Corporate Profile

Creating the Next One



NTT FINANCE

MESSAGE





NTT FINANCE CORPORATION
President

Shozo Ito

Since our founding in April 1985 as the first group company established following the privatization of NTT, NTT FINANCE has grown as a financial company within the NTT Group by offering a comprehensive suite of services. These include the Billing Business, which handles billing and collection operations; the Billing Solutions Business, providing cloud payment services; the Credit Card Business; and the Financial Services Business, which encompasses finance and accounting.

In recent years, rapid digitalization driven by technological innovation and major shifts in the global economy have reshaped the roles, expectations, and requirements of corporations, including an intensified focus on ESG management. Furthermore, the increased mobility of talent and the proliferation of remote work options have diversified employee values and working styles. In response, we have strategically adjusted our business domains, including transferring our leasing operations to NTT TC Leasing and acquiring the accounting business from NTT BUSINESS ASSOCIE.

This era of significant change has prompted us to redefine our corporate purpose and mission and to operate our business under shared values to ensure our ongoing contribution to society. Consequently, we have established a new corporate purpose:

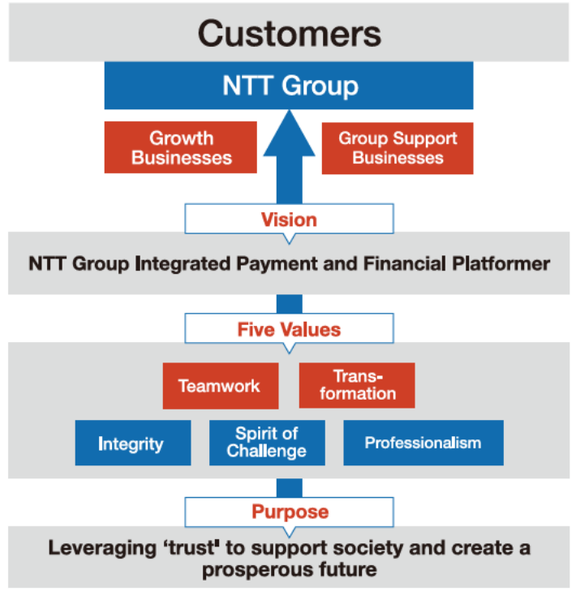
"Leveraging 'trust' to support society and create a prosperous future."

These words embody our determination: by leveraging "trust"—our enduring strength that we must continue to uphold—as our driving force, we seek to support the broader society through the NTT Group and our group business activities, while also contributing to the realization of well-being with our customers and to the sustainability of our planet.

In accordance with this purpose, each of our employees draws on our extensive experience and knowledge in payments and financial services and will commit to addressing our customers' and society's challenges with professionalism and integrity.

What we want to be

A Prosperous Future



PURPOSE VISION VALUES

Purpose (Our relevance as a company, Our mission)

Leveraging 'trust' to support society and create a prosperous future

Trust is our strength and driving force, and as a financial service provider, it is imperative that we continue to uphold this trust. Through the NTT Group and its businesses, we support the broader society and contribute to the realization of well-being and planetary sustainability, working together with our customers to create a prosperous future.

Vision (What we want to be)

NTT Group Integrated Payment and Financial Platformer

NTT FINANCE represents the NTT Group in the areas of payments, accounting and taxation, and financing—crucial components of every enterprise's value chain. Through the integrated payment and finance infrastructure we provide, we are committed to creating new value as a trusted partner and addressing and supporting the resolution of challenges faced by our customers and the broader society.

Values (Our cherished principles and conduct guidelines)

To achieve our 'Purpose' and 'Vision', we have established the following five key values and conduct guidelines that must be followed.

Integrity
As a financial service provider, we act with high ethical standards and integrity, continuously building trust with our customers.

Spirit of Challenge
We embrace challenges without fear of failure, ensuring that each individual grows and continues to 'evolve'.

Professionalism
We will continuously upgrade our skills and deepen our knowledge to consistently provider our customers with the best service.

Teamwork
By recognizing diversity, we consistently exert our maximum potential through individual x team efforts.

Transformation
We embrace challenges without fear of failure, ensuring that each individual grows and continues to 'evolve'.

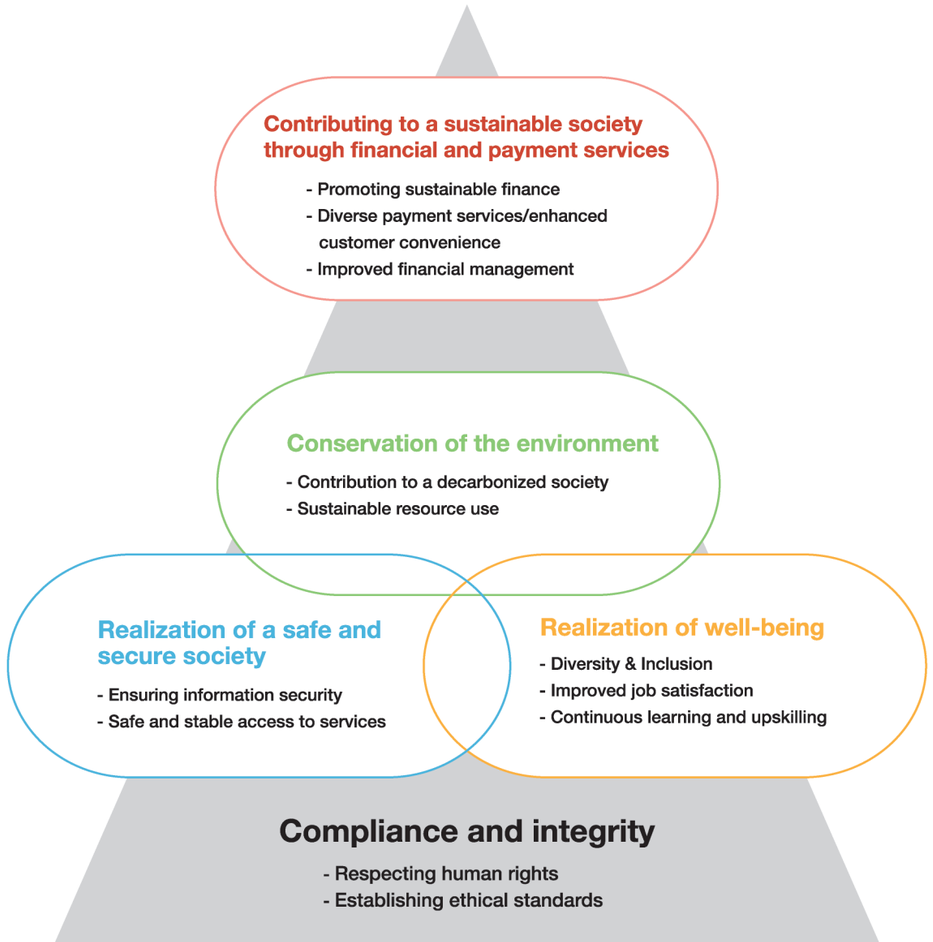
SUSTAINABILITY

We are committed to supporting our stakeholders and society and contributing to the realization of a sustainable society through our financial and payment services.

As a member of the NTT Group, we are committed to addressing various social challenges and intensifying our sustainability management. For these purposes, we have set five key topics: Contributing to a sustainable society through financial and payment services, Preserving the environment, Realizing a safe and secure society, Promoting well-being, and Ensuring compliance and integrity. Associated with these topics,we have also defined twelve priority issues (Materiality Items) to guide our efforts in these areas.

Priority Issues (Materiality Items)

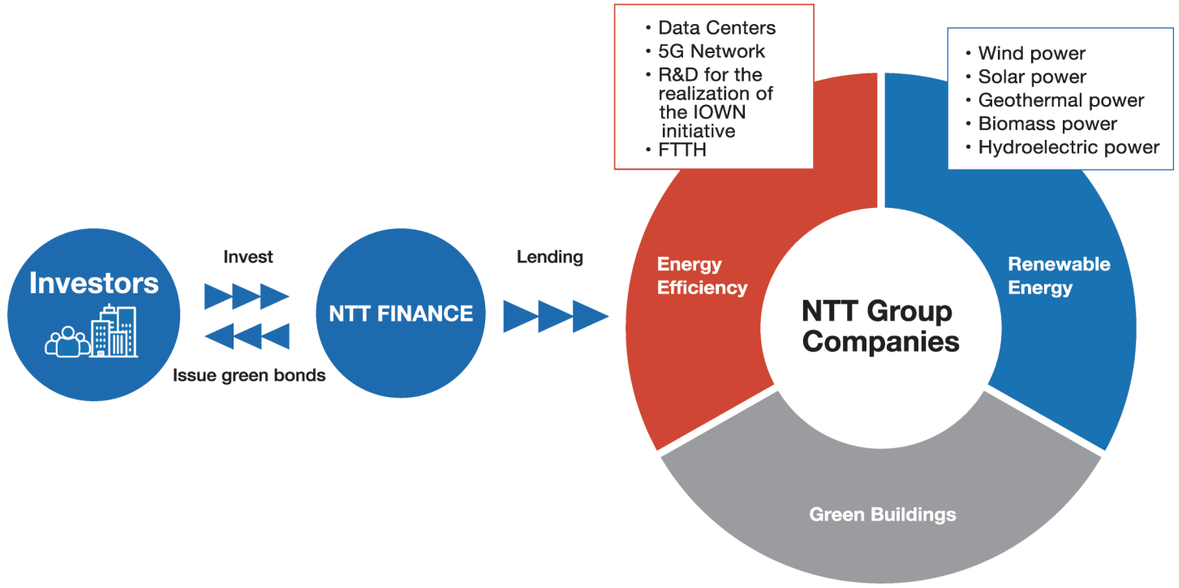
In January 2024, we set the following Materiality Items with the aim of achieving our purpose: "Leveraging 'trust' to support society and create a prosperous future."
In defining our Materiality Items, we deepened our understanding of various social issues surrounding our company by engaging with numerous stakeholders including our employees and receiving advice from experts. By addressing these twelve Materiality Items, we contribute to the realization of a sustainable society.



Examples of Our Initiatives

Contributing to a sustainable society through financial and payment services

We are committed to securing funding through green bonds and other financial instruments to support the NTT Group's goal of achieving a decarbonized, carbon-neutral society. We are also providing financial support for the IOWN initiative that NTT is advancing.



Realization of well-being

Contributing to the Creation of a Culturally Rich Society

As part of our initiatives to support the development of musical culture, we have been sponsoring Viola Space since 1997; this event was started in 1992 by the globally renowned violist Nobuko Imai. In 2023, Viola Space 2023 was held in Tokyo, Osaka and Sendai. The event contributes to creating a culturally rich society and fosters interaction with local communities by hosting concerts and workshops for young musicians.

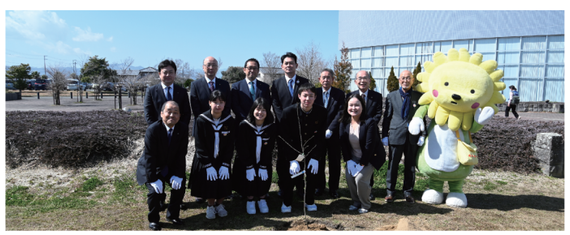




Photo provided by: TV MAN UNION
Photographer: Fumiaki Fujimoto

Participating in Reconstruction Support Initiatives

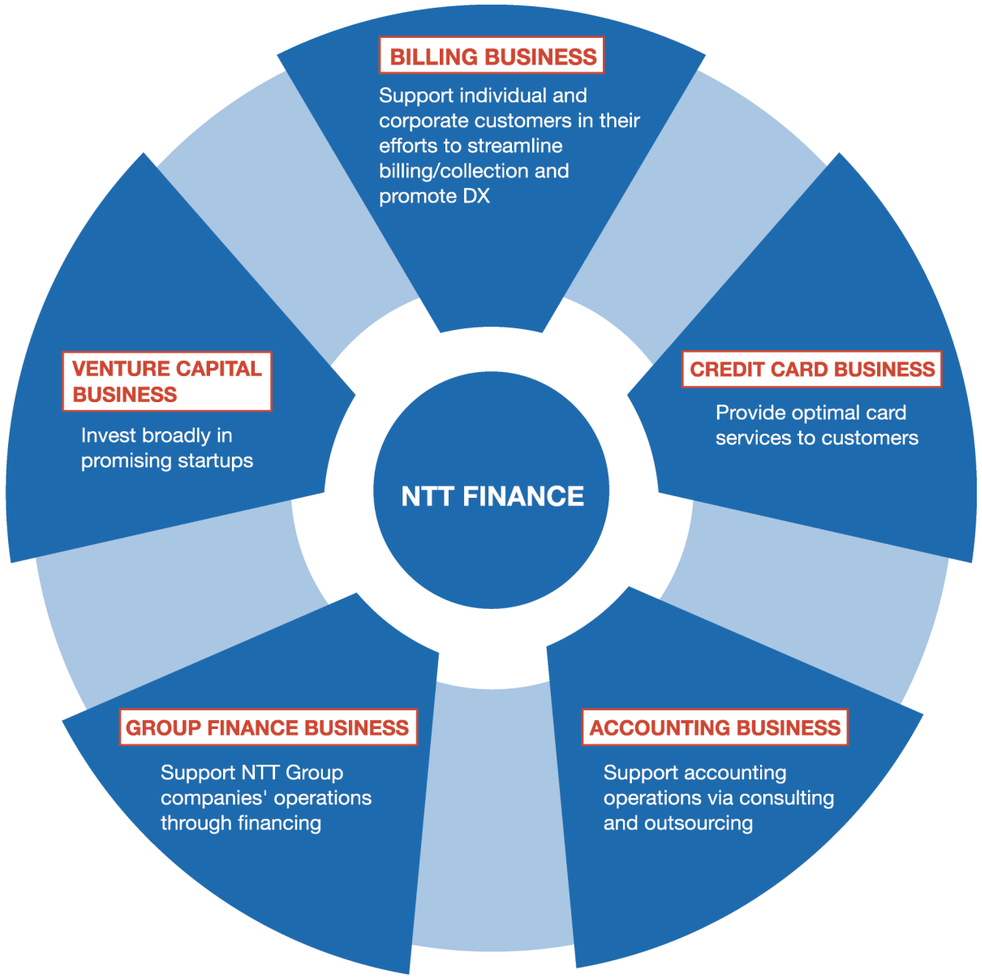
Since 2013, we have been participating in the Sakura Project to support the recovery from the Great East Japan Earthquake and promote revitalization in Fukushima, Tohoku and across all Japan. We contribute to this work through initiatives such as planting saplings of Haruka, a new variety of cherry blossoms cultivated in Fukushima as a symbol of recovery. This work helps preserve the memory of the disaster and further support reconstruction.



Plant venue: Anan Science Center
March 2024 in Anan City, Tokushima Prefecture

BUSINESS INTRODUCTION

We deliver new value to our customers through five business operations utilizing our integrated payment and finance platform.



BILLING BUSINESS

Leveraging the trust established through long-standing billing and collection activities for NTT Group companies, we now also provide billing and service fee collection services for private enterprises and local governments, thereby supporting our clients in improving operational efficiency and implementing digital transformation (DX).

Handling payments on an infrastructural scale

We bill and collect charges for telecommunication services provided by the NTT Group. Our platform, boasting an extraordinary number of users and annual amounts handled, can rightfully be considered infrastructural. Furthermore, we undertake legal action and write-offs for irrecoverable receivables, managing them as our own, thereby supporting all aspects of billing and collection processes.

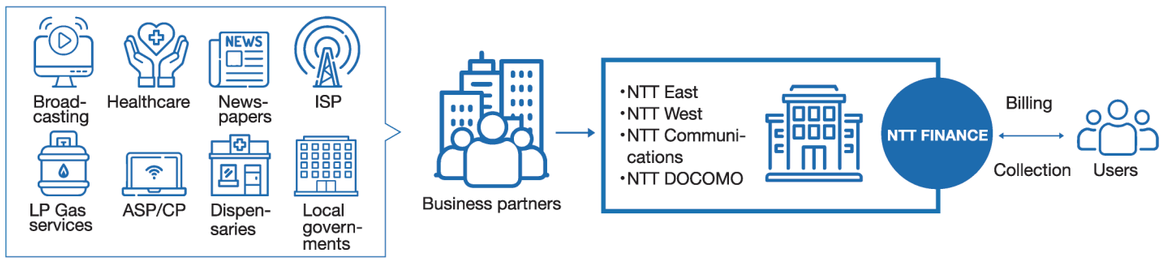


Supporting the streamlining of accounting operations and cost reduction

NTT FINANCE consolidates various charges, such as communication and utility fees, payable by corporate clients, into a single billing account. This significantly reduces administrative and accounting workloads, aiding in the digital transformation of operations. Additionally, it enables visibility into usage and the automation of bookkeeping processes, further supporting cost reduction.

Building on our wealth of expertise to expand billing solution services

Leveraging the expertise accumulated within the NTT Group, we offer a variety of services designed to address our customers' challenges. For example, we streamline customers' accounting process by consolidating payments for various services and products—such as utilities, medical and nursing care services, and meal delivery—into NTT Group's billing system. By providing diverse billing methods and payment options, we support and enhance the vital relationships between businesses and their customers.



Our Solution Services



Payment Service

Billing and collection for various service fees on behalf of merchants



Billing ONE

Consolidating communication and utility bills into a single bill to streamline customer billing operations



Rakuraku Cloud Payment service

Cloud-based billing, collection, and customer management services

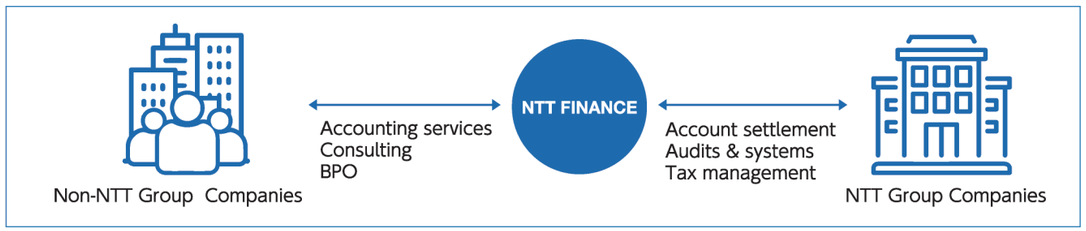


Rakuraku Cloud Electronic Document Storage Service by ClimberCloud

Storage and management of invoices, quotes, and other documentation in compliance with the amended Electronic Bookkeeping Act

ACCOUNTING BUSINESS

In the accounting business, we handle all accounting operations for the NTT Group. We also offer accounting support services to non-NTT Group companies via consulting and outsourcing.



Supporting the NTT Group with high-quality accounting operations

We centrally manage the accounting operations of the NTT Group, leveraging our sophisticated financial expertise with IFRS (International Financial Reporting Standards). Our services encompass a broad spectrum of activities, including the preparation of consolidated financial statements for approximately 900 companies, enhancements in group governance, and managing tax operations for the NTT Group both domestically and internationally, and more. We also play a significant role in shaping the NTT Group's financial strategies and corporate governance.

Leveraging our experience as a shared services company for non-NTT Group companies

As an accounting Shared Services Center (SSC) for the NTT Group, we extend our expertise to support accounting functions of non-NTT Group companies. Our team of seasoned consultants delivers customized solutions from a practitioner's perspective, addressing client-specific challenges. These solutions include the visualization of operations, digital transformation in accounting, and the establishment and management of accounting SSCs. Furthermore, we provide comprehensive outsourcing services covering all accounting activities, from voucher issuance to the completion of financial closing procedures.

Developing accounting and financial talent through accumulated knowledge

We deliver individually tailored training programs designed to enhance the skills of accounting and finance professionals within the NTT Group, including specialized upskilling and enhanced new employee training. Drawing on the extensive expertise and comprehensive knowledge developed through these programs, we extend our services to companies outside the NTT Group. We offer targeted training curricula that support the development and enhancement of accounting personnel.

Our Solution Services



Accounting operation consulting

Leveraging expertise as a shared services company within the NTT Group and insights into accounting practices to work alongside customers, proposing and implementing solutions to various accounting challenges



Accounting outsourcing services

Services by expert staff, handling all accounting tasks from daily journal entries to year-end closing procedures

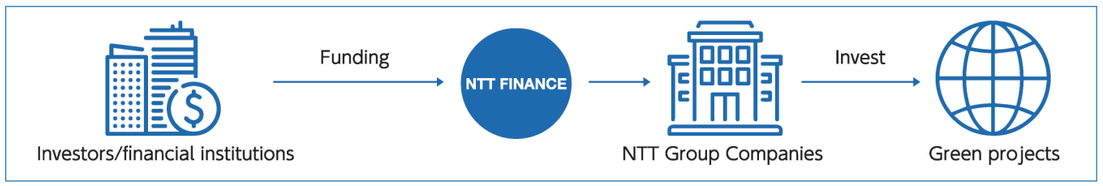


Accounting talent development service

Talent development support services aimed at enhancing skills and ensuring precise task execution of accounting and finance professionals

GROUP FINANCE BUSINESS

We support the development and success of NTT Group companies by securing the necessary funding for their operations through various funding sources, including green finance.



Advantageous funding through high credit ratings

Leveraging our high credit ratings from rating agencies in Japan and abroad, we are able to secure funding under favorable conditions. By providing funding to NTT Group companies worldwide, we facilitate their business growth.

One of the world's largest green bond programs

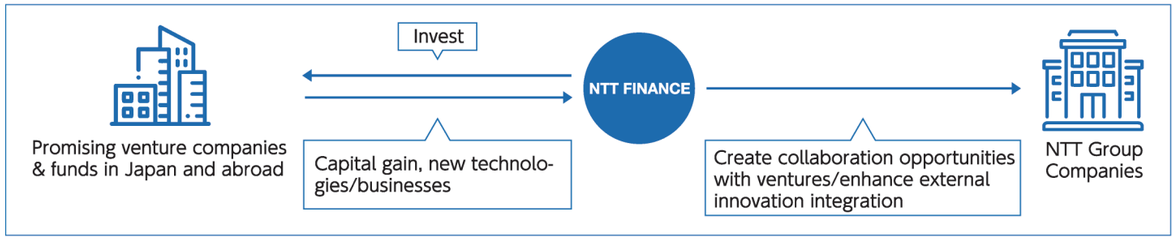
In pursuit of the NTT Group's ambition to realize a carbon-neutral society, we have issued green bonds and secured financing through green loans totaling 1 trillion yen for environmental projects across the Group.

Diversifying funding to support global operations

With operations in North America, Asia, and Europe, we offer a variety of financial services to our Group companies. By diversifying funding sources, we enhance funding stability and affordability, thereby contributing to reduced costs and enhanced competitiveness for Group companies.

VENTURE CAPITAL BUSINESS

We invest extensively in promising startups. We focus particularly on ventures that are expected to create business synergies with NTT Group companies. The technical expertise gained through these investments is then fed back to the NTT Group, enhancing our collective capabilities.



Leveraging established relationships

By capitalizing on our established relationships with financial institutions, we invest not only in key areas of focus for our group companies but also in new, non-core territories. We also connect our investees with group companies to support demonstration pilots and provide new business advice, thus enhancing the value of these enterprises.

Aiming for both strategic and financial returns

As the sole financial entity within the NTT Group, we leverage insights from our extensive financial expertise and approximately 25 years of investment experience to evaluate investment opportunities that align with specific objectives. Our strategy integrates 'strategic returns'—focused on acquiring technological expertise and fostering collaboration—with 'financial returns' derived from the sale of equities, thus optimizing both aspects of our investment approach.

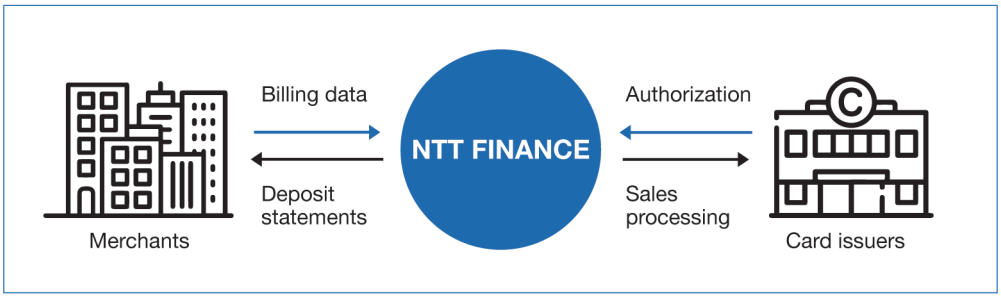
CREDIT CARD BUSINESS

We provide optimal card payment solutions tailored to our customers' needs.

PaySol

Solving payment processing challenges for merchants with regular billing requirements

We assist merchants with regular billing requirements by offering a feature that facilitates the rapid processing of a large volume of payment transactions at the close of billing cycles. This functionality significantly reduces the time needed for authorization, ensuring that billing schedules remain uninterrupted.



Features of our PaySol service

Patented Business Model

- ☑ Enhanced capabilities for rapid processing of high-volume authorization requests, catering to the needs of merchants with regular billing requirements
- ☑ Handling of complex merchant agreements with card issuers and administrative tasks on behalf of merchants
- ☑ Compliance with PCIDSS standards, robust disaster recovery measures, and advanced fraud detection to ensure top-level security
- ☑ Extensive experience handling transactions for NTT Group companies, major insurance companies, and newspaper companies

NTT FINANCE'S Business Credit Card NTT FINANCE Biz

Business credit cards for efficient operations and cost reduction

Card payments streamline the management of online payments, the purchase of supplies and services, and the settlement of travel expenses for both domestic and international business trips. This simplifies accounting and cost management. Additionally, earning reward points adds further value to using card payments.

Features of our Biz Card

Patented Business Model

- ☑ Offers one of the best reward rates among business credit cards with a 1% point return
- ☑ Comprehensive domestic and international travel accident insurance
- ☑ Web statement editing services





Creating the Next One

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