



Ajay Pandey
Chief Executive Officer
CARD91

With India's payments ecosystem evolving rapidly, how is CARD91 positioning itself as a key enabler in this transformation?

India's payments landscape is buzzing, and CARD91 is at its core! As a Technology Service Provider (TSP), we help banks and financial players issue and manage prepaid cards, metro cards, credit cards, forex cards, and credit lines via UPI.

Our fast, secure, and scalable infrastructure gives issuers greater control and speed. With a robust Card Management System, fast Issuer Processor, and customisable rewards, we're driving financial inclusion and shaping the future of digital payments in India.

Financial inclusion has been a major focus in India. How is CARD91 contributing to this mission?

Financial inclusion isn't just a goal—it's our motivation! At CARD91, our well-designed solutions, from UPI to ULI (Unified Lending Interface), aim to ensure that financial services are available to everyone. Our Nimbus Credit Line Management System enables banks to offer credit

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lines via UPI, extending credit to underserved communities. We also provide multi-currency and prepaid card solutions, helping businesses offer flexible financial tools for SMEs, students, gig workers, and corporate employees. By making payments and credit seamless, scalable, and cost-effective, we're helping financial institutions reach every corner of India.

CARD91 recently launched several new products. Can you share more details?

Absolutely! We've rolled out game-changing products to redefine digital payments:

- **Optimus - Credit Card Management System:** A full-stack platform that helps banks launch, manage, and scale credit card programs with real-time decision-making, flexible rewards, and smooth banking integrations.
- **Nimbus - Credit Line Management System:** Lets financial institutions offer instant, pre-approved credit lines via UPI, featuring interest-free periods, BNPL, overdrafts, and secured/unsecured limits—making borrowing smarter and more efficient.
- **Blitz - UPI Switch:** Built for 99.99% uptime, secure transactions, and full compliance, Blitz supports Issuing, Acquiring, Credit Line on UPI, Credit Card on UPI, Prepaid Card on UPI, and AutoPay—helping banks scale with confidence.

What's next for CARD91? What is your vision for the future?

The future of digital payments is moving fast, and CARD91 is leading the charge! We're expanding into global markets where real-time payments and embedded finance are booming.

At the same time, we're enhancing AI-driven risk management for even safer transactions. Stronger partnerships with banks, FinTechs, and enterprises will drive innovative financial products. With innovation and compliance at our core, we're reshaping the payments landscape—one seamless transaction at a time!