

Collaboration utilizing electronically recorded monetary claims

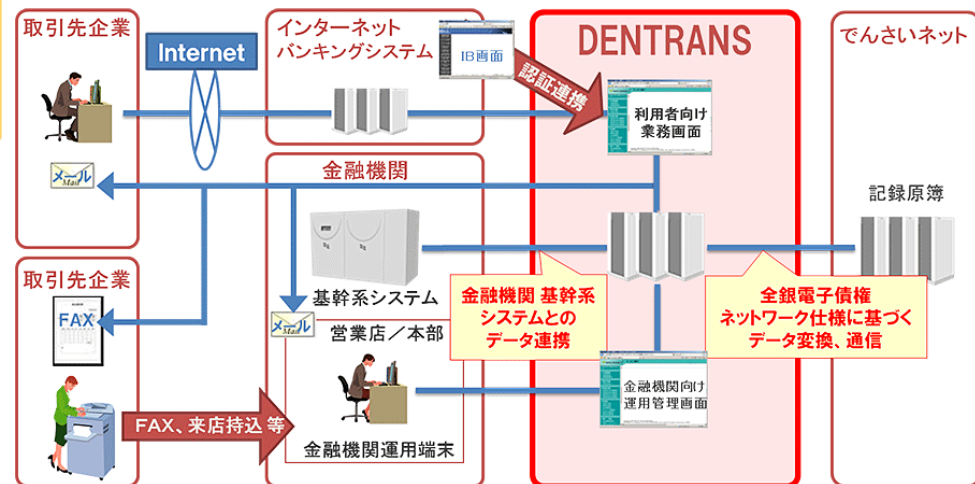
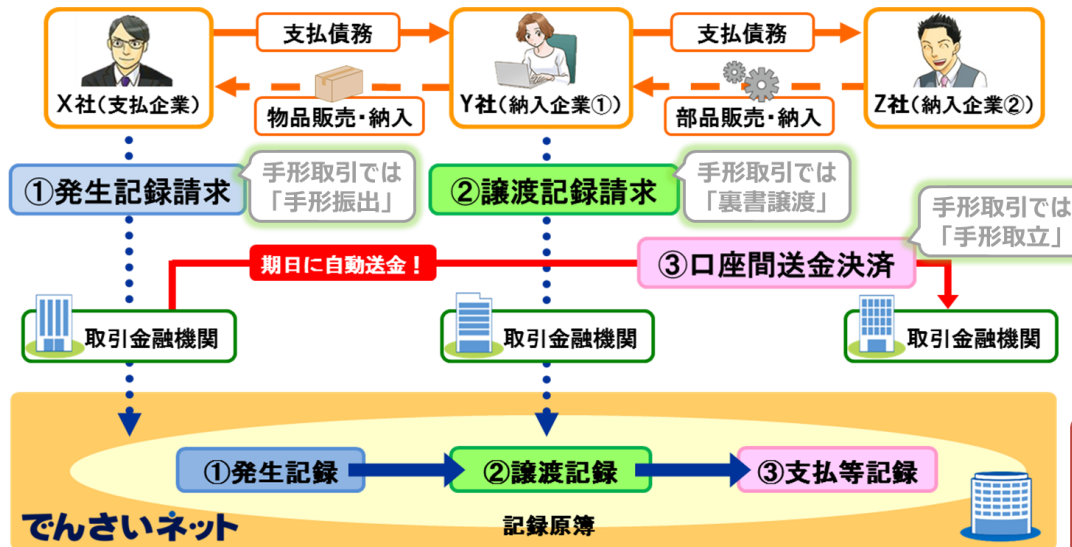
e-Business Unit,
Fourth Financial Sector,
NTT DATA Corporation

What is DENSAI?

DENSAI is a **new type of monetary claim** that has been designed to overcome problems associated with drafts and nominative claims.

The electronically recorded monetary claims system has been established to **streamline the financing** of business operators (especially small-to-medium-size businesses).

NTT DATA operates DENTRANS, a DENSAI service for financial institutions.

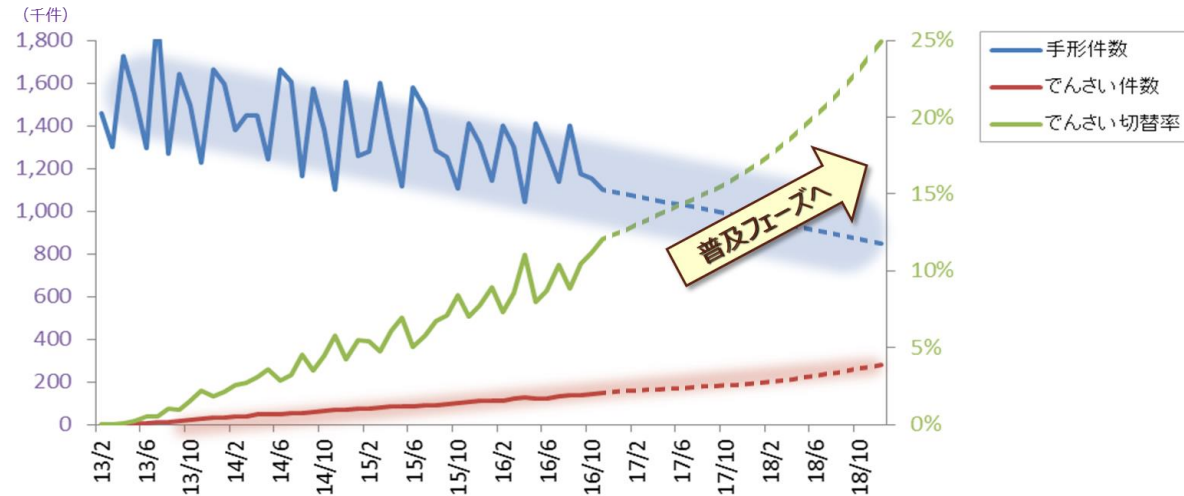


Outlook on DENSAI

◆ Number of DENSAIs in use

The number of DENSAIs in use has been increasing steadily since their introduction in February, 2013.

It is generally said that **a new technology or trend rapidly expands when it exceeds a 16% penetration rate**. The ratio of changeover to DENSAI is expected to reach 16% shortly and enter the proliferation stage.



※でんさい切替率：でんさい件数÷(手形件数+でんさい件数)にて算出
 でんさい件数：でんさいネット社ホームページより (<https://www.densai.net/stat>)
 手形件数：全国銀行協会ホームページより (<http://www.zenqinkyo.or.jp/abstract/stats/month1-04/>)
 手形・小切手のうち手形の比率を25%と想定

◆ Contract rate and working rate of DENSAI by business size

In the target industries, almost all leading medium-sized companies and large companies (paying companies) have already entered into a contract, and about 20 to 30% of them actually use DENSAI. About 60% of the companies that have not yet adopted DENSAI did not do so due to their client companies (supply companies).

Business size	Capital (yen)	Number of companies in Japan		(3) Number of registered DENSAI users	DENSAI contract ratio		(4) Number of DENSAIs issued (month)	Ratio of actual DENSAI users	
		(1) Total	(2) Construction, manufacturing, wholesale, retail		(3)/(1)	(3)/(2)		From (1) (4)	From (2) (4)
Large	1 billion or greater	6,000	3,000	3,400	57%	114%	37,000	At an average monthly issuance of 50 740 companies → about 13%	About 26%
Leading medium-size	100 million to 1 billion	24,000	12,000	12,000	50%	100%	43,000	At an average monthly issuance of 20 2150 companies → about 9%	About 18%
Small-to-medium-size 1	30 to 100 million	120,000	60,000	94,000	24%	48%	87,000	...	
	20 to 30 million	580,000	290,000						
Small-to-medium-size 2	10 to 20 million	840,000	470,000	300,000					

Reasons for not adopting DENSAI were investigated. → About 60% cited the reason as due to the convenience of client companies. *n = 21 hearing by NTT DATA

If the supplying companies become ready, proliferation is expected to accelerate.

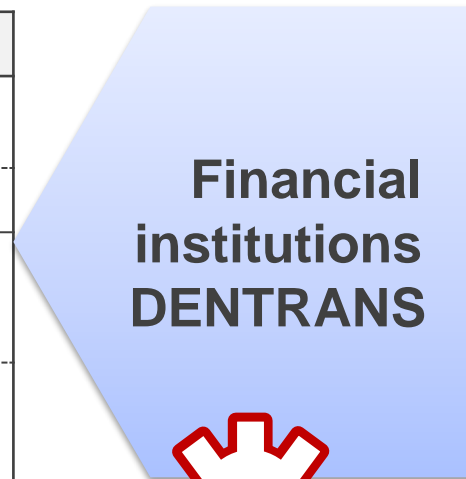
Collaboration utilizing DENTRANS API

DENSAI is advantageous for end-user companies. The convenience of DENSAI can be improved further by addressing the following issues.

NTT DATA is planning to enable a coalition of more companies by implementing an API for DENTRANS, its DENSAI service for financial institutions.

NTT DATA solicits collaborative ideas for expanding electronically recorded monetary claims businesses such as utilization of the API.

		Advantage	Issues
End user	Paying company	<ul style="list-style-type: none"> - Cost merits - Reduction of clerical workload or risk 	<ul style="list-style-type: none"> - Create an environment for using DENSAI at client companies
	Supplying company		<ul style="list-style-type: none"> - Company system - Learn how to operate DENSAI services provided to financial institutions - Prepare clerical work in company <ul style="list-style-type: none"> Accounting Claim management



Examples of the advantages of using DENSAI

<Management> Cost merit

No tax stamp fee, No postage

費用項目	支払企業	納入企業
手形帳	40円 (※1)	-
取立手数料	-	400円~600円 (※1)
手形印紙税	400円 (※2)	400円 (※2)
郵送費	392円	392円
	(定形郵便物82円 + 簡易書留310円)	

費用項目	支払企業	納入企業
手形帳	40円	
手形印紙税	400円	
郵送費(手形)		392円
収入印紙税		400円
郵送費(領収書)		392円
取立手数料		432円
合計	440円	1,616円

発生記録 手数料	324円・648円 /件 (※1)	
入金手数料	-	

発生記録手数料		324円
入金手数料		216円
合計	0円	540円

(Example) Transaction of 1.5 million yen done not by a draft but by DENSAI (If the seller bears the expenses of postage and accrual record request).

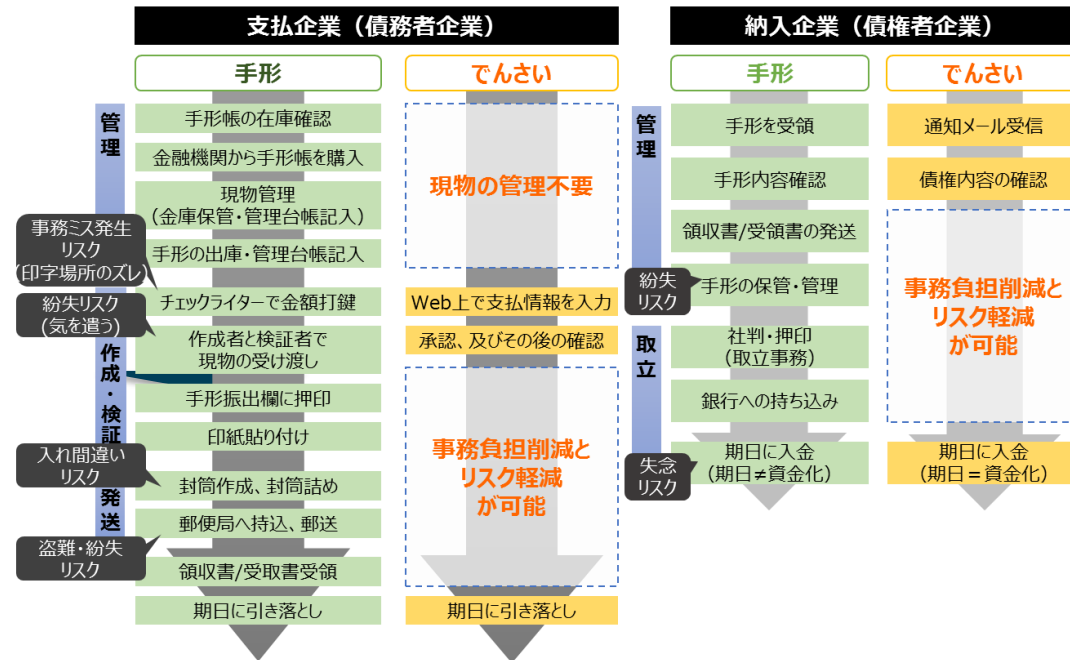
差額	-440円	-1,076円
月50件取引の場合	-22,000円	-53,800円
年換算	-264,000円	-645,600円

Divisible, discountable, and assignable

The receiving company can **split the quantity needed** to be assigned, and the paying company does not need to make a split payment.

<Accounting> Reduced clerical workload

No need for storage or management
No risk of loss or theft



Convenient functions: Unified procedure and automatic deposition

Billing data created by accounting software or the like can be registered in a collective manner.
Payments can be registered before their due dates.

(*1) Fees in the table represent examples. The actual fees depend on the financial institution. Check the fees at your financial institution.

(*2) Draft stamp tax (yen)

Exempted for face value of below 100 thousand yen; 200 for 100 thousand to 1 million yen; 400 for 1 to 2 million; 600 for 2 to 3 million; 1,000 for 3 to 5 million; 2,000 for 5 to 10 million



NTT DATA

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