



# The Cornerstone of HDFC Bank's Digital Transformation



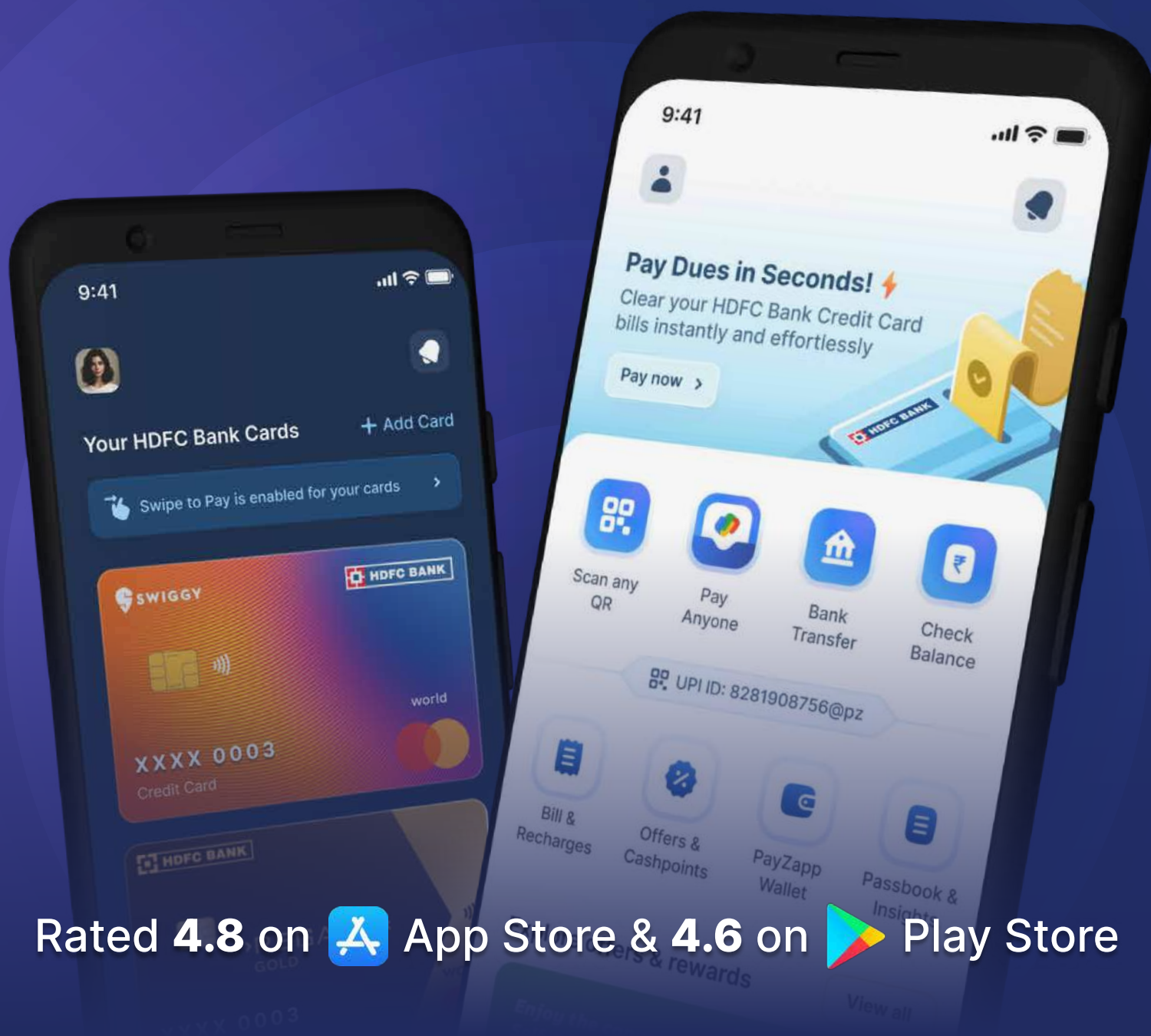
100% Availability  
Since Launch



#1 Bank-driven  
Payments App



40+ Bank System  
Integrations



Rated 4.8 on App Store & 4.6 on Play Store

# India PayZapp



Kudos to the design and engineering teams behind the PayZapp app! You've created a visually appealing and user-friendly experience. Great job and thanks!

- Godwin



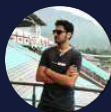
The new HDFC PayZapp is looking super cool and easy. What a nice interface improvement!

- Yashwanth



New PayZapp version is amazing. Much faster & smooth!

- Manu



New PayZapp app is amazing & a lot smoother than old one!

- Harsh



Love the smooth PayZapp design!

- Priyanshu

## Modern Payment Experiences



### Swipe to Pay

OTP-Free, Secure Transactions



### UPI On Wallet

Scan & Pay Anyone, Anywhere with PayZapp Wallet



### Tap & Pay

India's Only Issuer App with Tap & Pay

## Reinforcing HDFC Bank's Strategic Vision

200K+ products sold  
via PayZapp

### Highly Engaging Payments App



- 13 Million Users
- ₹6000 Cr Monthly Spends
- 3X Performance

### Digital Gateway to All Bank Products



- RuPay Credit Cards
- Fixed Deposits
- Savings Account
- Insurance

# Innovation & Operational Excellence for Population Scale

 100% Availability

 99.9% Incident-Free Time

 79% CSAT

 99.5% Harmonisation of TAT

 99.3% First Response in 3 Hours



## Love for Customer Support



In my experience of using the app for all kinds of payments and others, PayZapp performance is outstanding and smooth. The app layout and interface is very impressive. The cash back points for various payments is an added bonus. Kudos to the App team.

- Harsheet

## Cloud Native Technology Stack

### PayZapp Services in HDFC Cloud Infrastructure

- 500+ change requests and 100+ deployments monthly
- 100% compliance to SAFe practices
- 100% compliant with all regulations and Bank policies

### Comprehensive Operations & Data Reporting Platform

- Saturn Servicing Suite: Customer Service, Dispute Operations, & Account Operations
- Zeus Data Suite: Open data stack with data extracts & visualisations for custom reporting

# A Case Study in Bank-Technology Partner Collaboration

40+ integrations with bank systems and  
1300+ microservices



## World-class Product and Engineering Org

End-to-end delivery and program management by Zeta Studios through seamless collaboration between the Bank and Studio teams



## Merging Legacy Strength with Modern Innovation

Uniting HDFC Bank's legacy core systems with Zeta's cutting-edge, cloud-native micro services SaaS



## Successful Migration of 30M User Profiles From Legacy Systems

Zero errors in transfer with 100% adherence to operational TAT SLAs



## PayZapp, Powered by Zeta, Wins Celent's Payments Innovation Award

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