



HDFC Bank Partners with Adobe to Enhance Digital Customer Experiences Focuses on zero-touch digital interface to further enable account opening, loans and investments

New Delhi, India – August 27, 2020 – HDFC Bank today announced a strategic partnership with Adobe to enhance the digital experience journey of its customers. Powered by Adobe Experience Cloud solutions, this partnership will enable HDFC Bank to deliver personalised digital experiences to existing as well as new customers, at anytime and anywhere. As a result, HDFC Bank's customers can now look forward to:

- Using any device of choice to do an array of end-to-end transactions
- Opening an account digitally without visiting a branch
- Applying for loans digitally from home 24 by 7
- Managing investments without any physical interface

Commenting on the partnership, Parag Rao - Country Head – Payments, Consumer Finance, Digital Banking and Marketing, HDFC Bank said, "The association with Adobe comes at a time when digital has become an all-important bridge between customers and businesses. The pandemic and lockdown has given further impetus on our efforts to leverage digital platforms to offer a personalised experience to our customers. We are happy to state that the partnership will enable us to add the next level of personalisation of services and complement our efforts to create a customer centric bank backed by cutting edge technology."

"With the rapid advancement in the digital economy, we are seeing companies steer their focus towards developing solid digital transformation strategies towards delivering exceptional customer experiences across every touchpoint," said <u>Nitin Singhal</u>, India Head, Digital Experience Business, Adobe. "We are excited to partner with HDFC Bank in their transformation journey towards digital banking, and are confident that Adobe Experience Cloud solutions will go a long way in helping them deliver personalised and seamless experiences for end-customers."

HDFC Bank has been at the forefront of leveraging digital and technology platforms to offer products and services with zero or minimal physical interface. It has already curated seamless digital journeys for customers with innovative offerings like 10- second personal loans, Zip Drive and Zip Ride for four and two wheelers loans, Insta Account, and more. Through this partnership with Adobe, HDFC aims to further its customers' digital experiences to in this increasingly online world.

Adobe Experience Manager (AEM) Forms will allow HDFC Bank to provide personalised online experiences to its existing and new customers. Further, existing solutions such as Adobe Analytics and Adobe Target, will help the bank derive insights and deepen personalised services to customers. Platforms like Data Management Platform in Adobe Audience Manger will help HDFC Bank develop a deeper understanding of customers. The rich data will enable the bank to deliver focussed campaigns and communication to customer — through email, mobile, off-line channels and more.

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