AXIS BANK

Axis Bank Introduces Industry-First Customer Controls for Safer and Seamless Digital Banking

Enables customers to set transaction limits across different UPI payment categories and proactively declare international travel plans for a more secure and seamless payments experience.

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Axis Bank, one of the largest private sector banks in India, today announced the launch of its **Industry-First UPI Limit Management** feature and **International Travel Declaration** capability as part of the Bank's broader Safe Banking proposition. Reflecting Axis Bank's focus on customer-centric innovation, these capabilities bring together personalized controls and enhanced safeguards to help customers navigate digital payments with greater confidence and ease.

As payment behaviours continue to evolve, customers increasingly expect banking experiences that seamlessly balance convenience with security. Through these capabilities, Axis Bank is enabling customers to personalize how they transact, make more informed payment decisions and enjoy smoother domestic and international payment experiences. Together, they bring greater transparency, protection and ease to everyday banking, helping customers transact with confidence across a range of payment scenarios.

Greater Control over UPI Transactions:

Axis Bank's **Industry-First UPI Limit Management** feature allows customers to set and manage transaction limits for different categories of UPI payments directly through the Axis Mobile Banking App. Customers can define personalized limits for **Person-to-Person (P2P), Domestic Merchant and International Merchant transactions**, enabling them to align payment thresholds with their individual spending needs and preferences. This feature is currently rolled out to a limited set of customers and will be made available to the entire customer base soon.

The limits configured through the Axis Mobile Banking App apply across all UPI applications linked to the customer's Axis Bank account, providing a unified control mechanism across the UPI ecosystem. Customers can access the feature through **Quick Links → Safety Centre → UPI Module (under Control Centre)** to view existing limits, modify thresholds and securely authenticate changes through MPIN and OTP verification. Real-time confirmations are delivered through in-app notifications and SMS alerts.

The feature enables customers to:

- Set personalized transaction limits across different UPI payment categories.
- Manage UPI spending through a single control point across the UPI ecosystem.
- Strengthen payment safety by limiting exposure to unauthorized or accidental high-value transactions.
- Gain greater visibility and control over how they manage digital payments.

A More Seamless International Travel Experience

Axis Bank has also introduced International Travel Declaration, enabling eligible credit card customers to digitally declare their travel plans before travelling overseas. Since international transactions are assessed through fraud and risk management controls, genuine transactions can sometimes be flagged when they occur in unfamiliar geographies or outside a customer's regular spending patterns. By incorporating customer travel intent into its risk assessment process, the Bank can better identify genuine international transactions, reduce avoidable declines and deliver a more seamless payments experience while maintaining robust fraud controls. The customers can access the feature through **Credit Card → Control Center → International Travel**.

The capability helps customers travel with greater confidence by:

- Securely capturing travel intent in advance, enabling a more informed risk assessment process.
- Improving the identification of genuine overseas transactions through richer contextual inputs.
- Reducing avoidable declines triggered by fraud controls, while continuing to maintain robust security safeguards.
- Delivering a seamless, self-service travel experience that balances safety with convenience.

Commenting on the launch, **Arnika Dixit, Group Head - Cards, Payments and Wealth Management, Axis Bank**, said, *"At Axis Bank, Safe Banking is about empowering customers with greater control and confidence in how they manage their finances. As digital payments continue to evolve, customers increasingly expect banking experiences that are secure, seamless and tailored to their needs. Our industry-first UPI Limit Management feature enables customers to set and manage transaction limits across different UPI payment categories, while International Travel Declaration helps deliver a smoother international payments experience by incorporating customer travel intent into the Bank's risk assessment process. Together, these capabilities give customers greater control over how they transact, while reinforcing safety and convenience across their payment journeys. These innovations reflect our continued focus on delivering customer-centric solutions that make banking intuitive, secure and relevant in an increasingly digital world."*

Together, UPI Limit Management and International Travel Declaration reinforce Axis Bank's Safe Banking proposition by enabling customers to personalize how they manage payments while benefitting from smarter risk controls. The launch reflects Axis Bank's continued focus on delivering customer-centric digital capabilities that simplify everyday banking and make payment experiences safer, more seamless and intuitive.