India's First Digital Banking Point

Reimagining Branch Banking in a Digital-First World

The Digital Banking Point is a next-generation banking solution designed to reimagine the branch banking experience. Compact by design and powered by robust digital technology, the innovative solution empowers banks to deliver seamless, customer-friendly, and scalable financial services across urban and rural locations alike. The Bank-in-a-box solution is designed to be highly adaptable to each bank's strategy, offering financial institutions the flexibility to customize branch layouts and offerings according to their specific business requirements.

- Future-Ready
- Comprehensive Services
- Compact & Modular
- Personalised Engagement

What Makes the Digital Banking Point Unique?

- **Compact and Flexible Setup:** Occupying minimal space, the Digital Banking Point is engineered for rapid deployment - ideal for any location, be it in a city centre or remote area.
- **Tailored and Customer-Focused Services:** Deploy both assisted and self-service models, tailored to the needs of each location and customer segment. Enable a wide range of banking services through this touchpoint—such as account opening, cheque deposits, loans, insurance etc.
- **Smart Middleware & Security:** Advanced software provides real-time monitoring, centralized app management, analytics, and robust security - including IoT controls, encrypted communications, and controlled device access.
- **Comprehensive Banking Services:** Enable everything from account opening, cash transactions and cheque deposit to instant card issuance and personalized product recommendations.
- **Unified Digital Ecosystem:** A powerful technology platform connects ATMs, Kiosks, Card Printers, Biometric Devices, NFC, and more, all managed centrally for operational ease and monitoring.
- **Seamless Integrations:** Effortlessly link to third-party partners and core banking systems through secure APIs, ensuring scalability and future readiness.

Discover the Digital Banking Point Advantage

Key Features & Benefits

- **Digital Banking Point:** Blends cash and digital transactions with omnichannel capabilities, supports teller assistance, and is scalable with modular hardware options to match changing market demands.
- **Android Cash Recycling Machine & Digital Lounge:** Seamlessly integrates customized hardware and services that adapt to each bank's unique needs, all powered by a unified platform for effortless management. Easily integrates with Android-based solutions like Android CRM for enhanced flexibility and connectivity.
- **Comprehensive Services:** Offers both cash and digital transactions, UPI-QR integration, intuitive multi-language interfaces, and instant self-service access to banking products and offers.
- **Personalized Engagement:** Interactive terminals promote cross-selling, educational outreach, and tailored promotional campaigns, with simplified navigation and staff support for an enhanced customer journey.

Robust Middleware Functionalities

- **Advanced Integration:** Powers seamless connectivity through API-based integrations, while also supporting NFS and UPI switches to ensure robust transaction reliability. By driving interoperability across systems and channels, it empowers banks to deliver faster, more secure, and scalable payment experiences.
- **Centralized Application Management:** The private play store enables targeted app deployment, secure upgrades, and remote terminal management, allowing banks to launch new offerings quickly and securely.
- **Real-Time Monitoring & Analytics:** Features reconciliation, and day-to-day cash management to EOD processes, hardware monitoring, and remote troubleshooting. Actionable insights and instant visibility, ensures uninterrupted service delivery and seamless operations.
- **Enhanced Security:** Gain full control of device features—including Wi-Fi, USB, and Bluetooth—along with comprehensive verification protocols, remote rebooting, and TLS 1.2 encryption to ensure regulatory compliance and safeguard against unauthorised app installations.

Why the Digital Banking Point is a smarter choice?

- **Cost-Effective Operations:** Reduce overheads with minimal physical footprint, modular design, automation of routine services, and lean staffing.
- **Enhanced Customer Experience:** Serve customers round-the-clock with fast, intuitive self-service or assisted model as needed, supported by multi-language interfaces and digital touchpoints.
- **Agile Innovation:** Launch new features and services, and keep pace with market trends through central updates and easy integration of value-added offerings.
- **Analytics-Driven Growth:** Leverage actionable data to personalize products, anticipate customer needs, and drive strategic decision-making.
- **Wider Reach & Inclusion:** Expand your bank's footprint into underserved areas efficiently, promoting financial inclusion.

Key Components of the Digital Banking Point

Digital Banking Point

» Card printer
» Cheque depositor
» Scanner
» Printer
» Passbook printer
» NFC
» Biometric
» Cheque printing (personalisation)
» Dual screen All in One terminal

For enquiry please email to **info@hitachi-payments.com**

About Hitachi Payment Services

Hitachi Payment Services is an end-to-end payments and commerce solutions provider empowering banks and fintechs with a comprehensive array of offerings focused on security, reliability and innovation. A pioneer in the Indian payments space, it has over 79,000 ATMs under management (including 35,000 Cash Recycling Machines and 11,500 White Label ATMs). In addition, it caters to over 3 Mn merchant touch points and processes over 10 Mn transactions daily. The company is committed to delivering exceptional customer experiences and driving financial inclusion across India.

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all numbers as on September 2025.