PhonePe

Payments & Beyond

Driving Financial Inclusion at Scale

PhonePe Limited (Formerly known as 'PhonePe Private Limited')

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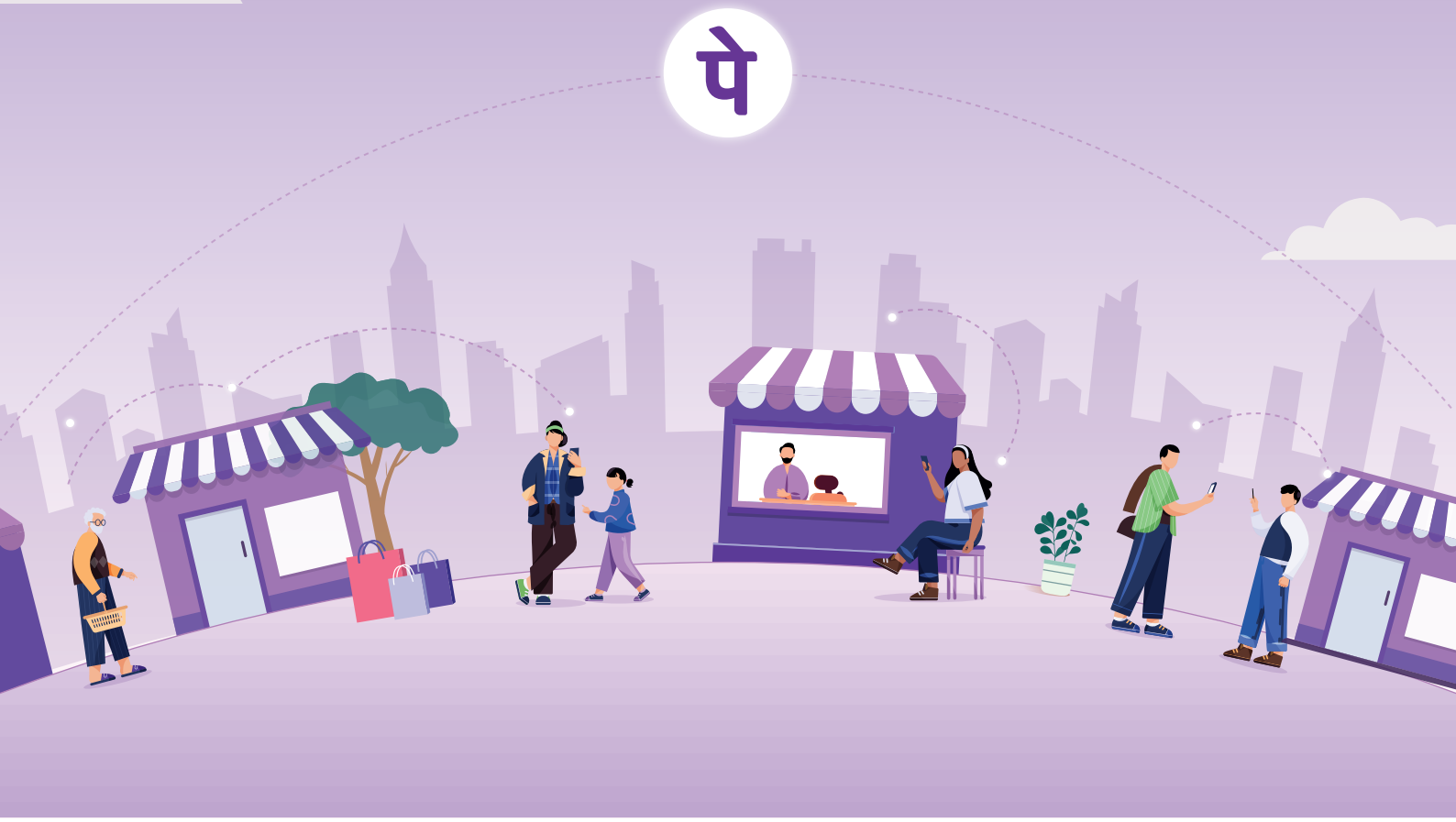


About PhonePe

PhonePe Limited (Formerly PhonePe Private Limited) is a technology company that builds digital platforms for Payments, Digital Distribution Services and Financial Services. Headquartered in India, the PhonePe digital payments app was launched in 2016. As of September 2026, PhonePe has approx. 73 Crore life-till-date registered users and a digital payments acceptance network spread across over 5 Crore merchants.

PhonePe's products and services include Consumer Payments (including Digital Distribution Services), Merchant Payments, Lending and Insurance Distribution services, and New Platforms, which comprise PhonePe Invest (stock broking and mutual funds distribution platform), and Indus Appstore (Android-based mobile app marketplace).

For more details, contact: media@phonepe.com

~73 Crore

Lifetime Registered Users*

5+ Crore

Lifetime Registered Merchants*

*As of September 2026

PhonePe's Line Of Businesses

- Send Money
- Spend Money
- Manage Money
- Grow Money

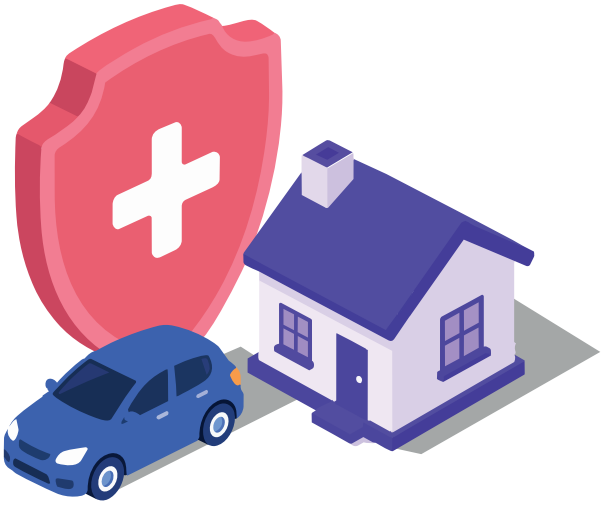
Payments

PhonePe enables users to send and receive money, recharge mobile, FASTag & DTH, make bill payments – electricity, credit card bills, rent payments & LPG amongst others, make donations and pay for purchases at stores. Users can also pay for financial services such as loan repayment and tax payments.
PhonePe has recently entered the formal credit space by partnering with major lenders like SBI and HDFC Bank to launch co-branded credit cards that integrate seamless digital onboarding with accelerated rewards for everyday app-based transactions.

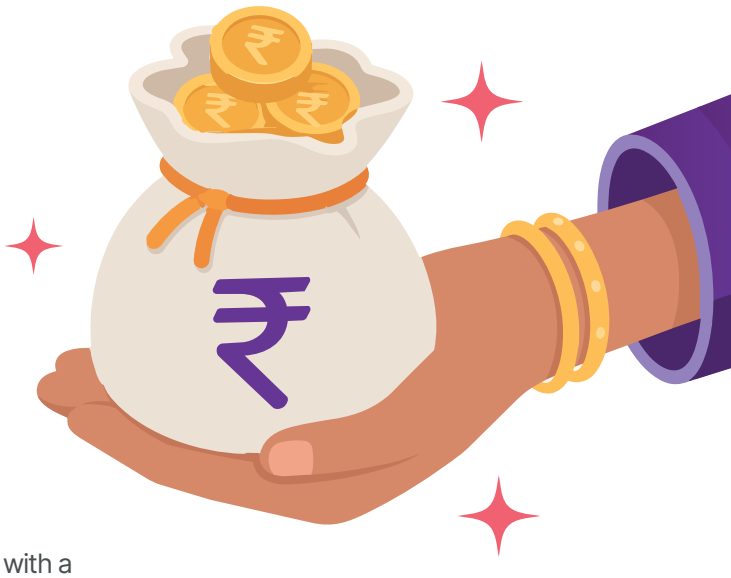
PhonePe is the first TPAP (Third Party Application Provider) to launch in international markets. We expanded our services to international markets with PhonePe "UPI International" payments. So far, we have launched our service in the UAE in partnership with Mashreq's NEOPAY, Nepal with FonePay, and Sri Lanka with LankaPay.
PhonePe also entered a two-year MoU with the Singapore Tourism Board (STB) to promote the existing Unified Payments Interface (UPI) linkage between India and Singapore.

Insurance

PhonePe entered the insurance category in January 2020. Users can buy an insurance policy on PhonePe to protect themselves, their family, or their assets instantly without the hassle of paperwork. Types of insurance available on PhonePe include general, health, motor and life.



Lending



PhonePe Lending offers both merchant and consumer lending solutions on its platform operating on a marketplace model.

PhonePe announced the launch of its Merchant Lending platform in June 2023, allowing Banks and NBFCs to provide access to credit in a completely digital and seamless manner to its vast merchant base. This reaffirms PhonePe's commitment to driving financial inclusion for small and medium enterprises (SMEs).

In 2024, PhonePe expanded its loan distribution offerings with the launch of secured lending products on its platform, in partnership with a network of trusted banks, non-banking financial companies (NBFCs) and fintechs. Customers can gain access to lending solutions directly within the PhonePe app across major categories including Mutual Fund Loan, Gold Loan and Vehicle Loan. PhonePe has partnered with a carefully curated selection of top lenders across the country to offer these services.

Merchant Solutions

PhonePe also offers a suite of solutions for its merchant partners to enable end-to-end control for a merchant for their entire payment process including transaction confirmation and reconciliation. Some of the latest offerings include:

1 PhonePe SmartSpeaker:

Launched in August 2022, PhonePe SmartSpeaker offers merchant partners instant voice payment alerts even in the noisiest of environments and provides a host of features.

3 PhonePe Smart Pod:

The PhonePe Smart POD is a Made-in-India hybrid device that combines a card reader, UPI QR code, and audio SmartSpeaker into a single streamlined solution. Designed to remove high setup costs for small and medium merchants, it enables total digital acceptance by allowing customers to pay effortlessly via card dip, NFC tap, or QR scan, reducing counter clutter and operating expenses. It empowers neighborhood stores to boost sales and thrive in India's evolving digital economy.

2 PhonePe POS:

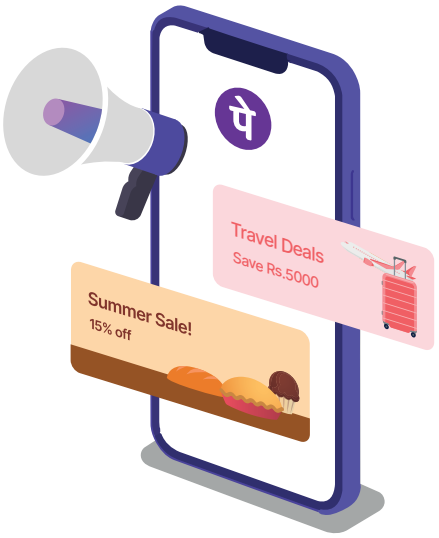
The PhonePe Point-of-Sale (POS) device empowers merchants to effortlessly accept payments through Debit Cards, Credit Cards and UPI, ensuring a smooth and seamless settlement process.

4 PhonePe Payment Gateway:

PhonePe PG facilitates online checkouts by providing a secure, single-stack solution supporting UPI, cards, wallets, and "Subscription IQ" recurring payments. Built with AI-driven onboarding and device tokenization, it enables zero-redirection transactions and robust real-time fraud defense. This seamless, conversion-focused engine minimizes cart abandonment for merchants while delivering a fast, personalized payment experience for consumers.

Ads

We bring to the table the widest reach in India, deeper cohorts, programmatic availability, launch of brand assets and a whole suite of brand solutions that enable advertisers to uniquely leverage fintech for their brand.



About PhonePe Wealth Broking

PhonePe Wealth Broking Private Limited, incorporated in April 2021 is a subsidiary of PhonePe Limited (Previously known as PhonePe Private Limited) and is registered with NSE and BSE as a Stock Broker, with CDSL as a Depository Participant, with SEBI as a Research Analyst and with AMFI as a Mutual Fund distributor.
Launched in August 2023, PhonePe Invest (formerly known as Share.Market), a brand of PhonePe Wealth Broking is a wealth and investment platform (app & website), catering to investors and traders of all expertise levels. The platform offers a wide range of investment products, including Stocks, Mutual Funds, WealthBaskets, and more.

PhonePe Appstore

PhonePe Appstore is India's digital goods marketplace, accessible via both mobile and web. Designed as a single destination for digital lifestyle spends, it allows users to discover apps and games, as well as purchase digital top-ups and gift cards with discounts across gaming, tech, entertainment and more.
For developers, PhonePe Appstore offers a fair platform to reach a vast audience. Beyond distributing their apps and digital catalogues, developers can leverage the broader PhonePe ecosystem including integrated payments, ads, and insights to monitor, promote, and grow their business with improved margins.

Download the PhonePe App

One App. Every Financial Need.