

# HNB Introduces Pay by Bank Account feature via JustPay Web, partnering with MarxPay

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Sanjay Wijemanne, Chief Operating Officer, HNB and Rohitha Perera, CEO, CrossBorder Payments exchange the agreement to introduce the 'Pay by Bank Account' feature via JustPay Web in partnership with MarxPay. They are joined by Chammika Weerasinghe, Senior Vice President/Head of Digital Business, HNB and Aravindha Kumarasinghe, Head of Marketing, CrossBorder Payments along with officials from both organizations.

HNB has partnered with MarxPay and LankaPay to launch the "Pay by Bank Account" feature via JustPay Web, allowing customers to make online payments directly from their bank accounts without credit or debit cards, strengthening secure, bank-led digital commerce in Sri Lanka.

The solution allows customers to complete online transactions instantly by linking

their bank accounts and authorizing payments in just a few clicks. Tokenization ensures that sensitive information is protected, delivering a secure and convenient payment experience. In addition, the system lowers transaction costs for merchants, making online payments more affordable and supporting the growth of the local digital economy. Through seamless integration with MarxPay, merchants gain access to a reliable, locally supported payment option that improves customer trust and conversion rates.

Chammika Weerasinghe, Senior Vice President and Head of Digital Business, HNB, said the initiative aligns with the bank's commitment to expanding safe and reliable digital payment solutions. He noted that account-based payments offer a secure, cost-effective channel for both customers and merchants while supporting the adoption of locally developed digital commerce solutions.

Rohitha Perera, CEO, MarxPay, stated that the feature is designed to provide Sri Lankans with a simple, secure, and affordable way to complete online transactions, contributing to a more inclusive and resilient digital payments ecosystem.

Channa de Silva, CEO, LankaPay, said JustPay Web is designed to remove barriers to digital commerce by offering merchants an affordable, scalable, and secure online payment option with minimal entry requirements.

The new collaboration combines LankaPay's national payment infrastructure with HNB's digital banking capabilities to deliver secure, reliable, and compliant payment solutions.

By promoting account-based online payments, the initiative reduces dependence on foreign systems, supports financial inclusion, and advances Sri Lanka's shift toward sustainable digital payments.

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