

A bank that signs you up in just 90 seconds

To open a digibank e-wallet and become a customer takes only 90 seconds.

A bank created for mobile that travels with you

Bye bye branches. Instead of having to go to a bank branch, customers open a savings account at any designated outlet. Thereafter, digibank is a whole bank in a mobile phone.

A bank with no paper, no forms, no signature

Bye bye form-filling and paperwork. Customers open an account with just their thumbprint and Aadhaar ID card. Aadhaar is the world's largest biometric identification programme.

A bank whose call agent is an AI bot

Bye bye humans. Customers chat not with call agents, but with an AI-driven Virtual Assistant, which today successfully answers around 80% of queries.

A bank that understands your interests

Digibank leverages customer data, including spending patterns and savings habits, to better understand clients, so as to provide recommendations aligned to their preferences.

A bank that learns as it goes along

As time goes by, digibank's AI function gets to know customers better and better.

A bank with tremendous security

Security is enhanced through dynamic inbuilt security, which is safer than a one-time password.

Reimagining banking

Launched in April, digibank by DBS is all about reimagining banking. As India's first mobile-only bank, it turns banking on its head by doing away with branches, forms, signatures and call agents. Instead, front and centre are biometrics, artificial intelligence (AI), analytics and dynamic security. With digibank, DBS has penetrated India's retail banking market, acquiring more than 840,000 customers in 10 months. Plans are underway to introduce it in other markets.