



***How an innovative payment hub
could enhance pay per use offerings
towards corporate enterprises***

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Agenda

- NTT DATA & Value Team
- Payment Services: an outlook on the market
- Enhance the financial value chain
- Can technology be the answer ?
- An innovative payment Hub: VTPie

NTT DATA – at a glance

- Headquarters: Tokyo, Japan
- Revenue: JPY 1.16 trillion (USD 11.6 billion, FY2010*)
- Employees: 10,173 [non-consolidated] (Dec 2010)
51,433 [consolidated] (Dec 2010)
54,433 with Value Team
- Business Areas:
Broad range of IT services including consulting, systems integration, and IT outsourcing
- History:
1967 - established as a division of NTT
1988 - spun off from NTT and incorporated (May 23, 1988)
1995 - went public (Tokyo Stock Exchange: 9613)
- In Gartner “Market Share Analysis: IT Services, Worldwide, 2010 ”
April, 2011, NTT DATA ranked the 8th position worldwide



(USD 1 = JPY 100)

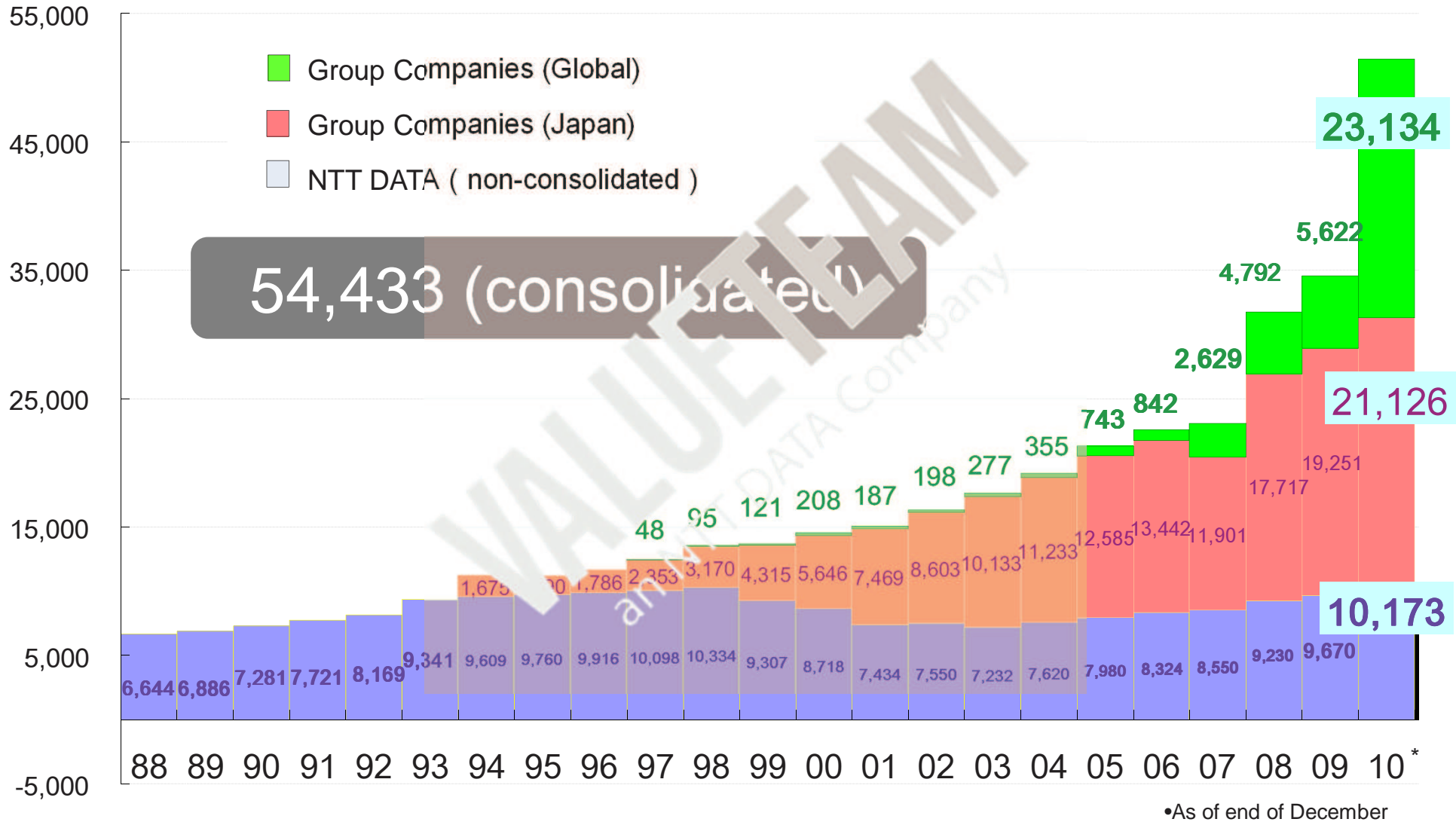
* Fiscal year ends on March 31, 2011

NTT DATA's Philosophy & Vision

The activities of the NTT DATA Group are underpinned by the philosophy of contributing to the further development of society and a group vision of using information technology to transform society from a global perspective.

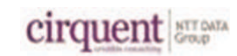
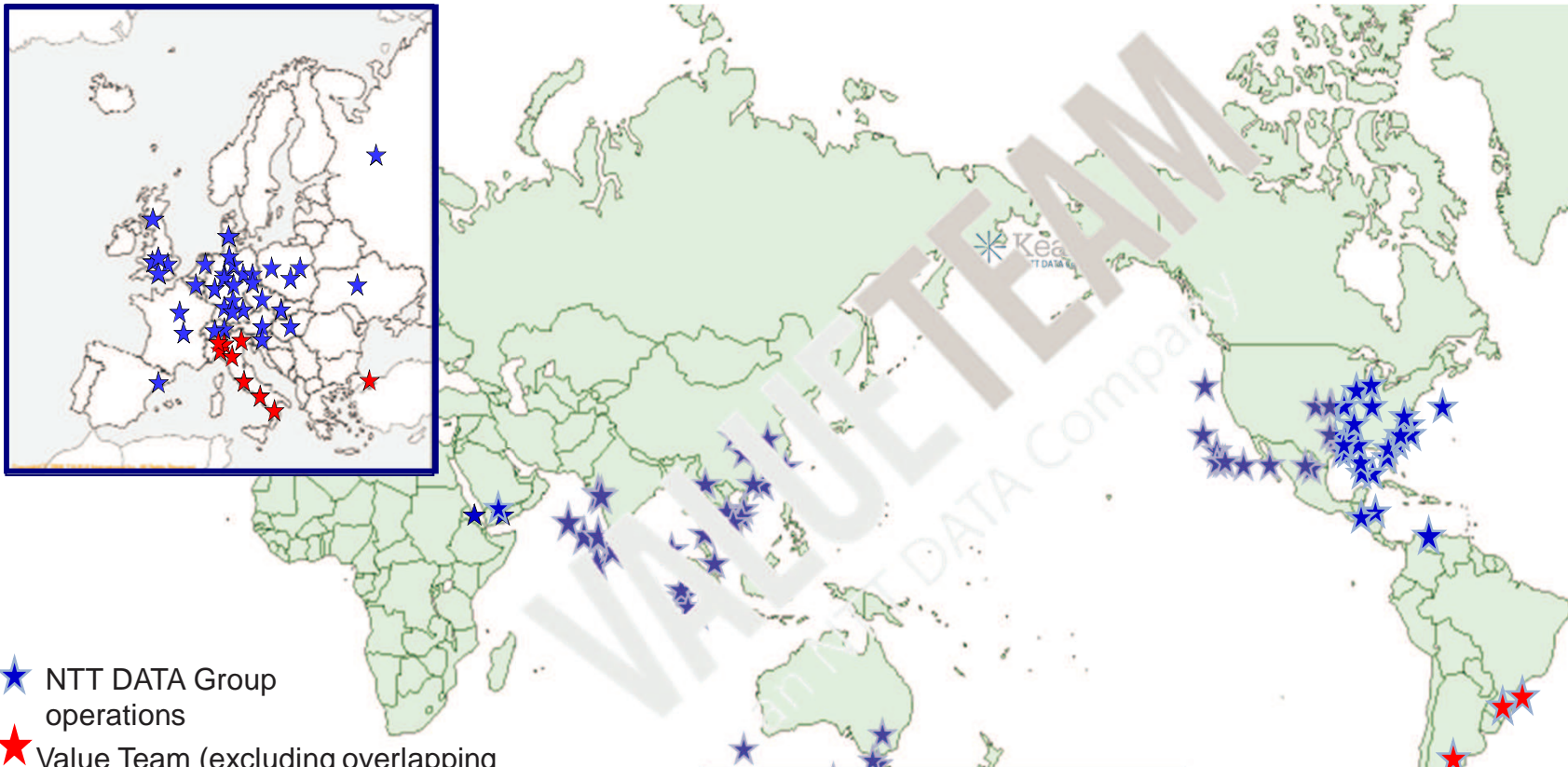


Employees (as Dec 2010)



International presence (abroad Japan)

(Number of bases and employees in NTT DATA Group as of Mar. 31, 2011 with addition of Value Team)



- ★ NTT DATA Group operations
- ★ Value Team (excluding overlapping cities)

EMEA
Bases : 56 cities (47 cities + 9 cities*)
Employees : about 6,000 (about 3,500 + about 2,500*)

APAC
Bases : 34 cities
Employees : about 10,400

Americas
Bases : 55 cities (52 cities + 3 cities*)
Employees : about 7,500 (about 7,100 + about 400*)

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Outlook on financial market

Single Euro Payment Area

The project aims to improve the efficiency of cross border payments and turn the fragmented national markets for euro payments into a single domestic one.



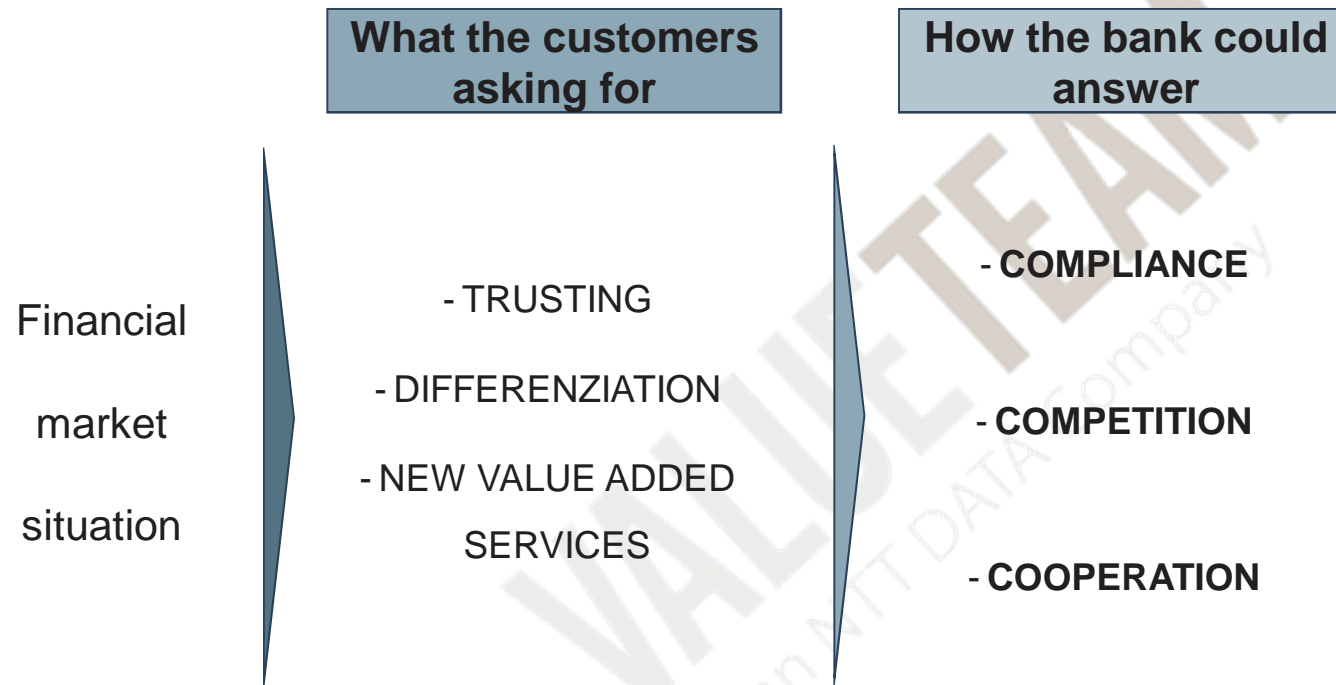
The project includes the development of common financial instruments, standards, procedures, and infrastructure to enable economies of scale

Outlook on financial market

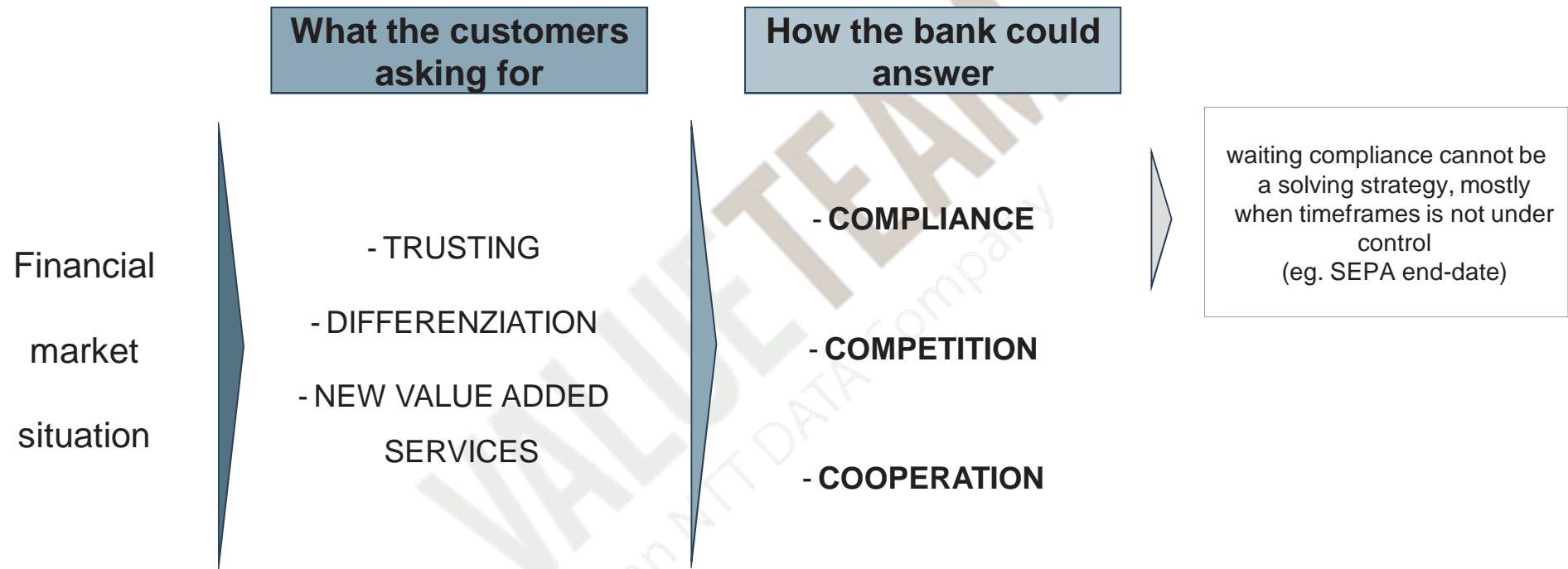
Other similar projects are ongoing everywhere, driven from a broader base of clients who demand a more cost-effective, less complex, and more certain payment service with a wider reach.



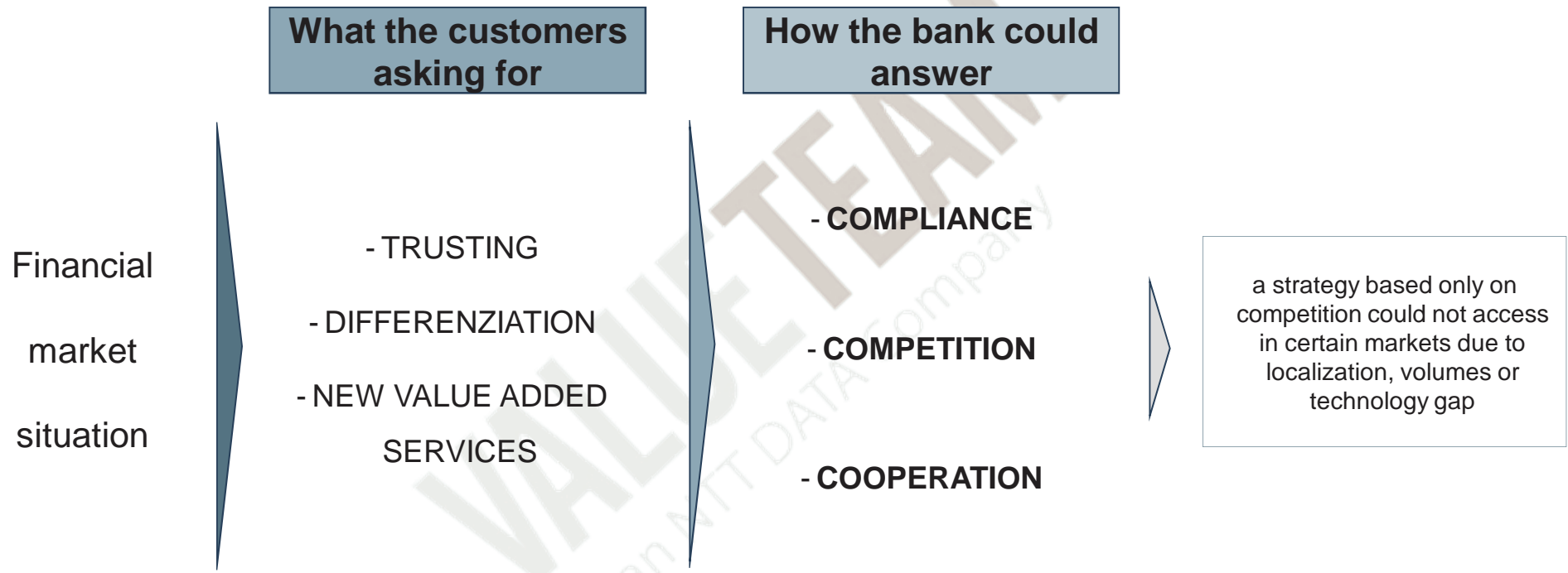
Outlook on financial market



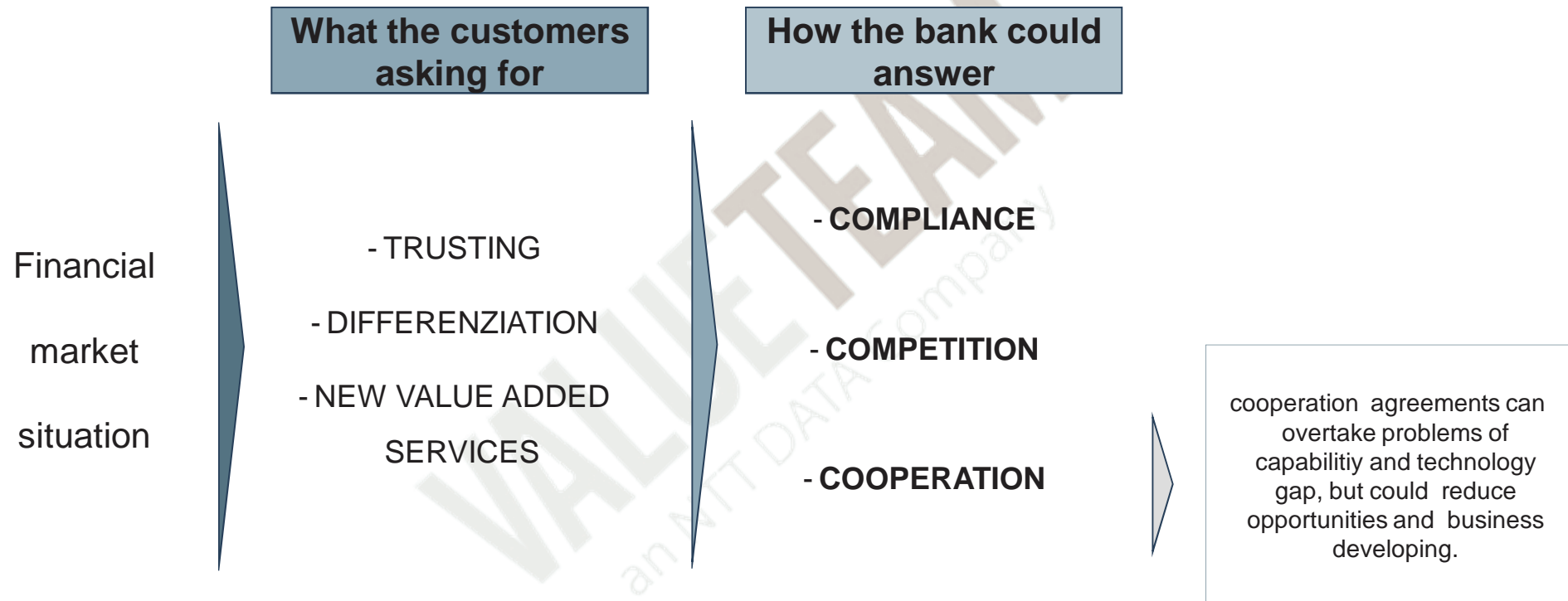
Outlook on financial market



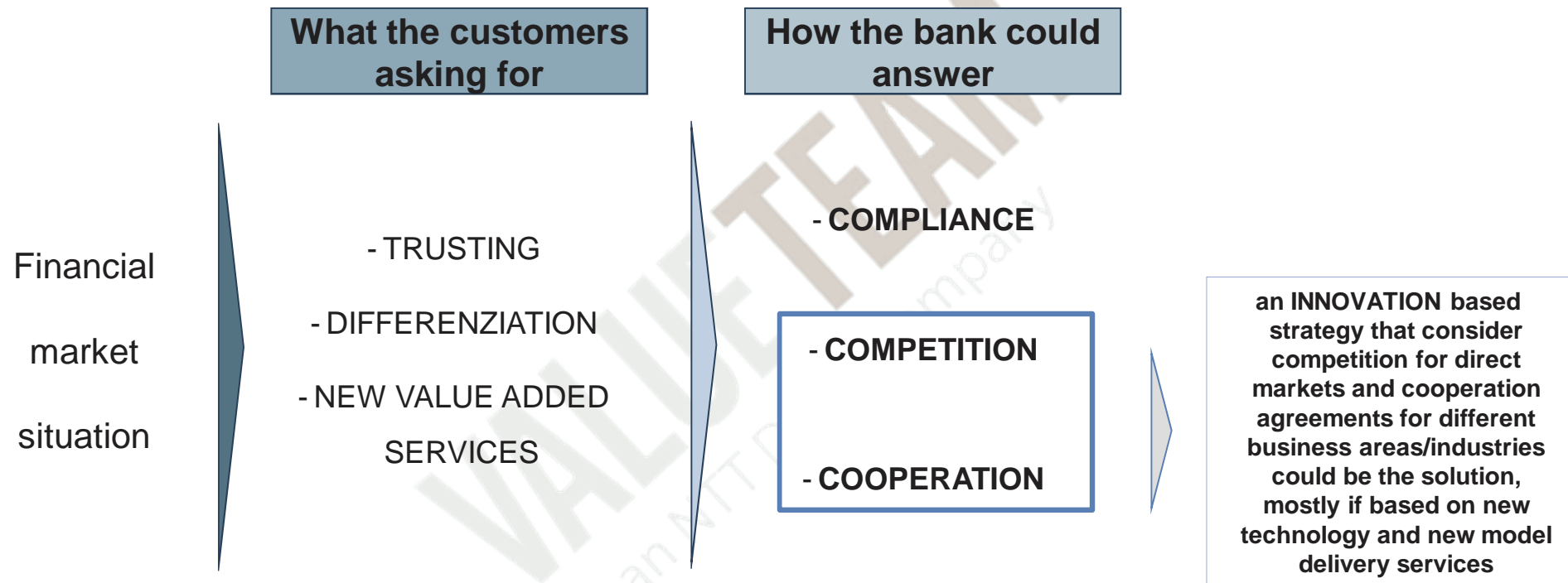
Outlook on financial market



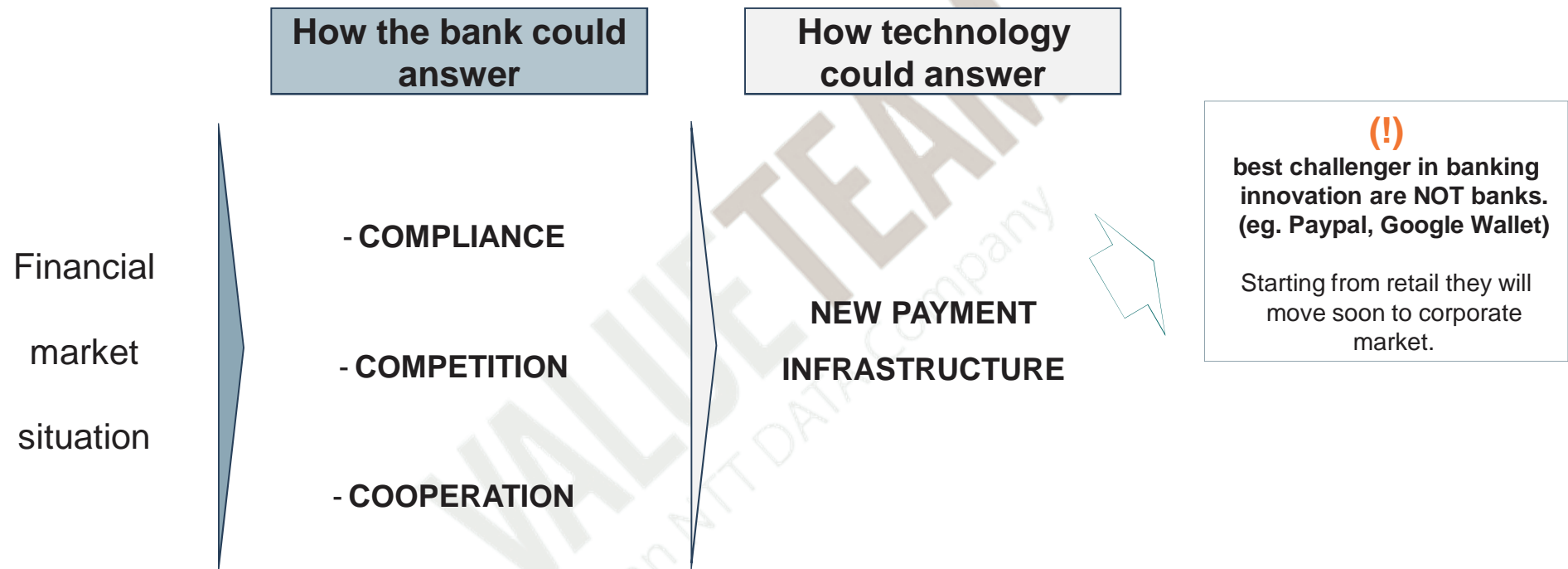
Outlook on financial market



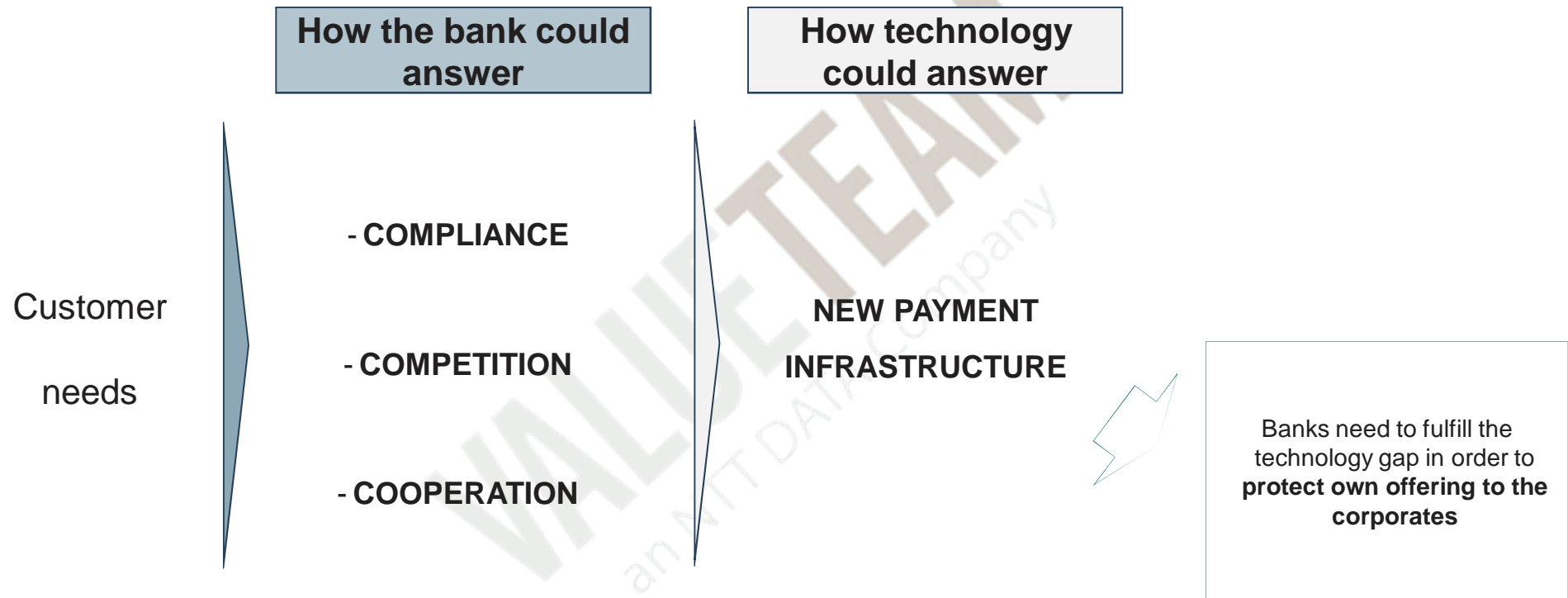
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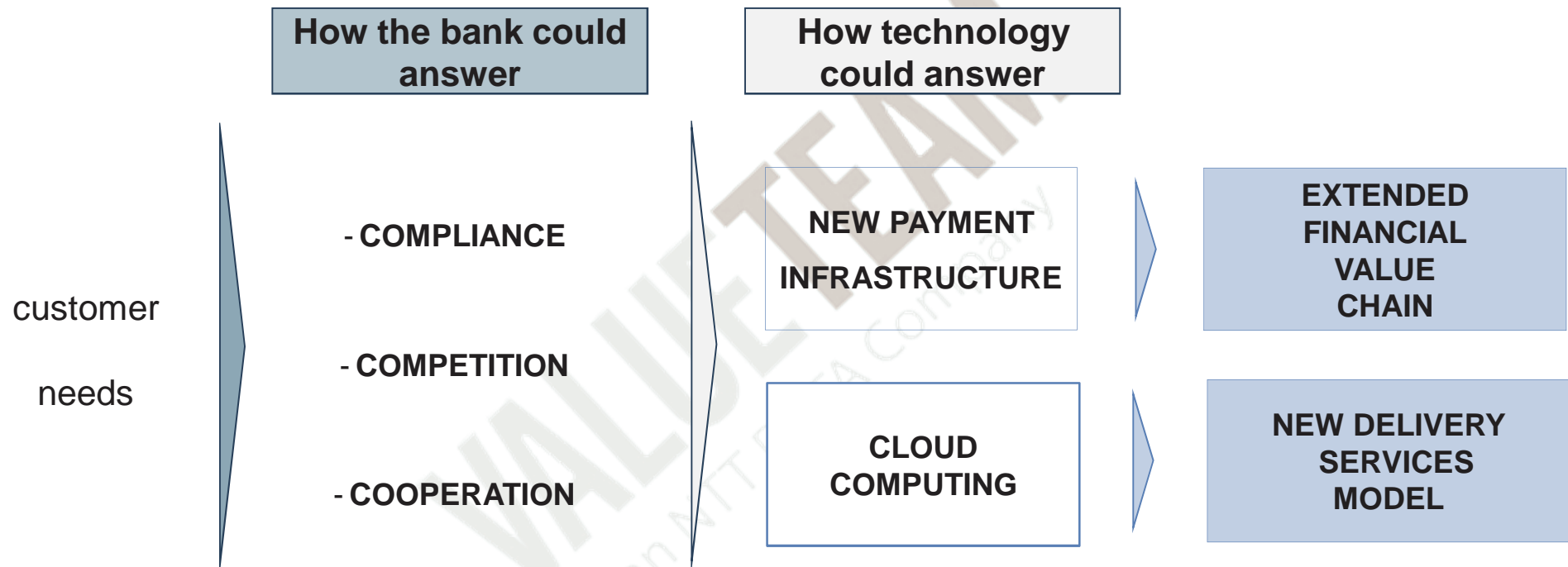
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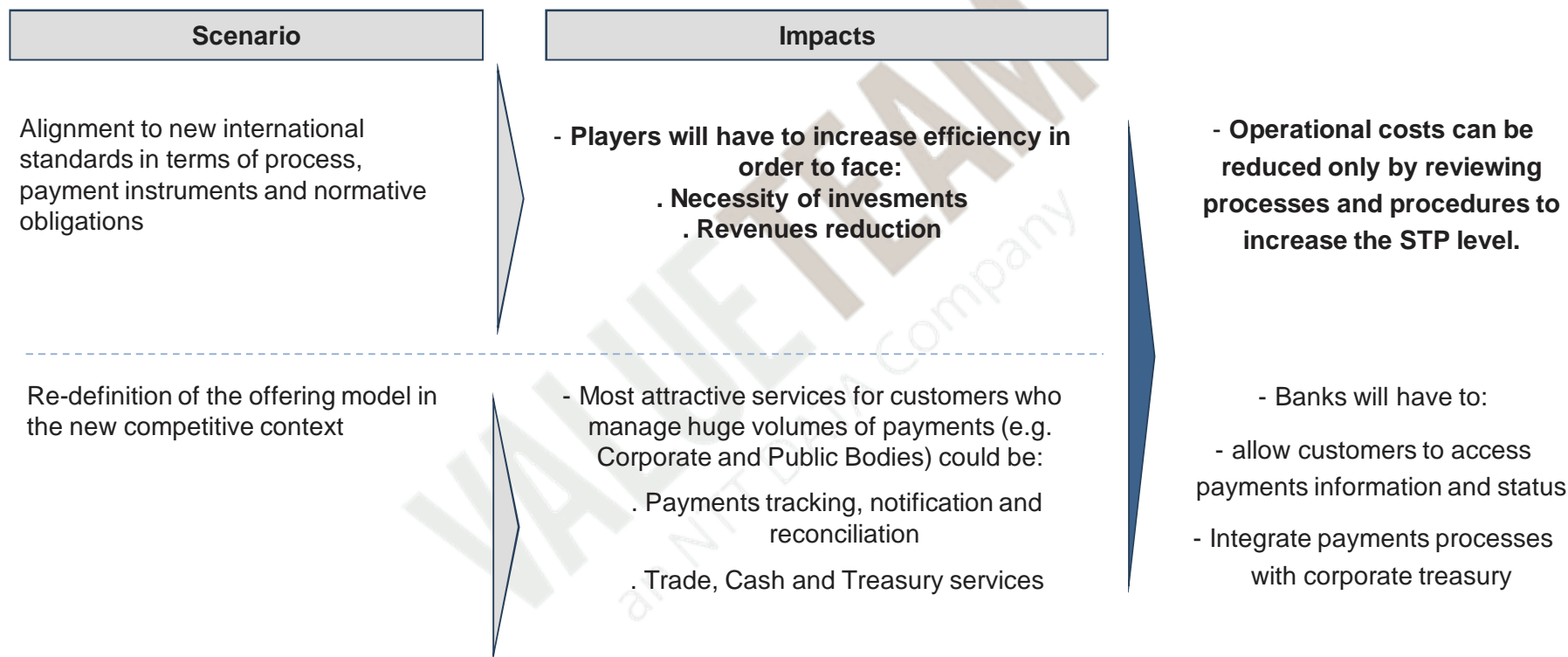
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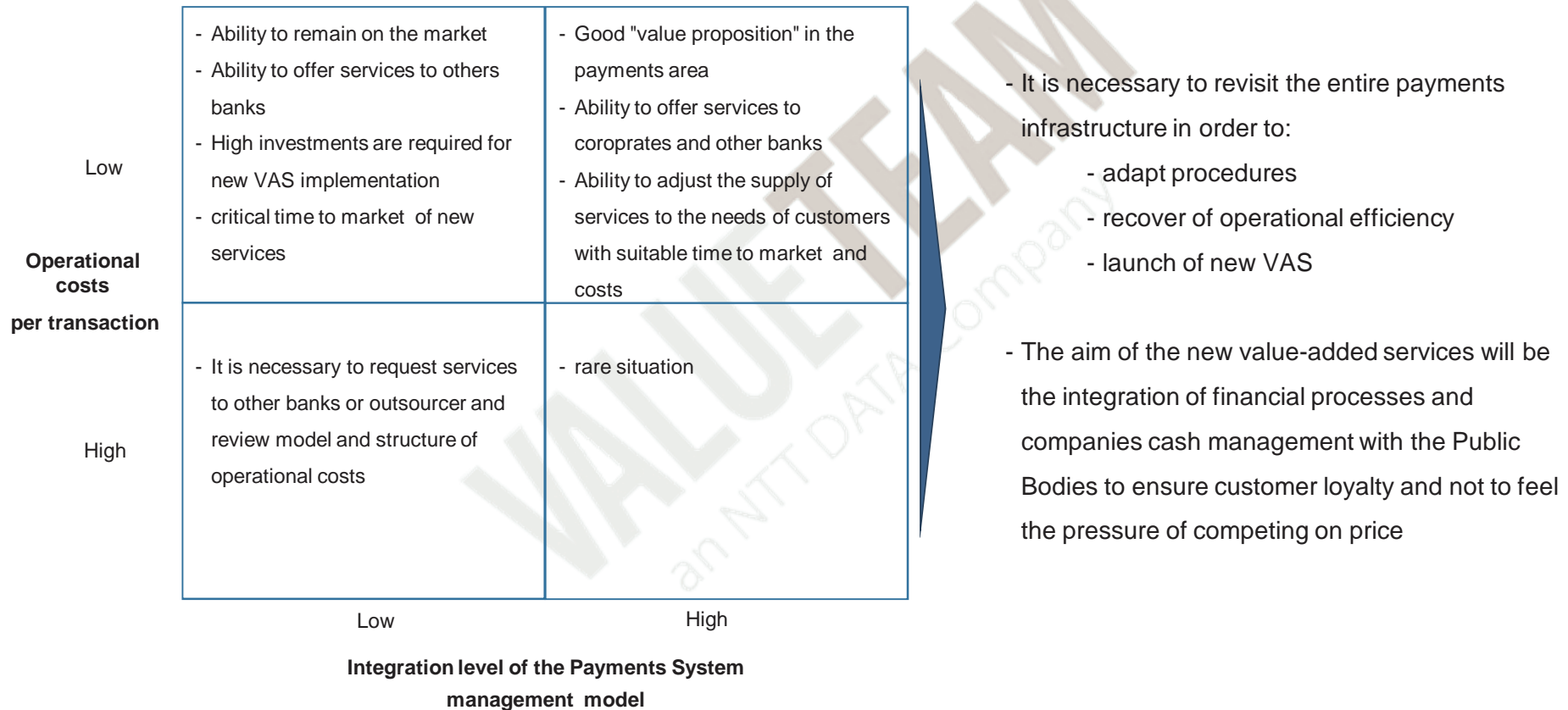
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Payments become a commodity: banks should re-define their business model

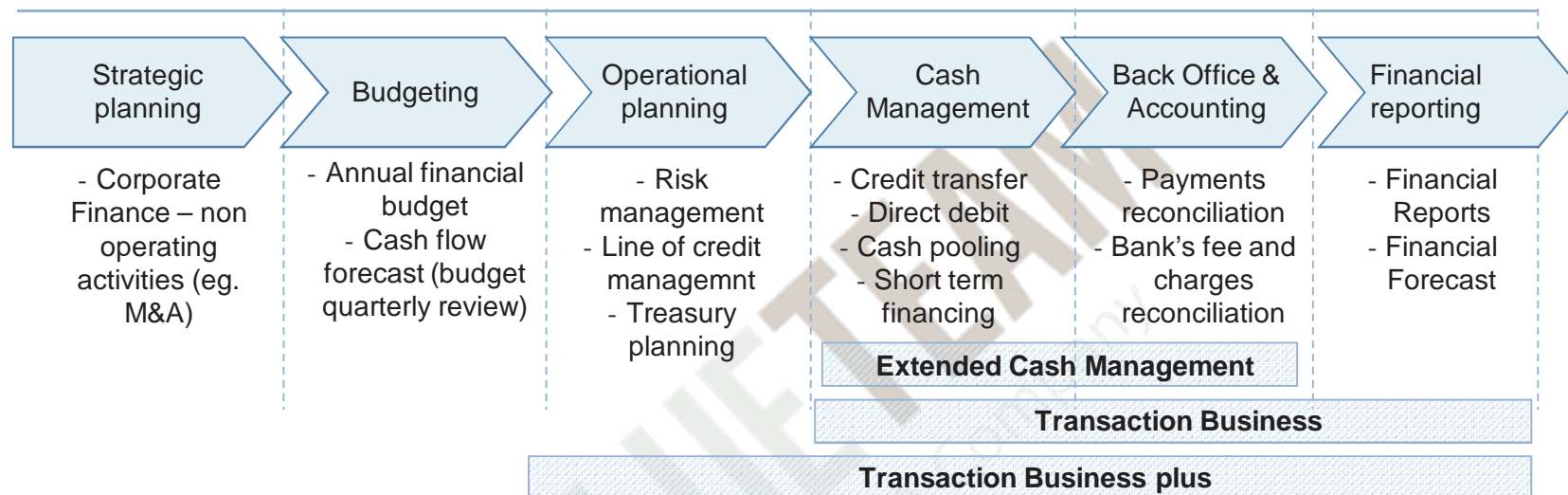


Possible banking positioning in the market and action areas



Finance and treasury management of the corporates and areas of interest for VAS provided by banks

Finance and Treasury management process phases



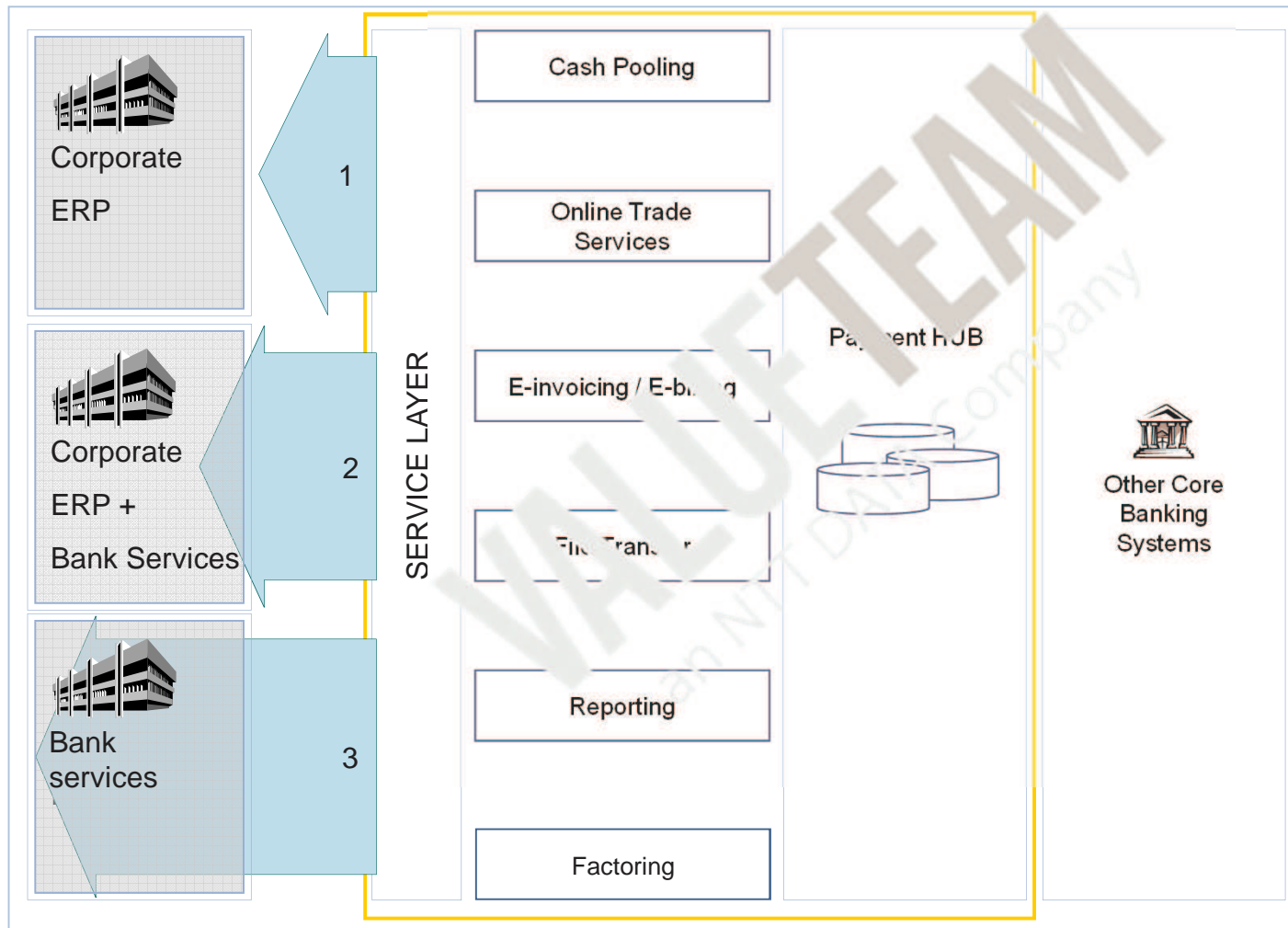
Areas of interest	Possible VAS
Extended Cash Management	<ul style="list-style-type: none"> - Management of company treasury - Payments initiation and notification - Management of company current accounts
Transaction Business	<ul style="list-style-type: none"> - "Extended Cash Management" services - Treasury virtualization - Document management
Transaction Business Plus	<ul style="list-style-type: none"> - "Transaction Business" services - Cash flow planning tools - Tools to support risk of liquidity exposures - Actuals and forecast financial reports

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Why enhance the financial value chain

Service model on central platform



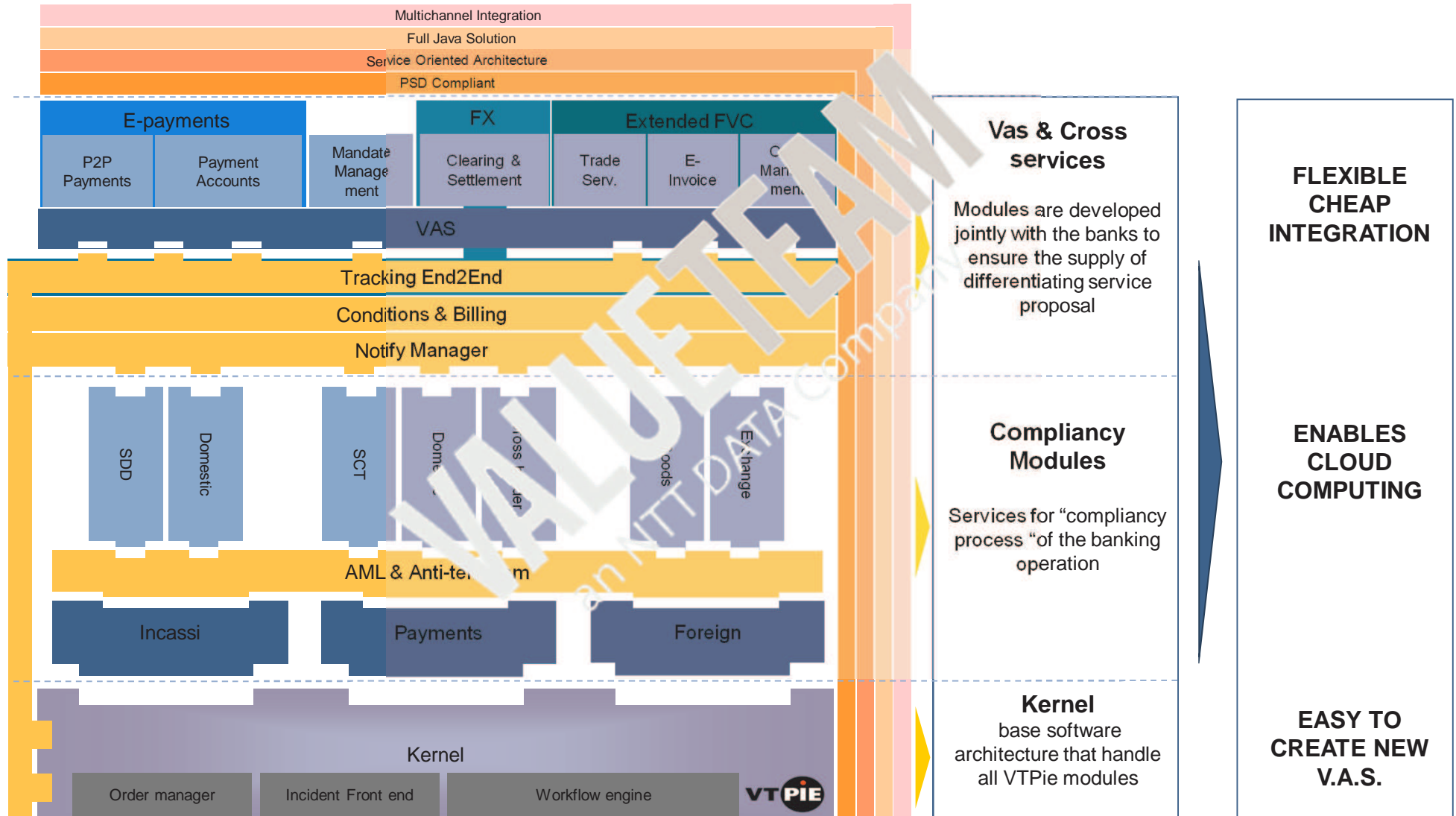
A service layer based on advanced technology are able to provide services easier to integrate with corporate ERP:

1. Basic integration : provide connectors with big ERP systems.
2. Medium integration : part of the ERP functionalities are processed directly on bank system
3. Full integration : the whole ERP functionalities are directly processed on bank system.

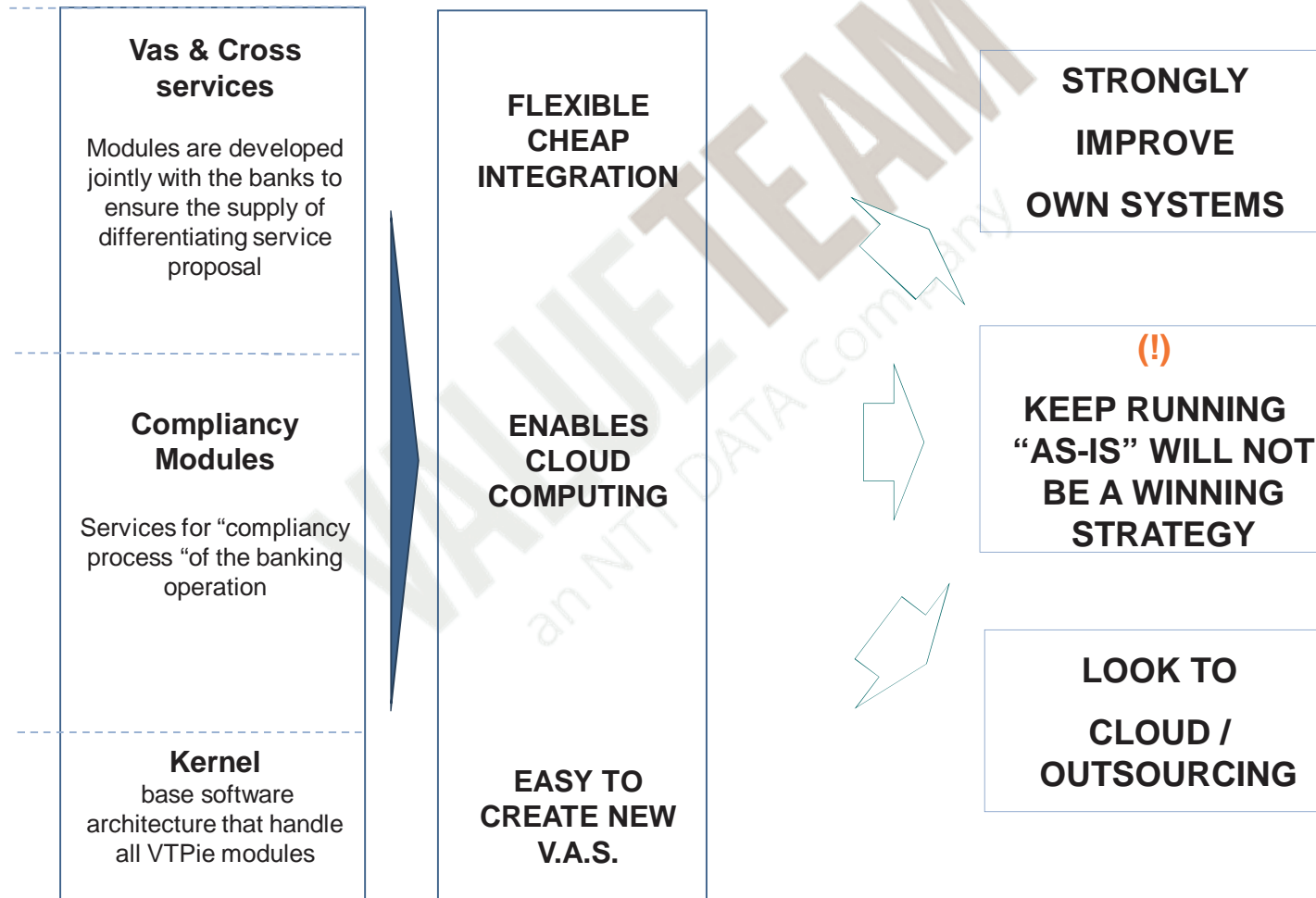
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VTPie: new customer 1/2

Posteitaliane

In June 2011, Poste Italiane chose Value Team as technology partner for a renewal project of their IT payment infrastructures. Thanks to our specific know-how on the matter and our experience on an innovative and modular technology such as VTPie, Poste Italiane will obtain a unique platform for payment, in order to guarantee flexible access to the channels, compliance of different standard of the marketplace and high volume management of transaction.

VTPIe: new customer 2/2



Within the project CABI ("Bank of Italy Application Center") Bank of Italy has selected, following a public tender, the VTPIe sw platform of Value Team, in conjunction with the project partners support of ICBPI-Equens, for the realization of a system that will allow:

- CSM functionalities (Clearing and Settlement Mechanism) for the exchange and settlement management of retail payment instruments like pan-European SEPA Credit Transfer (SCT), SEPA Direct Debit (SDD) Core and B2B
- service of "STEP2 intermediation" to allow banks to take advantage of the tools offered by the SCT and SDD retail STEP2 payments system operated by EBA Clearing
- execution of back-office activities related to corporate and retail payments sent / received by the Bank itself or on behalf of third parties

Thank you

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