

Axis Bank in collaboration with Hitachi Payment Services, unveils Express Banking: India's first Digital Banking Point

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• The next-generation banking concept will offer a glimpse into the future of inclusive banking, with phased rollouts expected over time

Axis Bank, one of the largest private sector Banks in India, has partnered with Hitachi Payment Services, a leading end-to-end payments and commerce solutions provider, to unveil "Express Banking", the country's first-ever Digital Banking Point. This innovative omni-channel solution revolutionizes branch banking by offering a full range of banking services in a compact format. Leveraging Hitachi Payment Services' expertise in banking technology and payment solutions, the Digital Banking Point is designed to enhance accessibility and convenience.

Adding a competitive edge to Branch Banking services, Express Banking will offer a bundled, customizable solution in a compact digital lobby format, enabling rapid deployment that can be operated in both self-service and assisted modes. The customers can now walk-in to Express Banking, 24x7, to open new bank accounts, avail instant cards, book fixed deposits, apply for loans and pay utility bills, among others. This all-in-one solution includes features such as a card printer, cheque depositor, passbook printer, and NFC capabilities. By digitizing key services, it enables faster processing and offers advanced, modular, scalable, and future-ready capabilities.

Blending the trust and safety of traditional banking with the speed and efficiency of digital innovation, Digital Banking Point is equipped with the latest security features and a contemporary, intuitive user interface that elevates customer experience. With a compact and flexible set-up, it occupies minimal space and can be rapidly deployed across diverse places including city centres, rural areas, or captive locations such as community hubs, corporate parks, hospitals and universities. This next-generation solution brings a full spectrum of banking services with accessible digital-first touchpoints, ensuring inclusivity for everyone from digitally savvy users to first-time banking customers.

Commenting on the launch, Mr. Reynold D'Souza, President & Head - Branch Banking, North & East & TASC Business, Axis Bank, said, "The Digital Banking Point is not just a technological innovation — it represents a new philosophy in express banking. By seamlessly integrating secure digital services, this kiosk ensures that customers across



India — whether in metropolitan hubs or rural communities — enjoy a smart, consistent, and reliable banking experience. This initiative reflects our continued commitment to redefining banking, elevating customer experience, and serving the evolving needs of diverse segments through future-ready solutions."

Mr. Sumil Vikamsey, Managing Director & Chief Executive Officer - Cash Business, Hitachi Payment Services, further added, "We are thrilled to introduce India's first Digital Banking Point, a landmark in how banking services will be delivered. Ushering in a new era of technology-driven banking, it will play a pivotal role in expanding access and digitizing services across India. As we continue to bridge the gap between traditional and digital banking, we believe that the Digital Banking Point will set the stage for a broader transition to accessible and convenient banking experiences in India."