Visibility Boost





Feature Summary

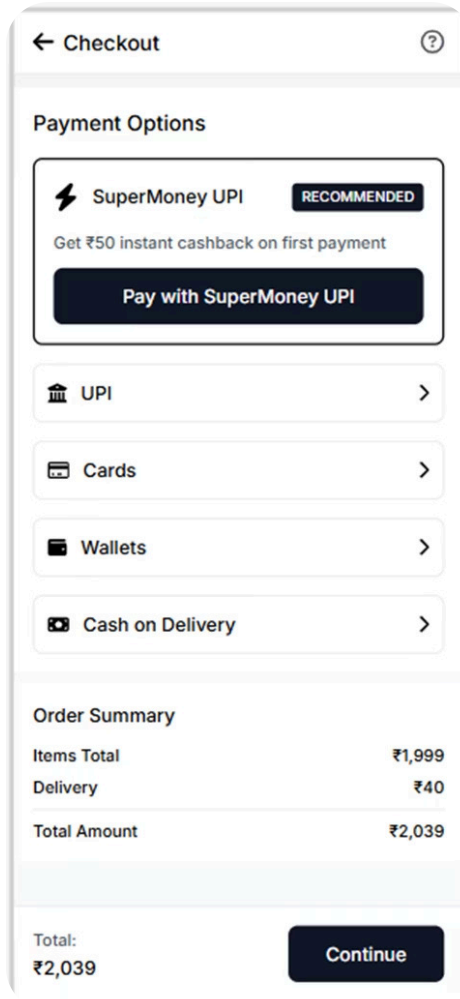
Goal: Make Super.Money the most discoverable and preferred UPI option during Flipkart checkout to increase first-time and repeat usage.

Key Features:

-  Super.Money UPI appears at the top of the payment methods list
-  Tagline below: "Best Rewards via UPI – Earn up to ₹50"
-  Dynamic reward preview based on order value
-  Super.Money selected by default if used before or during onboarding
-  Subtle tooltip or icon: "Why is this recommended?" (to maintain trust)

User Impact

-  Encourages first-time use without requiring additional effort
-  Reduces friction by removing the need to scroll/search
-  Increases reward visibility → higher motivation to try Super.Money
-  Aligns with user goal: convenience + visible benefit



UX Flow for Checkout Visibility Boost

1. User adds items to cart and proceeds to payment
2. On the payment method screen:
 - Super.Money UPI is listed at the top, highlighted with:
 - 🎁 "Earn ₹20 cashback with this order"
 - ✅ "Recommended – You've used this before" (if applicable)
3. Super.Money is pre-selected as the default UPI method if user is eligible
4. User taps Pay with Super.Money → UPI PIN screen → Payment success
5. Post-payment, user sees:
 - 🎉 "₹20 reward added to your Flipkart Wallet" or
 - 🎁 "You've unlocked a bonus offer – check rewards section"

Design Suggestions for Wireframes

- Place Super.Money UPI in a visually distinct card (border, icon, or color badge)
- Use rewards preview module just below the payment option
- Tooltip or hover state for reward terms ("T&C Apply" or "Reward credited within 24 hrs")
- Optional: Test a "Why Super.Money?" info icon for transparency

Flipkart Super Coins Integration



Earn SuperCoins

Earn SuperCoins for every UPI payment on Flipkart (e.g., ₹1 = 1 SuperCoin or mission-based bonuses)



Complete Missions

Missions: "Pay 3 bills with Super.Money = +30 SuperCoins"



Track Progress

SuperCoins earned shown pre-payment and confirmed post-payment

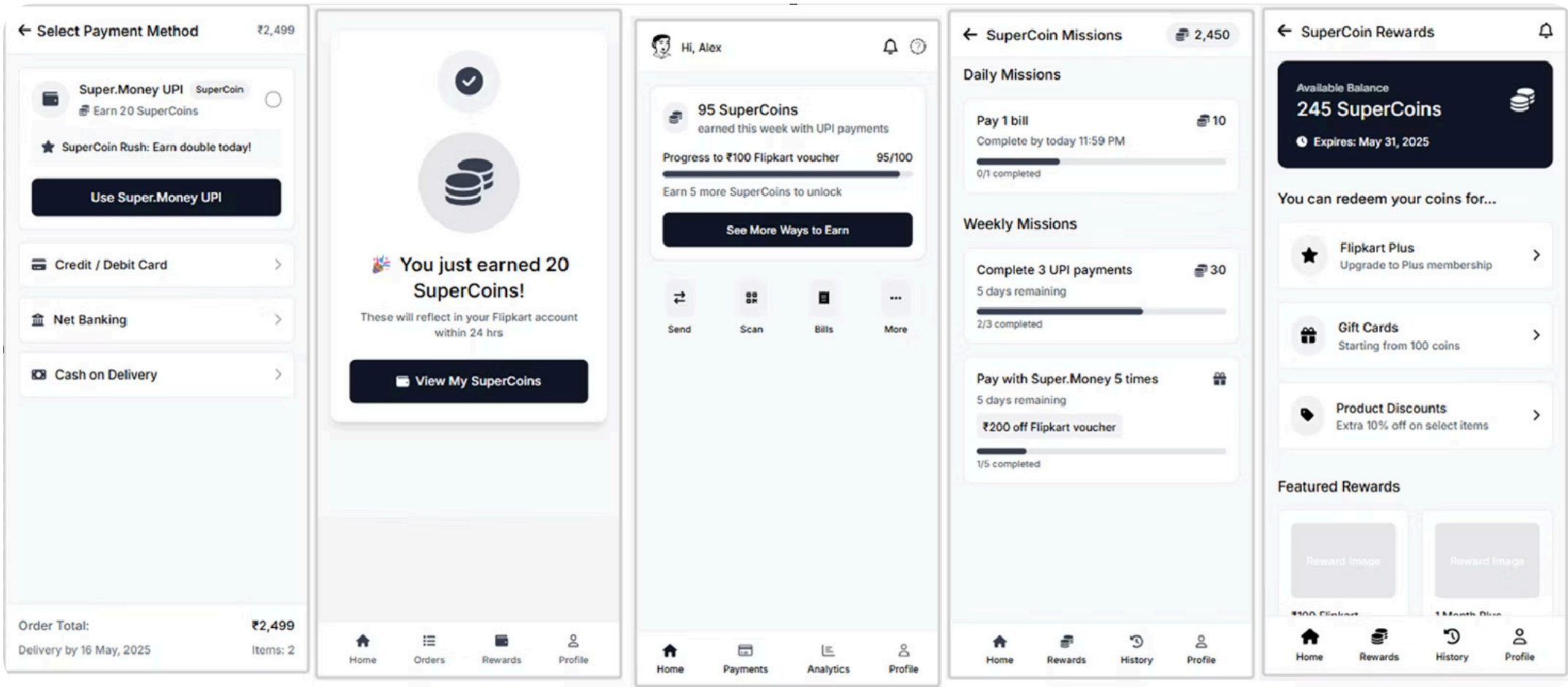


Redeem Rewards

Access SuperCoin history, streaks, and redemption catalog from Super.Money app

UX Flow for SuperCoins Integration

- 1. At Checkout (Flipkart):
 - Super.Money UPI option displays: "🎁 Earn 25 SuperCoins with this payment"
 - Tooltip: "Can be redeemed for Flipkart vouchers, subscriptions, and more!"
- 2. Payment Confirmation Page:
 - 🎉 "You earned 25 SuperCoins!" with link to "View My Rewards"
- 3. Super.Money App Home Screen:
 - Banner card: "You've earned 100 SuperCoins this week"
 - Progress tracker: "Earn 50 more to unlock ₹200 Flipkart voucher"
- 4. Missions Tab (New):
 - Gamified missions with SuperCoin rewards:
 - "Pay 5 times this week = 50 SuperCoins"
 - "Pay utility bill = 10 SuperCoins"
- 5. Redemption (via deep link):
 - Button: "Redeem on Flipkart" → links to SuperCoin rewards catalog



Pain Points Solved

User Pain Point	How This Feature Solves It
"I don't find Super.Money rewards exciting or useful"	SuperCoins are familiar, trusted, and redeemable across Flipkart
"I forget to use Super.Money unless reminded"	SuperCoin missions incentivize repeat usage and habit formation
"I already get rewards on PhonePe / Paytm"	SuperCoins tie directly to Flipkart ecosystem, increasing perceived value
"Rewards are confusing or unclear"	Clear SuperCoin amount shown pre- and post-payment
"I don't see how Super.Money fits into my Flipkart Plus journey"	Super.Money UPI usage now contributes to Flipkart Plus progress and status

Gamified Rewards System

Complete Missions

Daily & weekly missions (e.g., "Pay 3 times this week = ₹50 reward")

Level Up

Tiered challenges with visual progress
(Bronze → Silver → Gold users)



Build Streaks

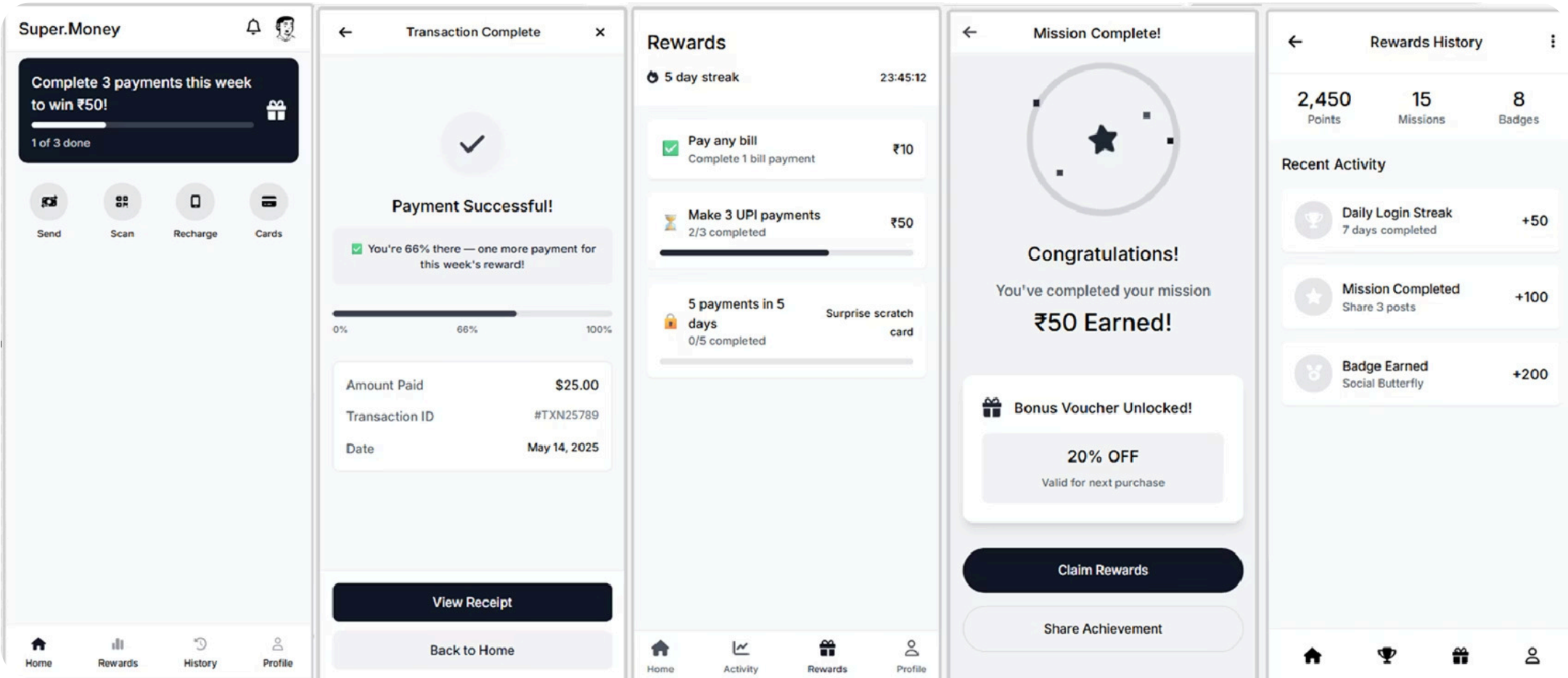
Streak tracker for consecutive days of usage

Earn Rewards

Scratch cards, progress bars, and surprise boxes as reward reveal formats

UX Flow for Gamified Rewards

- 1. Home Screen of Super.Money:
 - Banner: "Complete 3 payments this week to win ₹50!"
 - Progress bar: "1 of 3 done"
- 2. After Each Transaction:
 - Confirmation message: "✅ You're 66% there — one more payment for this week's reward!"
- 3. Rewards Tab:
 - Mission grid:
 - ️ ✅ "Pay any bill" – ₹10
 - ️ ⌚ "Make 3 UPI payments" – ₹50
 - ️ 🔒 "5 payments in 5 days" – Surprise scratch card
 - Track daily streaks with flame 🔥 icon and countdown timers
- 4. Mission Completion:
 - Celebrate with reward animation (e.g., confetti, spinning wheel)
 - Unlock bonus: "You've earned ₹50 + unlocked a voucher!"
- 5. Rewards History Page:
 - Shows earned rewards, completed missions, and streak badges



Pain Points Solved

User Pain Point	How This Feature Solves It
"Rewards feel random and not motivating"	Missions and milestones give clear goals and structure
"I stopped using the app after getting ₹1 cashback"	Missions create a reason to come back, not just transact
"I want to track my rewards easily"	Progress bars and mission history offer visual feedback
"Nothing exciting happens when I use Super.Money"	Scratch cards, surprise boxes and unlockable rewards create joy and anticipation
"There's no reason to use this instead of GPay"	Game mechanics + Flipkart linkage offer a differentiated reward experience

Recurring Utility Bill Dashboard



View All Bills

"Pay Bills" section in Super.Money: Electricity, Gas, Broadband, Water, DTH, etc.



Auto-fetch Bills

Auto-fetch upcoming bills via registered mobile or consumer ID



Get Reminders

Bill reminders with due dates and reward previews



Set Auto-pay

Auto-pay option with confirmation and cancel anytime flexibility

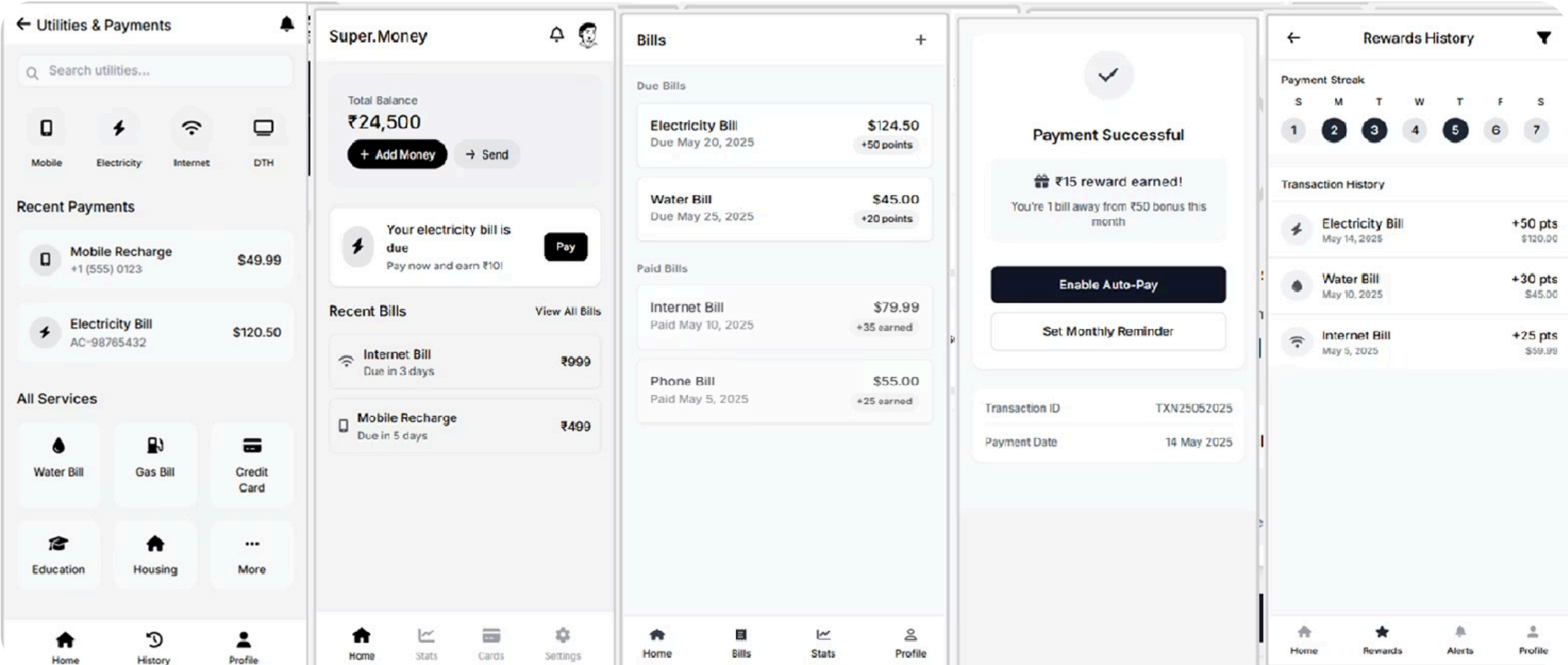


Earn Rewards

Micro-rewards for each bill paid + streak-based bonus (e.g., "3 bills this month = ₹75 cashback")

UX Flow for Utility Bill Payments

- 1. Super.Money Home Screen:
 - Card: "Your electricity bill is due – Pay now and earn ₹10!"
 - CTA: "View All Bills"
- 2. Bills Dashboard:
 - List of linked bills with status: Due / Paid
 - Due date, amount, reward badge shown for each
- 3. Payment Flow:
 - User selects bill → Sees reward ("Pay now & get ₹15 cashback")
 - Proceeds to UPI → Confirm → Success screen with confirmation + reward
- 4. Post-Payment Screen:
 - "✅ ₹15 reward earned! You're 1 bill away from ₹50 bonus this month"
 - CTA: "Enable Auto-Pay" or "Set Monthly Reminder"
- 5. Rewards Tab / History:
 - Log of all bills paid and rewards earned
 - Visual streak tracker or calendar-based UI



Pain Points Solved

User Pain Point	How This Feature Solves It
"I can't pay all my bills here — I use other apps"	Expands supported utilities, makes Super.Money useful beyond Flipkart
"I forget to pay bills on time"	Offers timely reminders and calendar integrations
"There's no reason to use this app after shopping"	Adds daily/weekly recurring utility use case
"I'm not sure if my payment went through"	Shows payment status + confirmation in one place
"Reward system feels disconnected from my bills"	Gives predictable, visible rewards tied to each bill paid

Rollout Strategy & Success Metrics

Public Rollout (Week 7+)

 Audience: All Flipkart & Super.Money users

Full launch of:

- Super.Money Checkout Boost
- Gamified Rewards
- Utility Dashboard
- SuperCoins integration

 Launch Campaign:

- Flipkart banners
- Home screen cards
- Push & email notifications

Internal Alpha (Weeks 1-2)

 Audience: Internal Flipkart & Super.Money employees

- Test: Checkout UI visibility changes and basic reward messaging
- QA test utility payment flows with mock billers
- Validate gamification components and SuperCoin reward tagging internally
- Collect qualitative feedback
- Fix high-priority bugs

1

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Beta Launch (Weeks 3-6)

 Audience: Targeted cohort of Flipkart users who:

- Use UPI but haven't tried Super.Money
- Are active Flipkart SuperCoin users
- Have high utility payment frequency

 A/B Tests on:

- Checkout visibility (with vs. without reward preview)
- Super.Money rewards: cashback vs. SuperCoins
- Gamified vs. flat reward models

Success Metrics – Post-Rollout KPIs to Track

10%

Flipkart UPI Usage Rate

% of Flipkart transactions using Super.Money UPI (Goal: Grow from 2% → 10% in 12 months)

2+

Repeat Flipkart UPI Usage

% of users making 2+ UPI purchases within 30 days

30%

Utility Bill Usage Rate

% of active users paying bills via the Utility Dashboard

85%

UPI Setup Completion Rate

% of users who successfully complete UPI onboarding



Reward Redemption Rate

% of users redeeming cashback or rewards in full or partially



Indicates perceived value of incentive system



NPS / CSAT on Rewards & Checkout

Qualitative satisfaction with rewards visibility, checkout flow, and payment

Risks, Mitigations & Long-Term Vision

Risks & Mitigations

Risk	Mitigation
Users overwhelmed by nudges	Introduce nudge frequency caps (e.g. max 2 per week)
Low trust in Super.Money vs. PhonePe	Use NPCI-certified labels, UPI trust banners
Rewards fatigue	Use milestone-based gamification instead of random rewards
Utility flow adoption is slow	Start with top billers (e.g. electricity, mobile), then expand

Long-Term Vision

Super.Money can evolve from a reward-centric UPI tool into a full-stack Flipkart financial layer. Once UPI adoption is strong:

- Introduce UPI-linked credit products: Pay Later, EMI on UPI
- Enable wealth features: Cashback vaults, bill insights
- Build a Flipkart financial loyalty program: Ties UPI + shopping

This transformation allows Super.Money to become Flipkart's answer to PhonePe + CRED + Slice — all in one unified experience.

Slide 2: Executive Summary – Super.Money UPI Adoption on Flipkart

The Problem

Despite being Flipkart-backed, **Super.Money UPI adoption is stuck at 2%**, with users defaulting to PhonePe, GPay, or Paytm—even during checkout.

Objective

Increase UPI adoption from 2% to 10% within 12 months
—without disrupting the shopping journey or undermining trust in credit products

Core Strategic Solutions

1. **Checkout Visibility Boost**
 - Make Super.Money default + show live reward preview
2. **Flipkart SuperCoin Integration**
 - Reward users with trusted SuperCoins for every UPI transaction
3. **Gamified Missions & Streaks**
 - Drive habit formation through missions, streaks, and fun rewards

Expected Impact

- **5x growth** in UPI usage
- Increased **retention & habit loops**
- Unified **Flipkart + Super.Money experience**

Thank You !!!