Business Contest Guidelines for Applicants

Futuristic Solutions Utilizing the Card Payment Network Service, CAFIS

April 2016
Card & Payment Business Department
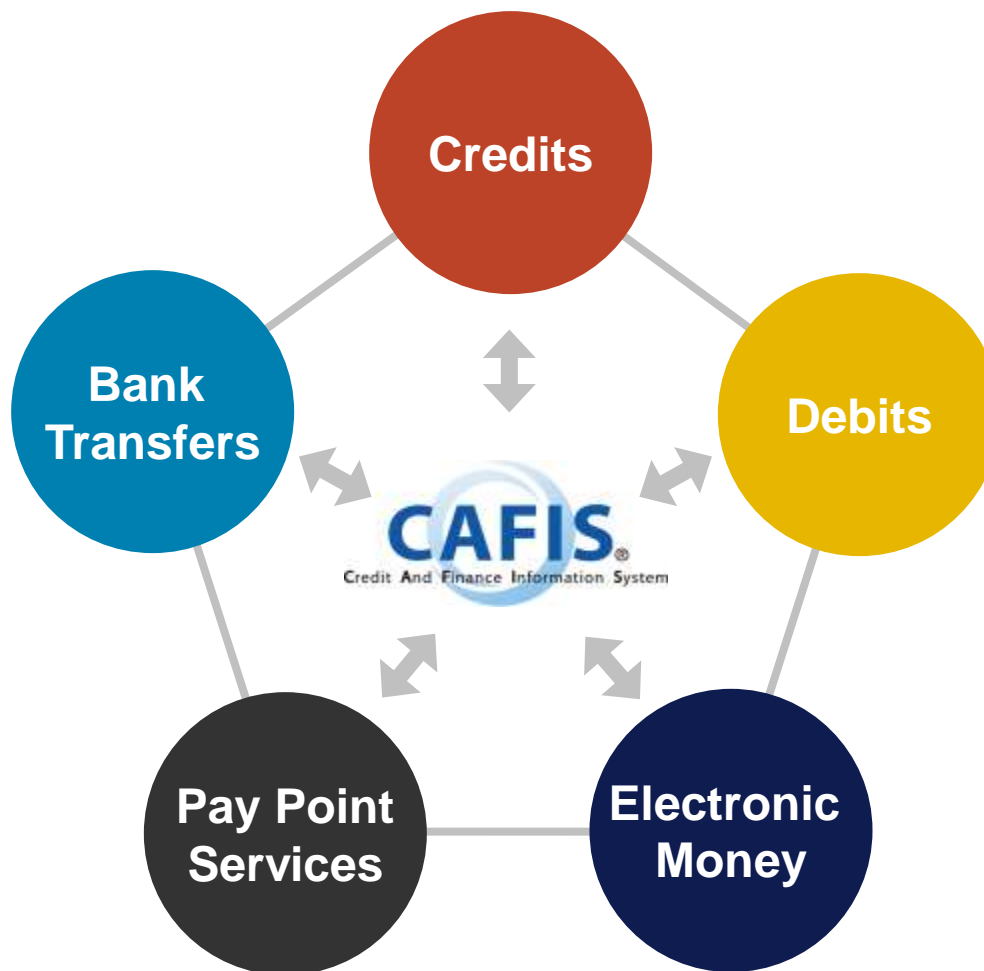IT Service & Payment Business Division
NTT DATA Corporation

NTT DaTa

What is CAFIS?

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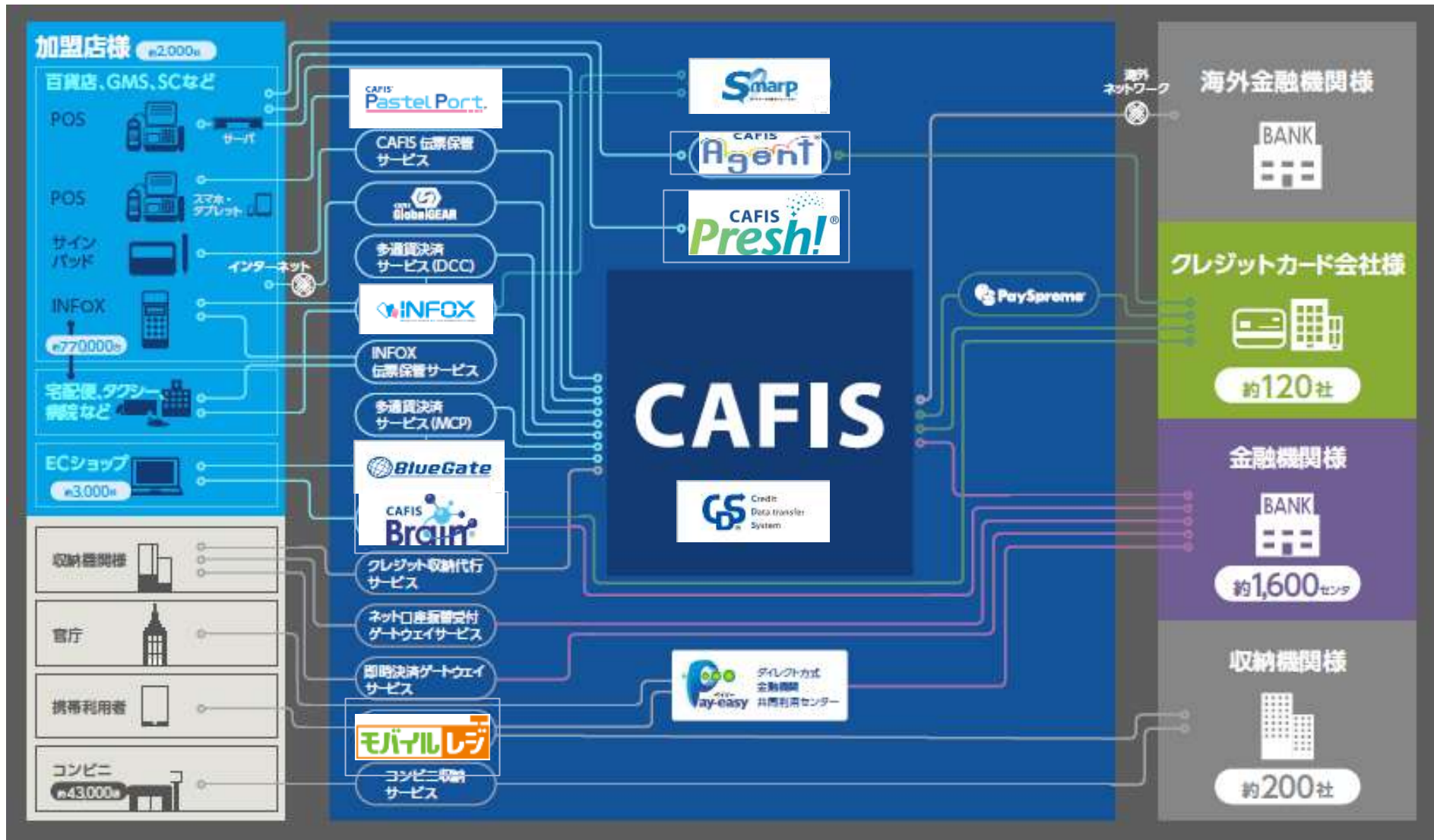
We occupy the largest share in Japan as a payment network provider through developing and offering services for non-cash payments.

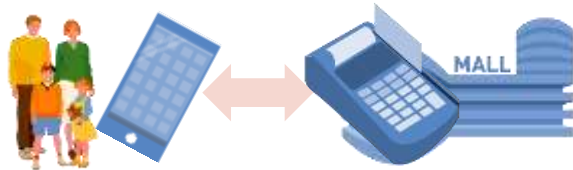# The largest card payment network in Japan

CAFIS and Its Business Environment

Business Environment

Changes in Customer Contact Points

- **It is important to offer various payment methods and functions, such as duty free functions and Dynamic Currency Conversion (DCC) functions.**
- **Rapid spread of in-app payments, etc.**

Globalization

- **Development of a range of payment services in many countries**
- **We need to take new measures to compete with these emerging services in addition to existing global brands, such as VISA.**

Amalgamation with Digital Marketing

- **We need to contribute to sales increases in card franchise shops by gathering wide-ranging data through digitalization of customer contact points.**

Structural Changes in Financial Institutions

- **Vertical integration of financial institutions is progressing with entrance of foreign capital and retail businesses. New services, e.g. Uber, may influence payment flexibility needs.**
- **Reinforce integration with Japanese infrastructure and seek collaborations with new market players.**

Business and Social Aims of CAFIS
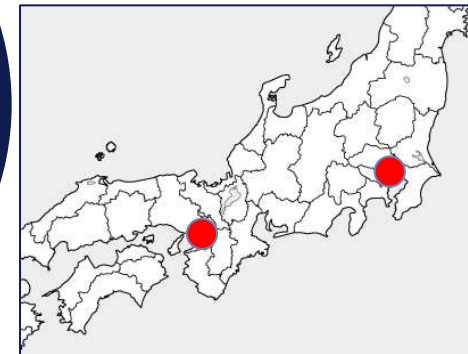
Advanced data utilization technology

Comfort & Convenience

Promotion of non-cash payments

Security

Peace of Mind

Authentication & security technologies

Ultra-reliable data centers

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Utilizing CAFIS, which we developed together with our customers over 30 years, we continue to grow with customers.

Invigoration of Japanese economy

Big data

Settlement agent

Sales aggregation

O2O customer transfer

Multilateral settlement

Clearing

CAFIS 3.0

CAFIS 2.0

NTT DATA payment services

CAFIS 1.0

Realize a *comfortable and convenient* society

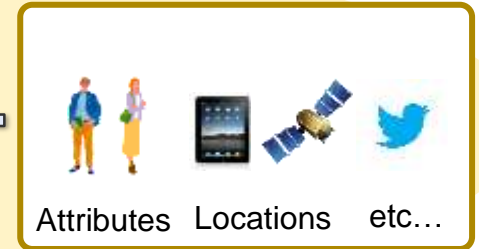Build a *secure* IT infrastructure that ensures *peace of mind* for users
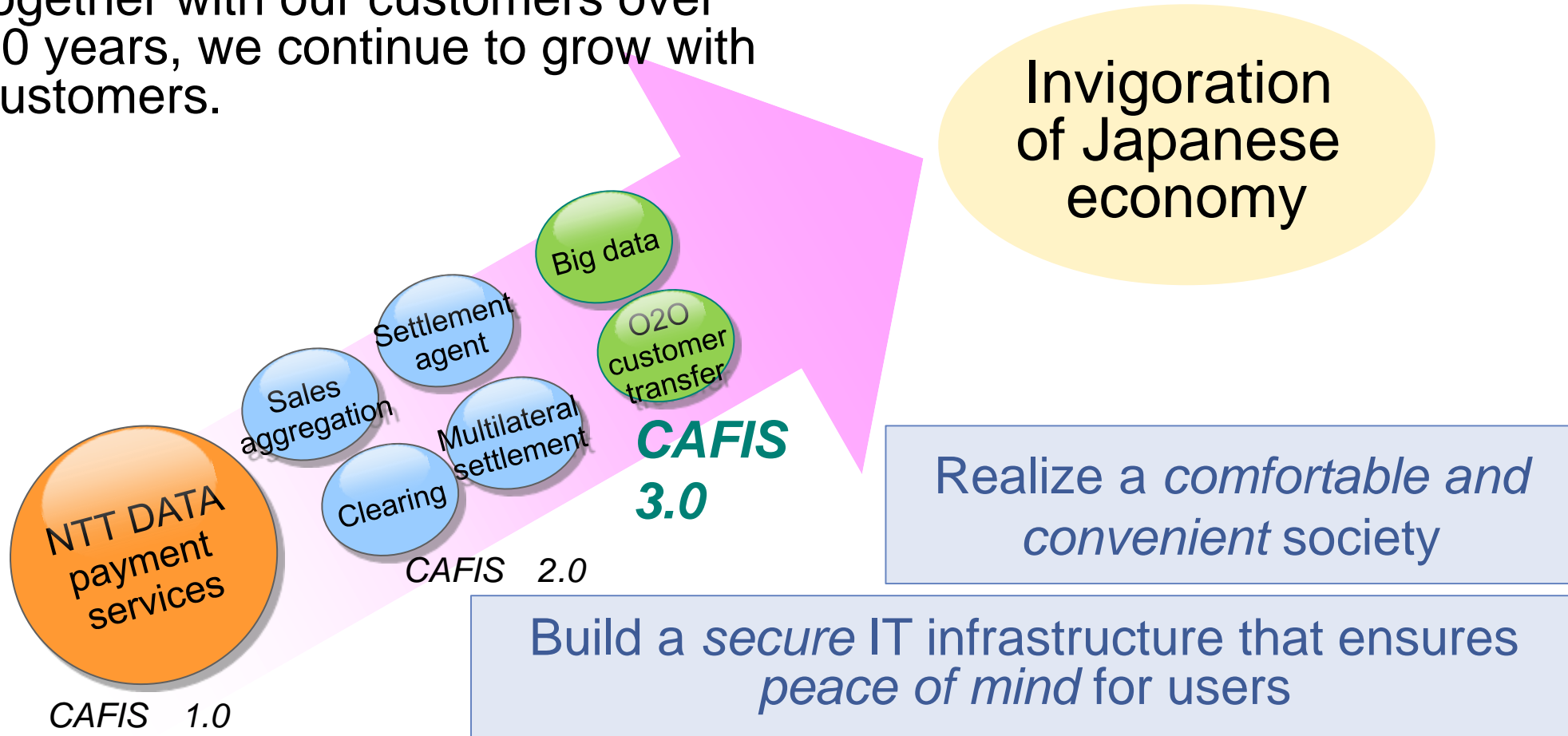
Making the best use of the CAFIS infrastructure that has been developed with our customers' support, we will further develop CAFIS into a service that brings new aspects to customers' businesses.
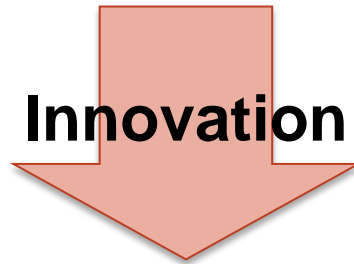
Business partnerships

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CAFIS-related data (settlement data)

Other types of data

CAFIS PastelPort.

CAFIS Credit And Finance Information System

CAFIS BlueGate

CAFIS Arch

Attributes   Locations   etc…

?

+   **+**

Innovation

Create new services

Offer new value for business growth

Customers

Latest CAFIS Services

NTT DaTa

CAFIS Arch™

Thin-client payment authorization and authentication services started!

あなたの未来を強くする

住友生命

Some 10,000 payment authorization terminals leased for sales staff members!

> Service for Sumitomo Life Insurance Company started on March 22, 2016

> Service for Tokyu Plaza Ginza started on March 29, 2016!

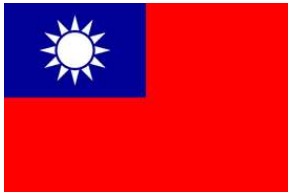Ticket dispenser | E-signature pad | Barcode reader | PIN pad | NFC R/W | Actual terminal

We offer comprehensive services for payments, point attribution, and parking ticket issuance!

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Arch to be offered for Taiwan Smart Pay Debit Service

Arch

Our shopping service, Arch, will start operations in July 2017.

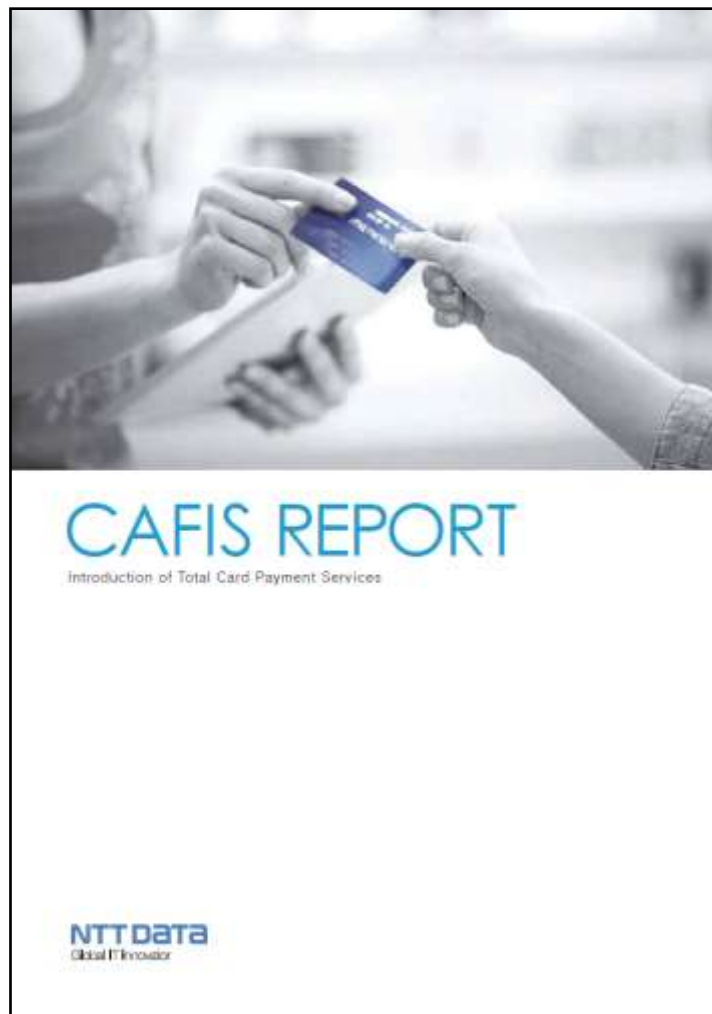| Payments	×	Asia	×	Customer contact points
With infrastructural know-how we gained though CAFIS as our forte,		we offer service to customers in Asian countries together with local investee companies.		Through our customer contact point services, we grow into their business partner.

Recommendation engine

Behavioral targeting

Inbound channel

Omnichannel

AdTech

O2O smartphone apps

Biometric identification

Digital marketing

Mobile payment device

Block chain

Marketing automation

Gamification

Cryptocurrency

Mobile telecom technology

Encrypted telecommunication

NFC & HCE (Host Card Emulation)-related technologies

etc…

Endnote

For more details about the currently operating CAFIS services and transaction volumes, see the CAFIS Report available from the following URL:

CAFIS Report: http://solution.cafis.jp/download/files/cafisreport_en.pdf