What is BeSTA?

BeSTA is a standard banking application developed by NTT DATA.
NTT DATA will meet a wide variety of needs from financial institutions in Japan through the utilization of BeSTA, which is developing each day.

BeSTA:

Banking application **e**ngine for **ST**andard **A**rchitecture

BeSTA

Vendor free

Neutral application for unspecified hardware vendors
Because of its high degree of flexibility, systems of other companies can be connected.

✓ Maintain competition principles
✓ Reduce procurement cost

Multiple banks

Multiple banks can use a single piece of software.
Plenty of functions that respond to a large number of user requirements have already been installed.

✓ Reduce development cost
✓ Shrink maintenance cost

Advanced functions

Flexibility: Operational functions can be set and changed flexibly by setting parameters.

Expandability: The AP structure formed by the components allows the system to be easily expanded in the future.

Promising future: Continuing updates by NTT DATA ensures long-term utilization.

✓ Save development efforts
✓ Enable efficient expansion
✓ No need for reconstructuring

More than 50 banks are currently using or planning to use BeSTA, the core banking software developed by NTT DATA, and the network is the largest of its kind in Japan.

Regional Bank Integrated Service Center (15 banks)

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

★ 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	

NEXTBASE (13 banks)

* BeSTA package provided from Hitachi, Ltd.

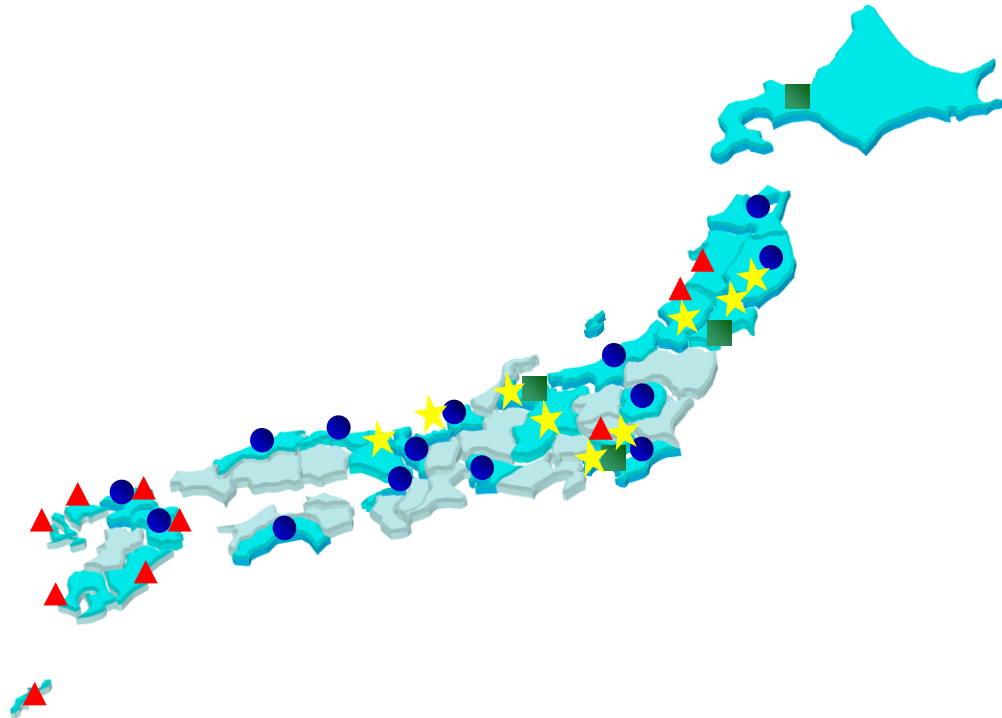### ▲ BeSTAcloud (10 banks)

FIDEA Holdings
  Hokuto Bank SHONAI BANK

Aozora Bank

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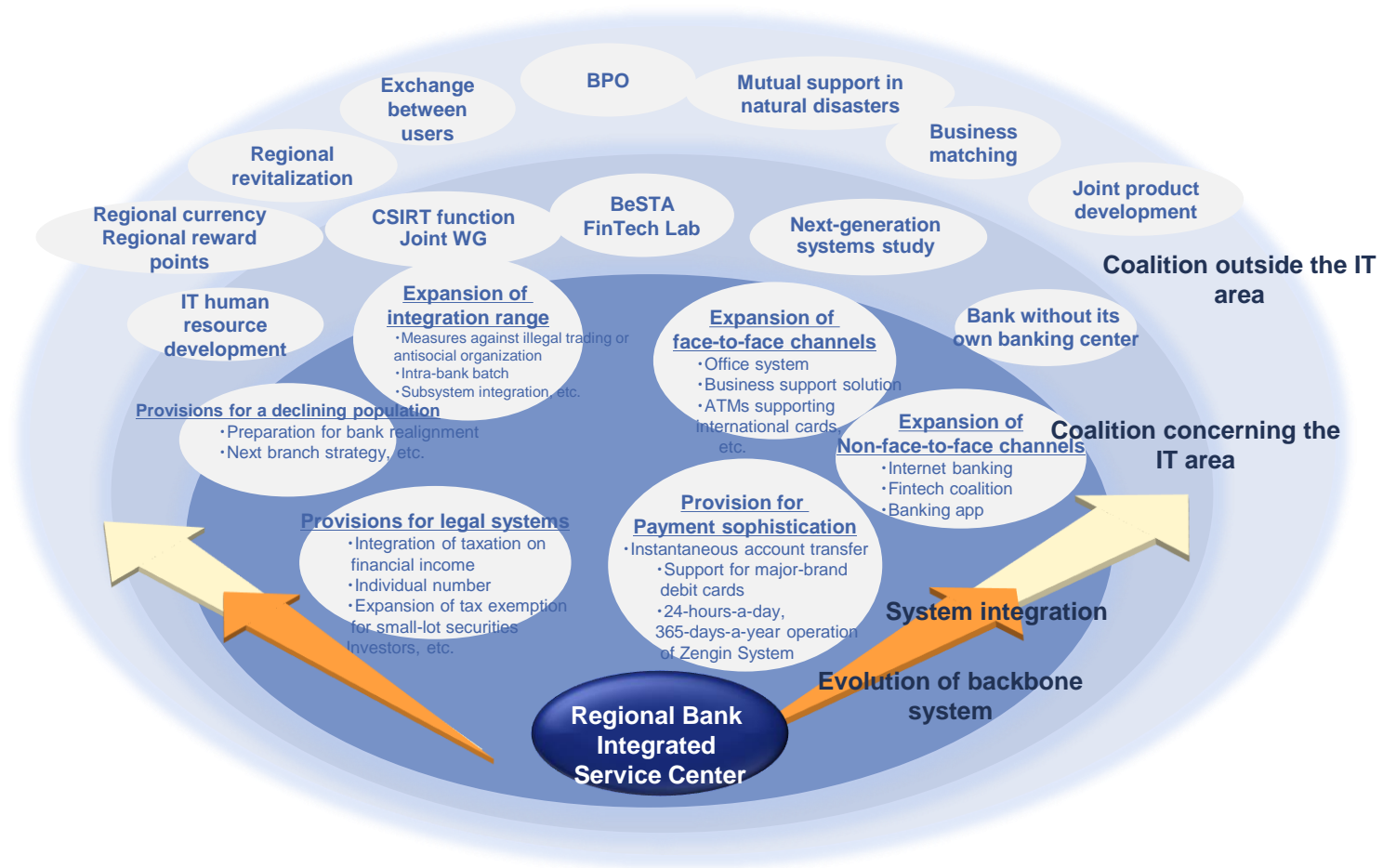 Miyazaki Taiyo Bank
  MINAMI NIPPON BANK
  OKINAWA KAIHO BANK

Collaboration concerning the BeSTA ® banking application and surrounding businesses

The value of the Integrated Service Center should be improved by promoting expansion of the range of systems to be integrated and improving the coalition concerning IT and other areas among customers.
Ideas on collaboration, including with the coalition, concerning non-IT areas are broadly solicited.

- Exchange between users
- BPO
- Mutual support in natural disasters
- Regional revitalization
- Business matching
- Regional currency Regional reward points
- CSIRT function Joint WG
- BeSTA FinTech Lab
- Next-generation systems study
- Joint product development

Coalition outside the IT area

- IT human resource development

Expansion of integration range
- Measures against illegal trading or antisocial organization
- Intra-bank batch
- Subsystem integration, etc.

Expansion of face-to-face channels
- Office system
- Business support solution
- ATMs supporting international cards etc.

- Bank without its own banking center

Provisions for a declining population
- Preparation for bank realignment
- Next branch strategy, etc.

Expansion of Non-face-to-face channels
- Internet banking
- Fintech coalition
- Banking app

Coalition concerning the IT area

Provisions for legal systems
- Integration of taxation on financial income
- Individual number
- Expansion of tax exemption for small-lot securities Investors, etc.

Provision for Payment sophistication
- Instantaneous account transfer
- Support for major-brand debit cards
- 24-hours-a-day, 365-days-a-year operation of Zengin System

System integration

Evolution of backbone system

Regional Bank Integrated Service Center

Priority areas of strategic IT investment

NTT DaTa

Three areas to be studied intensively are operation, data accumulation/analysis, and open innovation.

	Priority investment area		Investment assets (key words)
1	**Automation and streamlining** (operation)	Studying solutions for automating, computerizing, and streamlining clerical work by bank clerks and customer service	• Automating and streamlining routine clerical work (utilizing AI, interactive interface, RPA) [Back-office tasks] Identification, loan screening, investigation [Front-office tasks] Over-the-counter service, answering the phone, and responding to mail • Detecting illegal money transfers
2	**Improving the 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 time on an appropriate channel, depending on the transaction and place
3	**Open innovation**	Creating new businesses by utilizing the relationships and technologies of startups (including in non-IT fields)	• Applying advanced technologies (AI, authentication technologies, interactive interface, VR, AR, blockchain, etc.) to banking businesses • Using FinTech to determine loan demand or provide a new payment service to increase the appeal of bank services, etc.

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