super.money makes a play for India’s commerce market, launches ‘split-Store’

- *Ushers in the ‘split-Commerce’ era for Gen Z, while remaining bullish on the opportunity presented at the intersection of commerce and lending*
- *The ‘split-Store’ on-app experience enables customers to shop across leading brands such as Apple, Nothing, Mokobara, Nike, Marshall, Adidas and Snitch, and pay in multiple interest-free instalments*

Bengaluru, 06 August, 2026 - India’s digital payments revolution has fundamentally changed how consumers pay, with UPI now accounting for more than 85% of the country's digital payment volumes. The next phase of this evolution is expected to be around affordability at checkout, as digital payments converge with embedded credit. Against this backdrop, super.money today announced the launch of ***splitStore***, extending the simplicity and ubiquity of UPI into seamless, responsible access to credit. Built in partnership with regulated lenders and embedded directly into the checkout journey, the offering enables consumers to split purchases into convenient repayments with zero interest. The launch marks another milestone in super.money's evolution from one of India's fastest-growing UPI platforms into a full-stack commerce and financial ecosystem, where payments, credit and shopping come together in a single, frictionless experience.

For Gen Z, waiting is no longer part of the shopping journey. Accustomed to instant digital experiences, they increasingly seek flexible payment options that match their pace of consumption. super.money's ***splitStore*** bridges this gap by enabling consumers to spread the cost of multiple purchases into manageable repayments, making affordability seamless while leading the next phase of digital commerce or “split-commerce”. As India's new-to-credit population continues to grow, super.money's splitStore offering is designed not just to improve affordability, but also to help consumers establish a formal credit footprint and strengthen their credit profile through responsible repayment behaviour.

Speaking about super.money’s affordable commerce vision, **Prakash Sikaria, Founder & CEO - super.money** said, *“UPI transformed how India pays. We believe that the next opportunity is transforming how India shops. Consumers today don't just expect instant payments, they expect instant access. With the launch of splitStore, we're making affordability a seamless part of the checkout experience by combining the speed and trust of UPI with responsible credit."*

He further added, *“The future of commerce won't be defined by how people pay, but by how effortlessly they can buy. That's the experience we're building for India's next generation of consumers."*

What is super.money’s splitStore?

India's first split commerce destination is built inside a UPI app. Customers can browse a full branded catalogue, split the payment across multiple installments at zero interest and zero fees, and have the product delivered before payment completion. The product selection spans across categories such as Mobiles, Fashion, Electronics, Appliances, Beauty, Fitness, Gourmet Food, Home and Furniture. Brands such as *Apple, Nothing, Mokobara, Nike, Marshall, Adidas and Snitch* are available with 60 lakh products, supported by Flipkart's delivery infrastructure. With just a simple KYC verification, shoppers can instantly access the flexibility to split payments for the products they love. No credit card. No processing fee. No interest.

super.money has been building splitStore in stealth mode over the past few weeks and has already witnessed early success. The early signals are strong, with a meaningful share of users making their first ever spread-payment purchase and, most importantly, showing improved repayment behaviour given the simplicity of UPI. splitStore is designed to avoid the possible bias that comes with a "buy now pay later" proposition: *there is no revolving line to over-draw, no hidden fees, and no late-fee profit motive*. Customers repay, not when they stumble. super.money is bullish on what sits at the intersection of commerce and lending.

Industry estimates suggest affordability constructs could account for nearly 14% of India's e-commerce transaction value, with the market expected to grow to over US$29 billion in 2026, driven by rising digital commerce, increasing consumer demand for flexible payment options and low credit card penetration.

splitStore is currently live for a select cohort of users on the super.money app, with a full rollout underway. It joins super.money's existing financial stack, making it the only platform in India where you can earn on your payments, grow your savings, access instant credit, and now own your favourite product, all without leaving a single app.

About super.money

super.money, backed by the Flipkart Group, is a youth-focused UPI and credit-led fintech platform that is changing the way Indians manage their payments and financial needs. The app blends smooth and secure UPI payments with real cashback on every transaction and easy access to credit, including secured RuPay cards, credit at checkout and personal loans. super.money's focus is on delivering recurring value to users instead of one-time rewards. Built with a strong compliance culture, super.money aims to become India's preferred financial platform that brings together UPI, credit and everyday commerce. super.money is ISO 27001 and PCI DSS certified.