

HITACHI

Digital Banking Point 2.0

Reimagining Branch Banking in a Digital-First World

Digital Banking Point 2.0 is an AI-enabled banking solution designed to transform the modern branch experience. With its sleek, contemporary design and intelligent capabilities, it enables banks to deliver personalized and efficient banking services through self-service and assisted journeys. Its configurable architecture allows banks to tailor services and applications to their specific business requirements, while its compact footprint supports diverse branch layouts. With AI-powered interactions and a comprehensive range of banking services, Digital Banking Point 2.0 helps financial institutions enhance customer engagement, optimize operations, and stay future-ready.



Future-Ready



Comprehensive
Services



Compact &
Modular



AI-Enabled
Personalization



What Makes the Digital Banking Point 2.0 Unique?

- **Compact and Flexible Setup:** Occupying minimal space, the Digital Banking Point 2.0 is engineered for rapid deployment - ideal for any location, be it in a city centre or remote area.
- **AI-Powered Experiences:** AI-powered customer journeys make banking more intuitive, guiding interactions and delivering smarter, more connected experience.
- **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 & Connected Banking:** Enable a wide range of banking services from account opening to instant card issuance while seamlessly integrating with core banking systems and third-party partners through secure APIs for scalable, future-ready services
- **Unified Digital Ecosystem:** 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.

Discover the Digital Banking Point 2.0 Advantage

Key Features & Benefits

- **Digital Banking Point 2.0:** Blends cash and digital transactions with omnichannel capabilities, supports teller assistance, and is scalable with modular hardware options to match changing market demands.
- **AI-guided journey:** AI guides customers through self-service interactions, making banking journeys simpler, faster, and more convenient
- **Android Cash Recycling Machine & Digital Lounge:** Seamlessly integrated customized hardware and services

that adapt to each bank's unique needs, all powered by a unified platform for effortless management. Easily integrated with Android-based solutions like Android CRM for enhanced flexibility and connectivity.

- **Comprehensive Services:** Enables cash and digital transactions, UPI-QR integration, multilingual interfaces, and personalized banking services through cross-sell and promotional campaigns, creating an interactive experience.

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 2.0 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 2.0

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

For enquiry please email to enquiry@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 70,000+ ATMs under management (including 40,000+ Cash Recycling Machines and 10,300+ Hitachi Money Spot ATMs). In addition, it manages 3.5 Mn+ POS devices and processes 10 Mn+ transactions daily. The company is committed to delivering exceptional customer experiences and driving financial inclusion across India.

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