



Touching every Indian with one or other payment services





RuPay - Introduction



RuPay is India's own domestic card scheme conceived and launched by NPCI



The RuPay card was launched in March 2012



Providing Universal Access to card payment system



RuPay holds 57% of market share on Debit Cards



Makes cost structure transparent and simple for banks



Tied up with Discover, China Union Pay & JCB Japan for international acceptance





RuPay - Benefits



**Simplified and
Affordable Pricing**



**Customized
Product Offerings**



**High Security
Features**

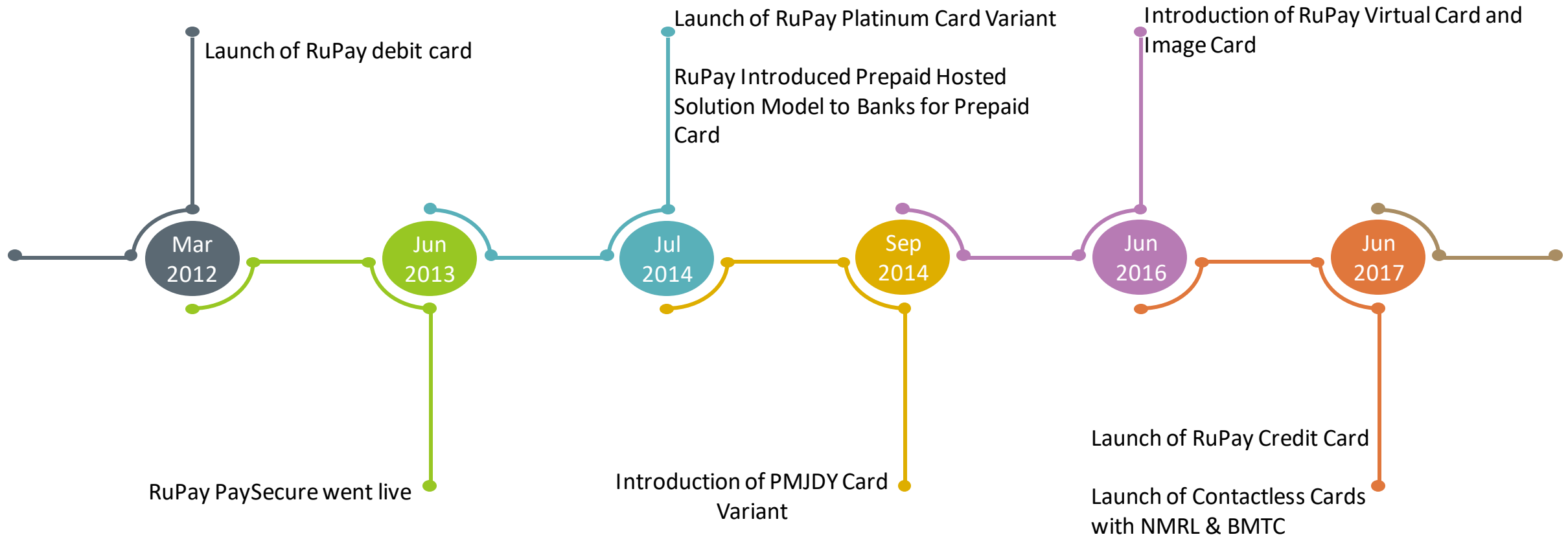


**Dedicated 24x7
Customer Support**



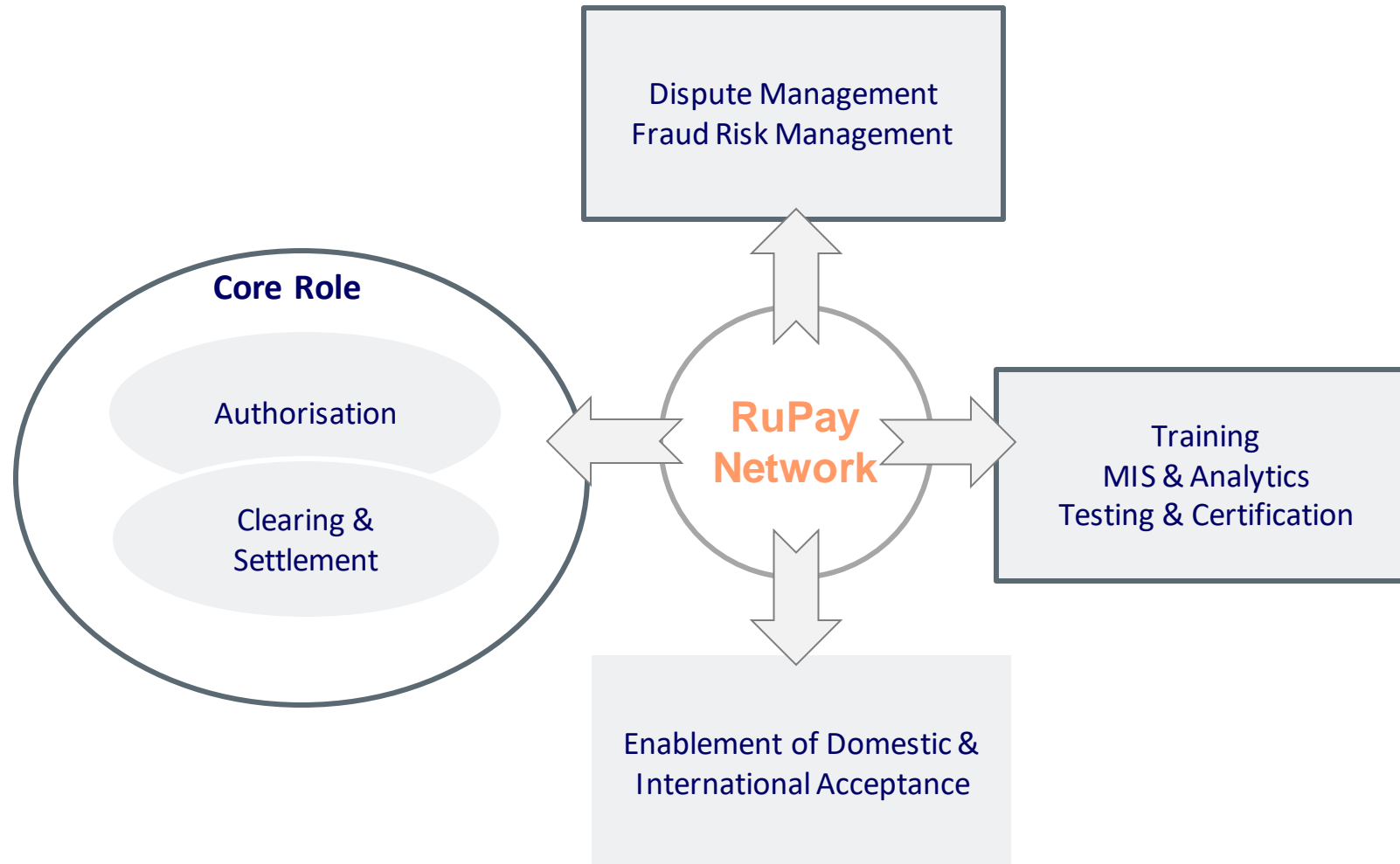
**Acceptance at all PoS/e-
Comm Merchants**





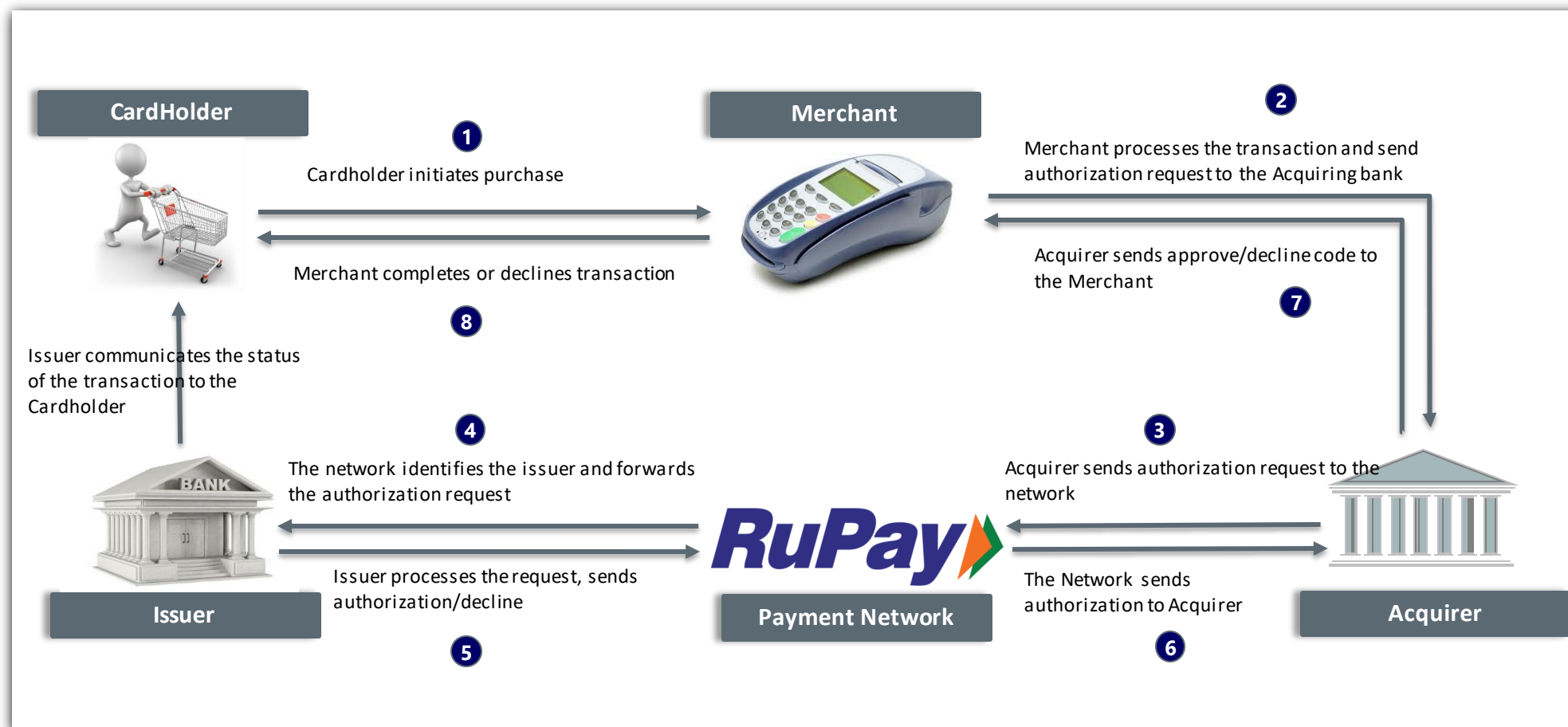


Role of RuPay Network





RuPay – Transaction Flow





RuPay Cards : Current Volume

RuPay holds 57% of market share on Debit Cards



1155+

Banks issuing RuPay
cards



595+ Million

Total cards in force



75+ Million

Total Platinum
Cards in force



30+

Banks issuing
International Cards

~278 Mn Total Transactions/month

POS - ~49 Mn txns

eCom - ~42 Mn txns

ATM - ~187 Mn txns



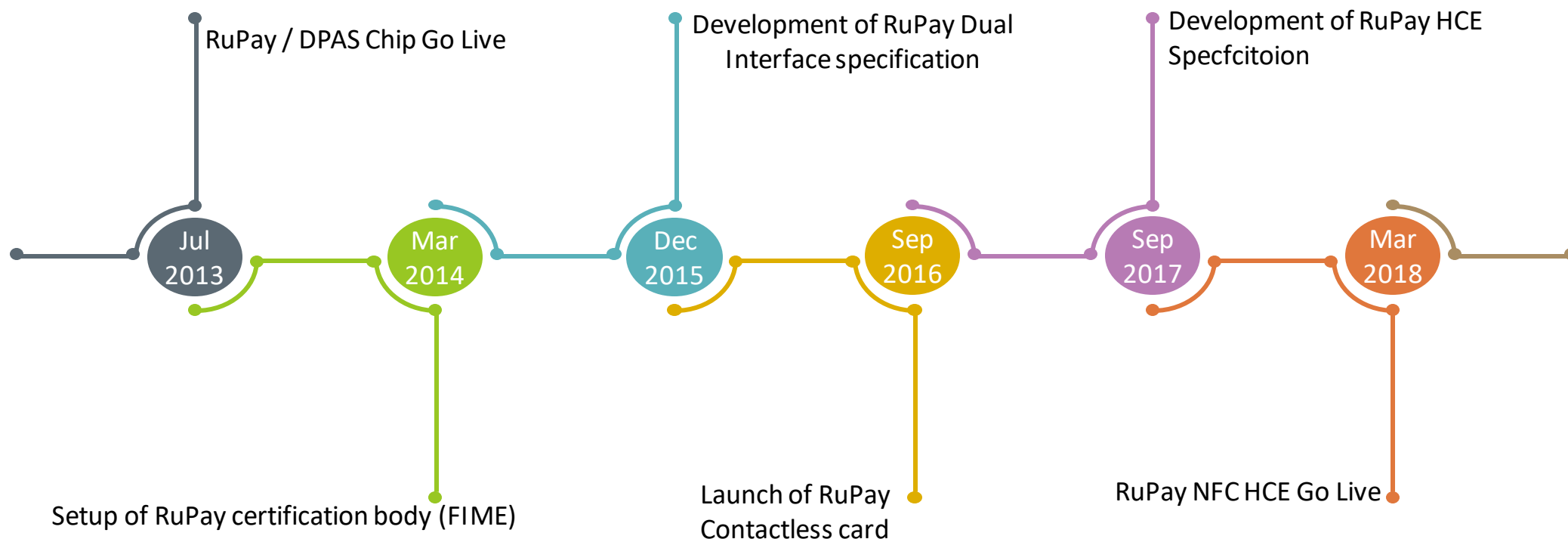


RuPay – International



Source: *<http://www.jcb europe.eu/about/statistics.html>





Contactless & Tokenization

➤ Projects Live

- Bangalore Bus Transport (BMTC)- Axis Bank
- Kochi Metro (KMRL)- Axis Bank
- Ahmedabad Smart City (AMC)- ICICI Bank





RuPay DEBIT



Platinum



Classic



PMJDY





RuPay – Debit Card Key Features



RuPay Insurance Program:

Death due to Personal Accident and Permanent Disability

All RuPay Platinum Debit cardholders are eligible for the Insurance cover of upto Rs. 2lakh.



RuPay Domestic Lounge Access Program:

Two Free Access Per Quarter for Platinum Cardholder

Free access across 35+ airports lounges in 15 Cities



RuPay Concierge Services:

Personal Assistance Anytime, Anywhere. 24/7 assistance is available in Hindi & English language.



Activation Offer:

Exclusive offers from various brands



Other Offers:

Merchant offers provided to RuPay cardholder in various segment








Utility Bill Payments: 5% Cash Back on total bills paid (capped at Rs. 50 per card per month)





RuPay – Debit Product Proposition

	Debit Platinum	Debit Classic	Debit PMJDY
 Welcome Offer	✓	✗	✗
 Insurance	✓	✓	✓
 Cashbacks	✓	✗	✗
 Lounge Access	✓	✗	✗
 Concierge	✓	✗	✗
 Merchant Offers	✓	✓	✓





RuPay – Debit – Other Variants



RuPay Mudra Card

Micro Units Development and Refinance Agency Ltd (MUDRA) Bank, is a scheme featuring new and advanced methods for providing funding to the small scale industries. With the striving notion of “Funding the unfunded”, the yojana has been structured keeping in mind the financial needs of the rural public.

RuPay Pungrain Card

This card provide for a scalable model for grain procurement across the country in various states for agricultural produce procurement, issuance and acceptance of RuPay cards.



RuPay Kisan Card

The RuPay Kisan Card aims at providing need based and timely credit support to the farmers for their cultivation needs as well as non-farm activities in a cost effective manner. Under this scheme, credit is directly transferred into farmers account so that purchase of necessary agriculture things such as fertilizers, pesticides etc. can be done faster pace.





RuPay CREDIT



Select



Platinum



Classic





RuPay – Credit Card Key Features



RuPay Insurance Program:

Death due to Personal Accident and Permanent Disability

All RuPay Platinum Debit cardholders are eligible for the Insurance cover of upto Rs. 10lakh.



RuPay Domestic Lounge Access Program:

Two Free Access Per Quarter for Platinum Cardholder

Free access across 35+ airports lounges in 15 Cities



RuPay Concierge Services:

Personal Assistance Anytime, Anywhere. 24/7 assistance is available in Hindi & English language.



Activation Offer:

Exclusive offers from various brands



Other Offers:

Merchant offers provided to RuPay cardholder in various segment



Utility Bill Payments: 5% Cash Back on total bills paid (capped at Rs. 50 per card per month)

Restaurants & Eateries: 5% Cash Back on Eating Places & Restaurants (capped at Rs. 50 per card per month)



	RuPay Select Credit	RuPay Platinum Credit	RuPay Classic Credit
	Affluent Segment	Mass-Affluent Segment	Mass Segment
Target Group	✓	✓	✓
Insurance	✓	✓	✗
Cashbacks	✓	✗	✗
Lounge Access	✓	✓	✗
Concierge	✓	✓	✓
Merchant Offers	✓	✓	✓





RuPay – Prepaid Product Offering

RuPay PREPAID



Platinum



Corporate



Classic





RuPay – Prepaid Card Key Features



RuPay Insurance Program:

Death due to Personal Accident and Permanent Disability

All RuPay Platinum Debit cardholders are eligible for the Insurance cover of upto Rs. 2lakh.



RuPay Domestic Lounge Access Program:

Two Free Access Per Quarter for Platinum Cardholder

Free access across 35+ airports lounges in 15 Cities



RuPay Concierge Services:

Personal Assistance Anytime, Anywhere. 24/7 assistance is available in Hindi & English language.









Other Offers:

Merchant offers provided to RuPay cardholder in various segment



Utility Bill Payments: 5% Cash Back on total bills paid (capped at Rs. 50 per card per month)



	Platinum	Corporate	Classic
 Welcome Offer	X	X	X
 Insurance	✓	✓	✓
 Cashbacks	X	X	X
 Lounge Access	X	X	X
 Concierge	X	X	X
 Merchant Offers	✓	✓	✓





Merchant Offers

1100+ Offers currently running on RuPay across various categories !!



SWIGGY
FOOD DELIVERY APP

