super.money UPI becomes the leading issuing platform of secured credit cards via strategic bank partnerships; fuels RuPay credit adoption

Bengaluru - 12 November, 2025: As per recent reports, UPI is now accounting for nearly 40% of all credit card transactions and the industry is undergoing a major transformation; one where credit cards and UPI rails are rapidly converging. super.money has been at the forefront of this shift, driving innovation through its suite of RuPay-powered products in partnership with banks.

super.money pioneered RuPay-powered secured credit cards on its platform to unlock unrivaled benefits for the masses. In a span of 14 months, super.money UPI has become the leading issuing platform of secured credit cards via banking partners Axis Bank, Utkarsh Small Finance Bank, Kotak811 and is rapidly increasing the franchise. Recently, super.money pioneered a RuPay secured card in partnership with Kotak811, targeting customers who are seeking simple, digital-first financial tools. The 3-in-1 account brings saving, spending, and borrowing together in a single experience.

super.money has linked **1.8 million+ RuPay credit cards to UPI**, while facilitating over 8 million UPI transactions every month on RuPay credit cards. The average transaction value highlights a significant shift in consumer behaviour - from high-ticket spends to everyday micro-purchases, reflecting how credit is being used more frequently at local merchants and for smaller transactions. **4.7 lakh RuPay credit cards have been issued via bank partners on super.money till date, with 50% of all transactions by value happening through UPI.**

Sharing his thoughts on super.money being an enabler of the UPI-credit-card revolution, **Prakash Sikaria - Founder & CEO super.money** said, *"Through our partnerships with issuer banks and by meaningfully utilising the RuPay network, we are providing a "first time credit card" to lakhs of Indians, especially across segments that were previously underserved. This aligns with our larger vision of driving financial inclusion for every Indian as we continue to play a positive role in shaping India's digital economy."*

About super.money

super.money, backed by the Flipkart Group, is a pioneering UPI fintech platform that is revolutionizing India's payment landscape. The app empowers users with a seamless, secure, and rewarding UPI experience by integrating credit directly into everyday transactions. With instant cashback on every UPI payment and innovative credit solutions, super.money delivers real-time value and financial empowerment. super.money is ISO 27001 and PCI DSS certified.

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