

Axis Bank and Hitachi Payment Services unveil AI-powered solutions for smarter banking and merchant payment experiences

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- *Launches Express Banking: Digital Banking Point 2.0 and AI Soundbox with conversational, multilingual and real-time intelligent capabilities*

[Axis Bank](#), one of the largest private sector banks in India, in collaboration with Hitachi Payment Services, a leading end-to-end payments and commerce solutions provider, unveiled two AI-powered innovations—Express Banking: Digital Banking Point 2.0 and AI Soundbox.

Extending AI across key customer and merchant touchpoints, Express Banking: Digital Banking Point 2.0 enables customers to access banking services and receive assistance through natural-language interactions, while the AI Soundbox allows merchants to ask payment-related questions by voice and receive real-time responses. Together, the solutions embed conversational intelligence into everyday banking and payment experiences, making them more intuitive, accessible, and connected.

Express Banking: Digital Banking Point 2.0: From navigating screens to having a conversation

Express Banking: India's first Digital Banking Point was unveiled at Global Fintech Fest 2025. Taking the next leap, Express Banking: Digital Banking Point 2.0 embeds conversational AI into the physical banking experience. The earlier version of the solution has been deployed across high-footfall educational institutions and corporate campuses, including IIM Ahmedabad, Lovely Professional University, Chandigarh Group of Colleges, Capgemini and Sattva Knowledge City. These deployments have validated a scalable, 24x7 branch-lite banking model that brings banking closer to customers where they study and work. The platform has served diverse segments including students, salaried professionals and corporate employees, while reducing dependence on traditional branch formats for everyday banking needs.

With the latest proposition, customers can interact with an AI assistant using natural language, with multilingual capabilities and receive guidance to access services, and fill, validate and complete forms, reducing the need to navigate multiple screens and menus. The solution also incorporates responsible AI principles and built-in guardrails to help ensure interactions remain secure, relevant, and appropriate.

Available in both self-service and assisted modes, Express Banking: Digital Banking Point 2.0 enables services including account opening, instant card issuance, fixed deposit booking, loan applications, utility bill payments, cheque deposits and passbook printing among others. The solution can be customized according to branch layouts, service requirements, and customer journeys.

The enhanced design also improves serviceability and seamlessly integrates with Hitachi Payment Services' Android-based ecosystem, including Cash Recycling Machines (CRMs), enabling a more connected omnichannel banking experience.

AI Soundbox: From payment notification to intelligent merchant assistant

The new AI Soundbox takes the familiar payment notification device a step further by transforming it into an intelligent, voice-enabled assistant for merchants.

With the press of a button, merchants can ask payment-related questions and receive instant voice responses – for example, “What is my total sale value today?” The service is available in 12 Indian languages, making everyday interactions more convenient for merchants and customers alike across diverse markets.

The AI Soundbox brings proactive intelligence to merchant operations by dynamically adapting to the merchant's counter environment, optimising power and connectivity, identifying and resolving select operational disruptions on its own. By keeping the device transaction-ready, it helps reduce the risk of missed sales caused by connectivity or device-related issues.

Sanjeev Moghe, Group Head – Branch Banking, South, Axis Bank, said, “At Axis Bank, we are focused on using technology to make everyday banking simpler, smarter and more responsive to customer needs. Developed in collaboration with Hitachi Payment Services, Express Banking: Digital Banking Point 2.0 marks another step towards building more seamless and future-ready banking experiences.”

Vinit Bajaj, Group Head – Acquiring & Cards, Axis Bank, said, “At Axis Bank, we are focused on building solutions that simplify business operations and create meaningful value for merchants. Our partnership with Hitachi Payment Services on the AI Soundbox brings together trusted payments infrastructure and intelligent, voice-led technology to help merchants access business insights, manage daily operations, and transact with greater confidence. This collaboration reflects our shared commitment to making innovation practical, accessible, and impactful for businesses across India.”

Sumil Vikamsey, MD and CEO – Cash Business, Hitachi Payment Services, said, “With Digital Banking Point 2.0, we are bringing conversational AI into the branch banking environment, enabling customers to access banking services with greater ease. Together with

Axis Bank, our focus is on creating intelligent, accessible banking touchpoints that bring more services closer to customers while enabling banks to deliver a more connected experience.”

Anuj Khosla, CEO-Digital Business, Hitachi Payment Services, said, “With the AI Soundbox, we are taking merchant payments beyond transactions, transforming the Soundbox into an intelligent assistant at the merchant counter. Together with Axis Bank, our focus is to make AI practical and purposeful—helping merchants spend less time managing technology and more time serving customers and growing their businesses.”