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## Frequently Asked Questions: Credit Card on UPI (CC on UPI)

### Q1. What is CC on UPI?

Cardmembers having RBL Bank Credit Cards issued on RuPay network can link their Cards to UPI (Unified Payments Interface) account. Through this integration, RBL Bank Credit Cards can be used to make payments on UPI enabled platforms and apps. It simplifies transactions by offering wider range of payment options.

### Q2. Is this feature available on RBL Bank Credit Cards issued on RuPay Network only?

Yes. This is an exclusive feature which is offered by RuPay network only.

### Q3. How can I link my Credit Card to UPI?

- Download and register on your preferred UPI App (Only for 1st time UPI App users)
- Login to registered UPI App & select “Link RuPay Credit Card” or “Add Credit Card on UPI”
- Select “RBL Bank” as Credit Card Issuer Bank
- Your RBL Bank Credit Cards issued on RuPay network will be auto-discovered
- Select the RBL Bank credit card you want to link and proceed
- Generate UPI PIN if not already generated

Note –

- a. Ensure same registered mobile number is used for UPI App and RBL Bank Credit Card.
- b. Your RBL Bank Credit Card UPI PIN is common for all UPI apps.
- c. Visit RuPay website for more details (<https://www.npci.org.in/what-we-do/rupay/rupay-credit-card-on-upi>)

### Q4. How can I make payments with my RBL Bank Credit Card using UPI?

1. Through merchant QR Code OR merchant UPI ID
  - Scan QR or enter details like UPI ID, amount
  - Select preferred “RBL Bank Credit Card”
  - Enter UPI PIN and confirm
2. Through Online Payments
  - You can select UPI as a preferred payment option on any merchant App/website
  - Complete your order on the merchant App/website
  - Enter your UPI PIN during checkout and proceed

Note –

- a. Status of transaction can be seen in Transaction History of the app or on your MyCard app.
- b. CC on UPI is not available for P2P transactions.
- c. Visit RuPay website for more details (<https://www.npci.org.in/what-we-do/rupay/rupay-credit-card-on-upi>)

### Q5. Can I send money using CC on UPI to another person’s bank account (P2P transfers)?

No CC on UPI cannot be used to perform P2P transactions. E.g., you cannot send money using CC on UPI to another person’s bank account. It can only be used for merchant payments.

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**Q6. Does RBL Bank charge any CC on UPI transaction fee?**

No. RBL Bank does not charge any per transaction fee for using credit cards on UPI.

**Q7. Am I allowed to stop/reverse/cancel a transaction after I have completed payment via CC on UPI?**

No, after you initiate a transaction via a UPI App, you cannot cancel the transaction. After initiating the transaction, the UPI will prompt you to check the payment details.

Note - In case goods or services against the payment has not been received, in such scenarios cardmembers may dispute the transaction by calling Bank's Customer Services at 022 6232 7777.

**Q8. Can I switch off my CC on UPI using RBL Bank Credit Card?**

Yes, RBL Bank allows cardmembers additional security and control by giving an option to switch off UPI by following the below steps.

Steps:

- Login to RBL MyCard app -> select "Settings" -> "Select your RBL Bank Credit card"
- Switch On/Off CC on UPI and confirm
- Your UPI preference settings will be updated

Note -

- a. This feature will be only visible to RBL Bank Credit Cards issued on RuPay network
- b. Deactivating UPI toggle will not impact other modes of payment like Online/POS
- c. This functionality is also available on RBL Bank mobile app (MoBank app) and chatbot

**Q9. Will my CC on UPI transactions appear on my credit card statement?**

Yes. If you are using RBL Bank Credit Card to make UPI payments, then all such transactions will be listed in your credit card statement as per your billing cycle.

**Q10. Is there a transaction or daily limit for CC on UPI?**

Yes, currently the daily as well as per transaction limit is INR 1 lac. There is also a capping of 20 total number of transactions for a day. For specific merchant categories like education the limit is relaxed to INR 5 lacs.

Note – The mentioned limits are subject to change as per NPCI guidelines.

**Q11. Will I earn reward points for CC on UPI transactions?**

Cardmembers will earn reward points as defined in Product Terms & Conditions. However, for CC on UPI, if the transaction amount at a physical store is less than INR 2000, Cardmember will not earn reward points. You can view details on RBL Bank website (<https://www.rblbank.com/>)