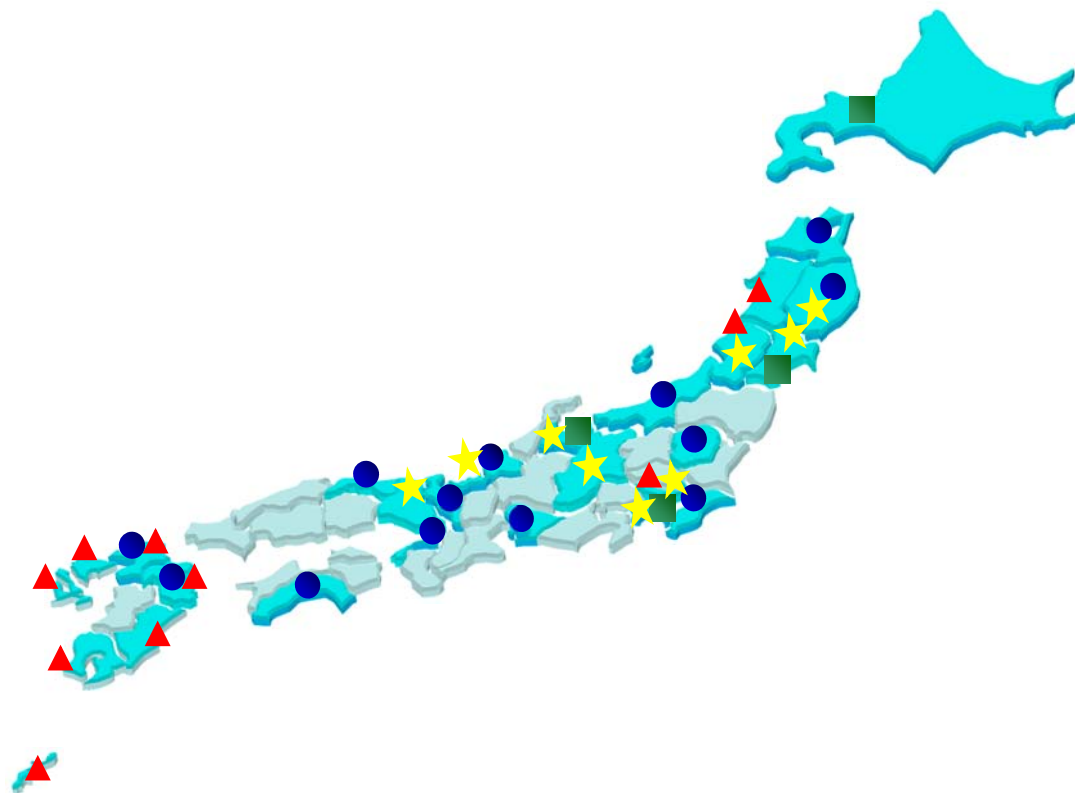# Expanding BeSTA network

More than 50 banks are currently using or planning to use BeSTA, core banking software developed by NTT DATA, and the network is the largest of its kind in Japan.
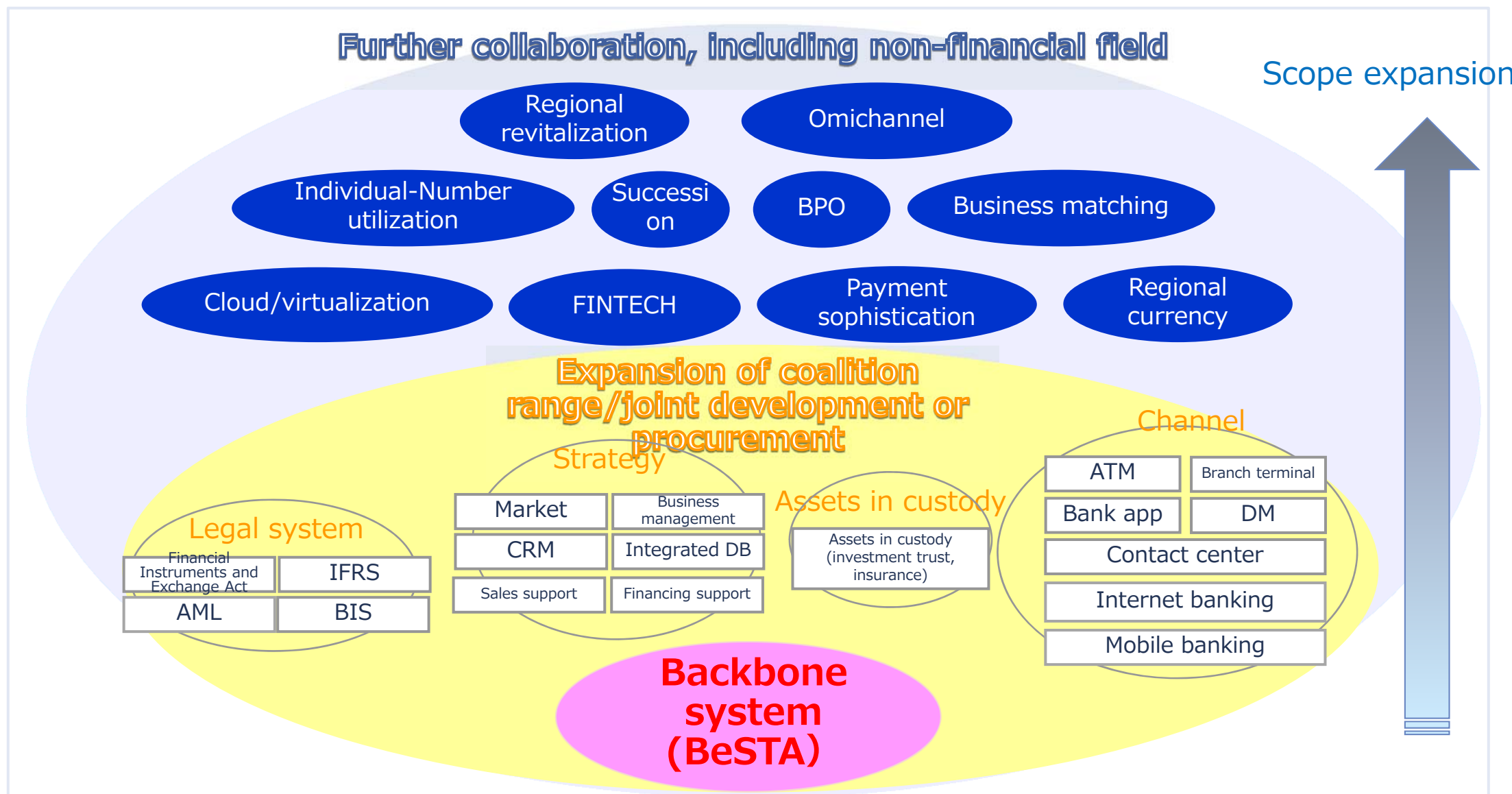
Regional Bank Integrated Services Center (14 banks)

Aomori Bank	Bank of Kyoto
AKITA BANK	Senshu Ikeda Bank
Bank of Iwate	TOTTORI BANK
Ashikaga Bank	Shikoku Bank
Chiba Kogyo Bank	Oita Bank
Hokuetsu Bank	NISHI-NIPPON CITY BANK
Fukui Bank	Aichi Bank

STELLA CUBE (9 banks)

Tohoku Bank	Kanagawa Bank
Tokyo Tomin Bank	Nagano Bank
TOYAMA BANK	Sendai Bank
Tajima Bank	Kirayaka Bank
FUKUHO BANK	

MEJAR (5 banks)

Hokkaido Bank	HOKURIKU BANK
Bank of Yokohama	77 Bank
Higashi-Nippon Bank	

BeSTAcloud (10 banks)

FIDEA Holdings
  Hokuto Bank SHONAI BANK

Aozora Bank

SBK
  FUKUOKA CHUO BANK Saga Kyoei Bank
  BANK OF NAGASAKI Howa Bank
  Miyazaki Taiyo Bank MINAMI NIPPON BANK
  OKINAWA KAIHO BANK

NEXTBASE (13 banks)

* BeSTA package provided from Hitachi, Ltd.

Collaboration concerning BeSTA® banking application and surrounding businesses

By combining highly compatible solutions regardless of the frameworks of conventional core banking businesses or other banking businesses, the scope of businesses has been expanded. Ideas on collaboration concerning surrounding businesses are also broadly solicited.

Further collaboration, including non-financial field

Scope expansion

- Regional revitalization
- Omichannel
- Individual-Number utilization
- Succession
- BPO
- Business matching
- Cloud/virtualization
- FINTECH
- Payment sophistication
- Regional currency

Expansion of coalition range/joint development or procurement

Legal system

Financial Instruments and Exchange Act	IFRS
AML	BIS

Strategy

Market	Business management
CRM	Integrated DB
Sales support	Financing support

Assets in custody

Assets in custody (investment trust, insurance)

Channel

ATM	Branch terminal
Bank app	DM
Contact center	
Internet banking	
Mobile banking	

Backbone system (BeSTA)

Three areas to be studied intensively are operation, data accumulation/analysis, and utilization of external expertise.

	Priority investment area		Investment assets (keywords)
1	**Automation and streamlining** (operation)	Studying solutions for automating, computerizing, and streamlining clerical work of bank clerks and customer service	- Automating and streamlining routine clerical work (utilizing AI and interactive interface) [Back-office tasks] Identification, loan screening, investigation [Front-office tasks] Over-the-counter service, answering phone, and responding to mail
2	**Improving reliability of sales and management strategies** (data accumulation/analysis)	Providing data accumulation/analysis function through networks inside and outside the bank; planning associated strategies	- Integrated management/analysis of customer information - Accumulation/analysis of unstructured data - Mounting a campaign at an appropriate timing on an appropriate channel, depending on the transaction and place
3	**Open innovation** (utilization of external expertise)	Creating new businesses by utilizing the relationships and networks of startups (including non-IT fields)	- Applying advanced technologies (AI, authentication technologies, interactive interface, VR, AR, etc.) to banking businesses - Using FINTECH to find loan demand, to increase the appeal of bank services, etc.

This project will be a valuable opportunity to have major domestic regional banks or the financial market use your technology or service.
Work with us to come up with new solutions/businesses for financial institutions.