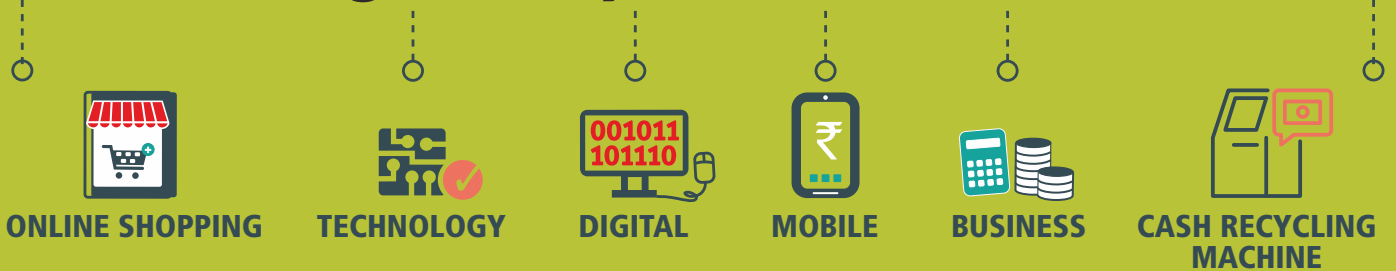


# Advanced Cash and Digital Payment Solutions

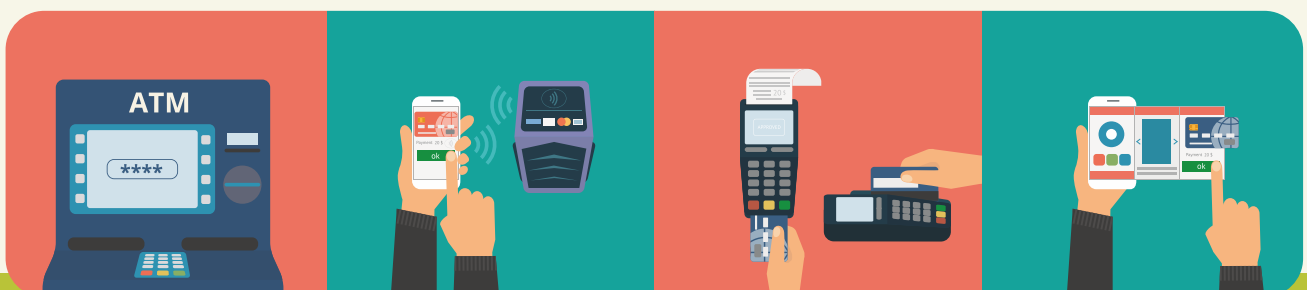


The Government of India's progressive policies are aimed at greater financial inclusivity of the citizens through adopting modern and secure modes of banking and payment systems that help promote accessibility and ease of business at the Point of Sale.

The advent of 'Digital India' of which Hitachi has been an integral part of, has initiated the much-needed digital infrastructure and new possibilities of wider connectivity and greater financial inclusivity of citizens have emerged. Hitachi Payment Services, a Hitachi Group Company, draws upon Hitachi's vast pool of IT and OT expertise that have consistently revolutionized various industries including shaping up a robust cash and digital payments infrastructure in the country. Essential to India's sustainable growth, the broad range of solutions by Hitachi Payment Services incorporate ATM Services - Bank & White

Label, Cash Recycling Machines & ATM Software Platforms under Cash Solutions and end-to-end POS Processing Services, end-to-end E-commerce Processing Services, Merchant Aggregator Solutions, Toll & Transit Solutions, Card Issuance Solutions and Digital India Stack Solutions (UPI, Aadhaar & BBPS) under Digital Solutions. Cumulatively, the offerings are helping banking institutions reduce their operational costs and bring innovative cash and digital payment services closer to a larger number of people. The robust POS processing services provide the necessary push to bank's merchant acquiring

business and drives transaction efficiency for the merchant. Through its partner banks, it is also empowering government entities to go digital by integrating the POS device with their respective billing systems. For India Post it has enabled payment of parcel charges, stamp fee and insurance premium collection through POS device. Similarly, traffic violation offence fee collection through POS device for Kolkata Traffic Police, passport fees payment through POS device at Passport Seva Kendras and bill payments & cash withdrawals using POS device at E-Mitra Kiosks for Government of Rajasthan.



## Some Digital & Cash Payment Innovations

### Transit Solutions - open loop smart card ticketing system

With Hitachi Payment Services' open loop smart card ticketing system, commuters can use their contactless bank card as fare media. The fare would be deducted directly from the commuter's bank account. This enables a seamless travel experience for commuters and at the same time reduces operational cost for transport operators.



### Integrated Solutions for Merchants – Integrating Payments to Merchant Systems

Hitachi Payment Services has been at the forefront in providing a direct integration of the merchant's card acceptance solutions with the merchants' own systems like billing system, CRM Systems and ERP Systems. Such an integrated system not only provides a cost reduction on operational activities like reconciliation and audit but also helps the merchant to provide a reduction in time for delivery and enables consumer delight. The application of these services are not only abundant in the Private Sector but also at Government Institutions.

### 24 X 7 deposits and bill payments through Cash Recycling Machines

Hitachi Cash Recycling Machines enable financial institutions to provide convenient services such as 24 X 7 cash deposits with online credit as well as value added services such as bill payments by way of cash which would be normally done at the teller counter.



### ATM Software Platforms

PRIMA, a remote infrastructure management application allows for screen distribution, electronic journal management and remote ATM / CRM management.

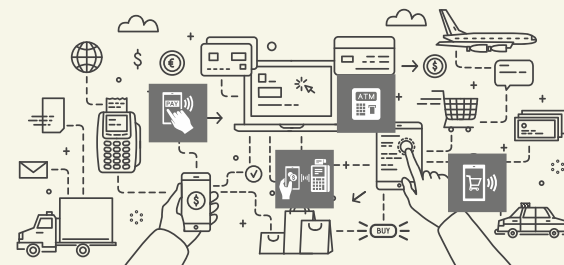
HIPA, an end-point security solution for ATMs / CRMs provides complete protection against virus / malware, prevents zero-day attack and enables data protection.

DynoTAP provides additional security for the ATM / CRM by centrally controlling the admin

password, which is dynamically generated ensuring secure access.

As a leading player in the payments space, Hitachi Payment Services provides solutions to almost all of the leading banks in the country including Public, private and co-operative banks as well as merchant and e-commerce aggregators. With inhouse technology and development capability, ready and compliant infrastructure, Hitachi Payment Services is poised to meet the

ever-changing needs of the payment's ecosystem, furthering penetration of payments in the country. Through its solutions for its partners, Hitachi would further contribute to Social Innovation in both cash & digital payments in the country that will continue to make a difference.



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