



**Sourcing Partner
Onboarding Toolkit**

Check this out!
↳



***India's First
UPI Credit Card***

India's **1**st
UPI
Credit Card

What is vCARD

Pay to any of 10 cr+ UPI accounts

Google. Phone Pe. Whatsapp. PayTm. BHIM





MERCHANT | ONLINE | FRIEND



**PAY ANYONE
WITH ANY UPI ID**

India's **1st**
Mobile Credit Card

0%

**Interest Period from
ZERO to 45 DAYS**

(Conditions apply)

Convert to EMI @ 13-20% after that





1st Mobile Credit Card

Paperless Card Set up

Multiple AI rich App features

RBL Bank's Titanium MasterCard 2

4 X 7 Chat based Secure Support.

Personalized Offers than Reward
Points Only



virtual **Credit Card++**

vCard Credit Card = On Demand Overdraft

- Move Entire Limit to Own Account!
- 45 days Zero Interest
- Convert Outstanding @13-20% EMI

WHY take Credit?
When you can have Credit Card



why take credit? Use your Credit Card...

Get **Instant Cash** in Bank

- 13 - 20% Interest. Up To 5 Lakh Credit Limit.
- Unlimited Withdrawals.
- Comfortable EMIs

#HigherLimits.LowerRates





*“Dad needed ₹50,000 – sent
it in 30 sec on UPI from my
vCard Credit Card.*

*Won't need to wait for salary
for my spends”*

-S.M.

**Sr. Software Engineer,
Infosys**

A person's hands are shown holding a smartphone. On the screen, there is a hand-drawn white sign that says "CHECK IT OUT!". The background is a blurred cafe setting with a cup of coffee and a small cake on a table.

Being a vCARD Sourcing Partner

*₹100 per successful pre-approval.
Avg. ~100 customers a month.*

WHY PROMOTE



PAY

- Strong and Unique UPI Credit Card
- Completely no-touch Origination
- Instant Approval. 7 day Card Setup

Become a vCard Sourcing Partner

Instantly



- [60 sec A/c Set up on vcard.ai](#)
- [Download Kit & Messages](#)
- [Track Leads & Payments Online](#)

[Click here to view Sample Agreement](#)

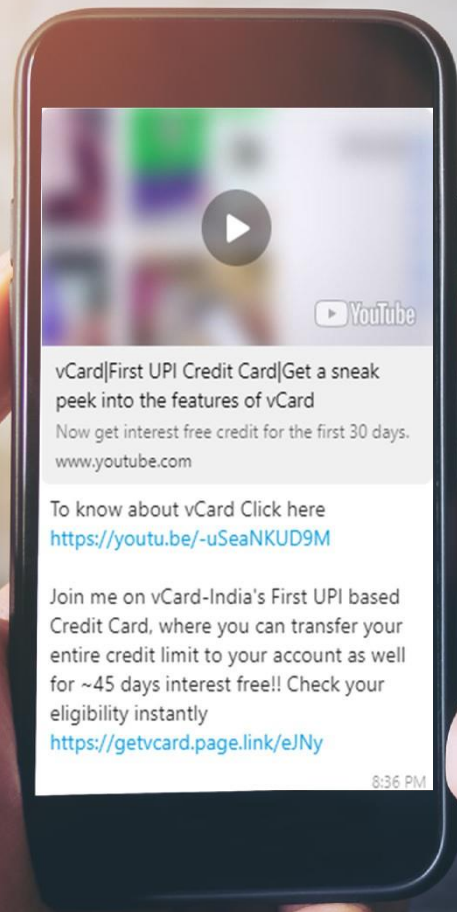
[Sign Up](#)

[Sign In](#)



**MAKE STEADY SECOND INCOME
FOR NO ADDITIONAL EFFORT**

- ₹100 per Card Approval and Document Pick up Appointment Taken
(Instant Paperless Approval)
- Physical card set up takes around 7 days.



how to
PROMOTE

Share Unique Link on your
Blog/ vLog

Share QR/ URL at your
physical establishment

Forward link on WhatsApp/
Twitter/ Facebook page

All links embed
Unique Partner Code
perpetually



“I just mentioned in my video on highway driving – that I don’t need to carry wallet as I can pay by vCard everywhere...”

Fastest ₹50k I have ever earned!”

-V.N.

**Bike Enthusiast and vLogger
with 100k Subscriber**



Frequently Asked Questions (FAQs)


- ✓ Full Fledged Credit Card
- ✓ Pay-All UPI app
- ✓ Lowest cost Credit Line
- ✓ Personal Loan on Demand
- ✓ Personalized Deal Finder
- ✓ 24X7 Chat Support Card

Why another Credit Card?



- Not Just Another Plastic Card. India's Only Mobile Credit Card
- QR payments, Chat Support, Personalized Offers in ADDITION to MasterCard, Call Center and Reward points !

What is the Credit Card Criteria?

- 
- ~50 cities, Salaried, 25k p.m., Some Recent Credit Activity
 - Detailed dos & don't in onboarding kit

A hand is shown stacking wooden blocks on a desk. The desk is covered with papers, pencils, and other wooden blocks. The background is a bright, out-of-focus indoor setting.

What is the Customer Funnel Ratio?

- Given the eligibility criteria, 1 of 8 applicants get approved. However, in open-for-all funnel, there is as much as 1:20 approval rates

How to get Good Customer Conversion?

- ✓ **AGE > 21**
- ✓ **~50 CITY LIST**
- ✓ **SALARIED, ABOVE 25000 P.M.**
 - Not Self Employed
- ✓ **SALARY SOME LOAN HISTORY**
 - personal loan, 2 wheeler loan, gold loan etc.

- Target customers with strong filter criteria to get up to 30% conversion

The background of the slide features a close-up photograph of several white sugar cubes stacked on a rustic wooden surface. The lighting is soft, highlighting the texture of the sugar and the grain of the wood. The text is overlaid on a semi-transparent white banner across the middle of the image.

Who is the Authorized Card Issuer?

- Currently issuing RBL Bank Credit Cards. Multiple new lenders to be added soon.
- Plastic MasterCard also sent for non-UPI payment



How does the Customer get a Limit?

- Each Customer's limit decision is made instantaneously based on their risk score

How will the Partner get payment?

- Check your account online.
- Cards Approved today takes 3 – 10 days for set up
- Payments credited monthly in the 1st week

A close-up photograph showing a person's hand in a blue suit jacket dropping a coin into a glass jar. The jar is held by another person's hand and is filled with various coins. The background is blurred, suggesting an indoor setting.

Is it same as a Wallet?

- No vCard is not a Wallet. A Wallet requires the customer to Add money from bank/ card – and charge up to 4% to withdraw cash

Who uses UPI?

- 20 cr. UPI transactions pm growing month-on-month
- *Anyone with any UPI app can receive payment from vCard*



What are the UPI transfer charges?

- Zero transfer cost to both Customer and Merchant for the introductory period
- Transfer costs to not exceed 1% and levied to the merchant only



Great.. So how do I start?



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