

Axis Bank brings Apple Pay to Credit Card customers in India

Axis Bank Credit Card customers across Mastercard and Visa networks will be able to make easy, secure and private payments with Apple Pay using their Apple devices

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Axis Bank, one of the largest private sector banks in India, today brings Apple Pay to its Credit cardholders across the Mastercard and Visa networks, becoming the first Indian bank to offer Apple Pay to its customers. The launch marks a significant step in the Bank's digital payments journey, leveraging the strength of its Credit Cards franchise and digital capabilities with Apple Pay's easy, secure and private payment experience. Over the next few weeks, customers can make seamless payments across merchants in stores, in-apps and online using their iPhone, Apple Watch and iPad – with support for Mac coming soon – enabling greater choice, convenience and flexibility in how they transact.

Axis Bank Mastercard and Visa Credit Card customers can add their cards to Apple Wallet either through Axis Bank's Mobile Banking App or directly through Apple Wallet. Once a customer adds a card to their Apple device, they can start using Apple Pay right away. Customers will continue to receive all the rewards and benefits offered by Axis Bank cards.

The launch further advances Axis Bank's ambition to build a future-ready payments ecosystem. As customer preferences increasingly shift towards mobile-first, contactless and tokenised payments, the introduction of Apple Pay expands the Bank's portfolio of digital payment solutions and broadens the ways in which customers can transact. Supported across the Mastercard and Visa networks, the offering reinforces Axis Bank's focus on bringing relevant, technology-led innovations to customers and delivering differentiated payment propositions.

With digital transactions becoming increasingly sophisticated, security remains pivotal to Axis Bank's payments strategy. Security and privacy are at the core of Apple Pay. When customers use a credit card with Apple Pay, the actual card numbers are not stored on the device or on Apple servers, nor are they shared by Apple with the merchant. Instead, a unique Device Account Number is assigned, encrypted and securely stored in the Secure Element, an industry-standard, certified chip designed to store the payment information safely on the device.

Commenting on the landmark launch, Amitabh Chaudhry, MD & CEO, Axis Bank, said, *"We are at a significant inflection point in payments, where technology, intelligent security and changing customer expectations are reshaping how people transact. At Axis Bank, our aspiration is to remain at the forefront of this transformation by building payment experiences*

that are progressive, trusted and deeply relevant to our customers. The introduction of Apple Pay advances this ambition, bringing greater choice and flexibility to our Credit Card customers, with support across the Mastercard and Visa networks. As payments become increasingly embedded in customers' everyday digital lives, our focus is on bringing together innovation and trust, while making every interaction more intuitive and relevant. More importantly, this reflects our vision of a more connected and sophisticated payments ecosystem, where technology enables convenience and confidence in every transaction."

*"India is home to a dynamic and digitally savvy population that continues to embrace a cashless future while expecting the highest standards of security and privacy, and we're so excited to bring Apple Pay to users in India today," said **Jennifer Bailey, Apple's vice president of Apple Pay and Apple Wallet**. "Apple Pay makes everyday payments with a card easy, secure, and private – from simply tapping to pay in stores without an extra app, PIN, or OTP to checking out online without repeatedly entering payment information."*

*"India has built one of the world's most dynamic digital payments ecosystems, and consumers increasingly expect payment experiences that are secure, seamless and embedded into their everyday lives," said **Gautam Aggarwal, President, India & South Asia, Mastercard**. "The introduction of Apple Pay for Axis Bank-issued Mastercard credit cardholders ushers in a new era of secure contactless commerce, giving Indian consumers greater confidence and peace of mind with every transaction. Through Mastercard's tokenization technology, every Apple Pay transaction is protected by a unique, cryptographically secured token, ensuring card details are never shared with merchants, safeguarding consumers against fraud."*

Suresh Sethi, Group Country Manager, India and South Asia, Visa, said, "Apple Pay's launch with Visa and Axis Bank marks a defining moment in India for digital payments. For consumers this brings together Visa's trusted global network and tokenization, Apple's intuitive experience, and Axis Bank's scale - delivering a simple, secure and seamless way to pay.

At Visa, we're committed to powering every shift that shapes the future of payments - with trusted infrastructure, global scale, and innovation that expands choice and enables the next generation of digital commerce in India."