

HDFC Bank launches all-in-one DigiPOS machines

- ***UPI, Bharat QR, SMS Pay, PayZapp enabled on DigiPOS machines***
- ***Network of over 4 lakh PoS machines to be converted into DigiPOS***

Mumbai, August 22, 2017: HDFC Bank Ltd., today became the first bank in India to launch DigiPOS, a Point of Sale (POS) machine that offers a complete suite of digital payment options. DigiPOS will offer customers various digital payment options such as UPI, Bharat QR, SMS Pay and PayZapp, in addition to the facility to pay through debit / credit cards.



In the coming months, HDFC Bank will convert its entire network of over 4 lakh PoS machines to DigiPOS without any investment by the merchants.

Click [here](#) to watch DigiPOS in action.

The initiative integrates all popular digital payment methods in PoS machines thus offering greater convenience to both customers and merchants. For example, using the Bharat QR or UPI option, customer can scan the QR code and make payment using their smartphones. Similarly, SMS Pay option on the DigiPOS can be initiated by merchants in the home delivery business to facilitate payments through SMS to customers. As the largest acquirer in the country, HDFC Bank aims to enable all its existing merchants to accept digital payments thereby driving rapid adoption of digital transactions.

Benefits of DigiPOS:

- Availability of UPI, Bharat QR, SMS Pay, and PayZapp on DigiPOS to widen acceptance of digital payments
- Customers of all banks can pay using these payment options as per their convenience
- This is in addition to debit/credit card payment facility available on the PoS machines



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HDFC Bank Ltd.
HDFC Bank House,
Senapati Bapat Marg,
Lower Parel,
Mumbai - 400 013.



*"We are revolutionizing the way customers pay at merchant outlets by integrating UPI, Bharat QR, SMS Pay, and PayZapp on the DigiPOS machines. Digital Banking means offering convenience not just for customers but also for our merchant network. Merchants no longer have to keep different devices to receive payments and our entire PoS network will be converted to DigiPOS soon. We believe Digital PoS is a significant step towards further encouraging both customers and merchants to adopt the various digital payment platforms," said **Mr. Parag Rao, Country Head – Card Payment Products, Merchant Acquiring Services, and Marketing, HDFC Bank.***



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About HDFC BANK

Promoted in 1995 by Housing Development Finance Corporation (HDFC), India's leading housing finance company, HDFC Bank is one of India's premier banks providing a wide range of financial products and services to its 37 million customers across hundreds of Indian cities using multiple distribution channels including a pan-India network of branches, ATMs, phone banking, net banking and mobile banking. Within a relatively short span of time, the bank has emerged as a leading player in retail banking, wholesale banking, and treasury operations, its three principal business segments.

The bank's competitive strength clearly lies in the use of technology and the ability to deliver world-class service with rapid response time. Over the last 23 years, the bank has successfully gained market share in its target customer franchises while maintaining healthy profitability and asset quality.

As of June 30, 2017, the Bank had a distribution network with 4,727 branches and 12,220 ATMs in 2,666 cities/towns.

For the quarter ended June 30, 2017, the Bank's total income was INR 221.85 billion (Rs 22,185.4 crore) as against INR 193.22 billion (Rs 19,322.6 crore) for the quarter ended June 30, 2016. Net revenues (net interest income plus other income) increased by 21.7% to INR 128.87 billion (Rs 12,887.4 crore) for the quarter ended June 30, 2017 as against INR 105.88 billion (Rs 10,588.1 crore) for the corresponding quarter of the previous year. Net Profit for the quarter ended June 30, 2017 was 38.93 billion (3,893.8 crore), up 20.2%, over the quarter ended June 30, 2016.

Total income for the quarter ended June 30, 2017, was INR 221.85 billion (Rs 22,185.4 crore). Leading Indian and international publications have recognised the bank for its performance and quality.

For more information please log on to: www.hdfcbank.com

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