

C O R P O R A T E P R O F I L E

Billing

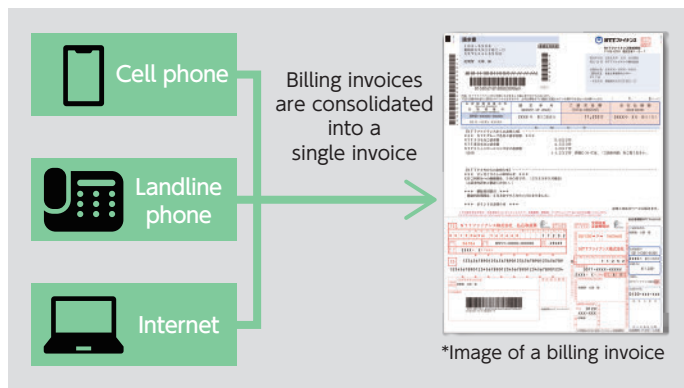
01

By consolidating charges together into a single invoice, we make it easier for our customers to process payments and perform cost management.

Omatome Seikyu Service (combined billing method)

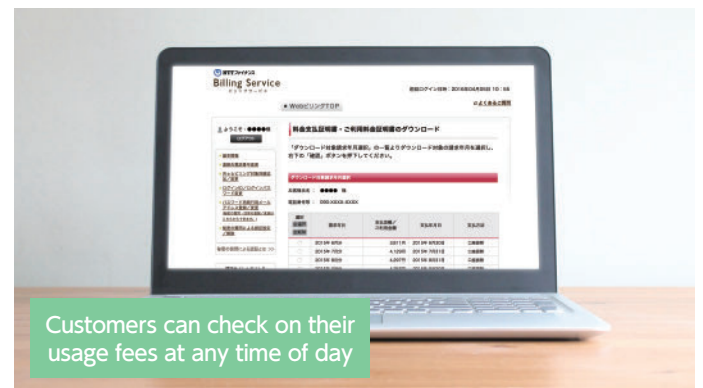
This is a service whereby NTT Finance consolidates together the fees of various telecommunications service providers to deliver a single invoice.

Reducing the time and effort spent making payments and making it possible to confirm communication charges at a glance is also beneficial when it comes to cost management.



Web Billing

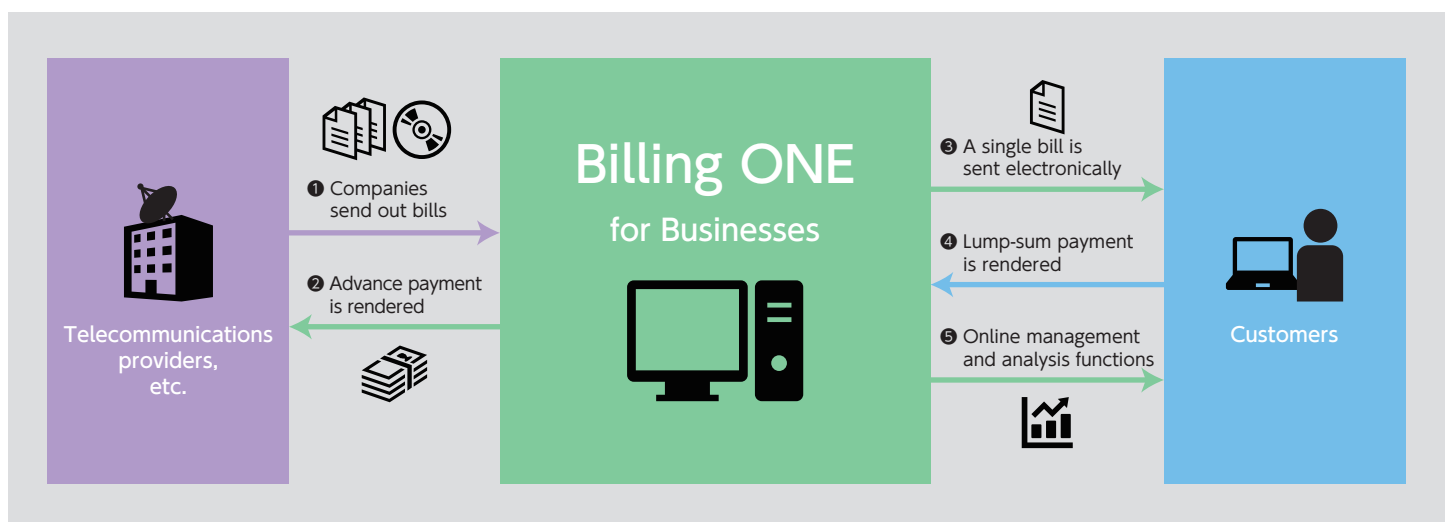
This is a service whereby usage fees for cell phones, landline telephones, and internet service are consolidated on our website to enable customers to check on them. Customers can view this at any time of day from their computer or cell phone, and even download information on their usage status as data. They can also make payments by credit card.



Billing ONE, A Consolidated Billing Service for Businesses

This is a service that consolidates together the multiple, disparate billing invoices sent out by telecommunications and other companies into a single electronic invoice. Payment processing by customers can now be completed all at once online, thereby streamlining accounting operations. In addition, since it enables centralized management of billing information online, users can reduce wasteful telecommunications charges by visualizing their usage status.

It also enables them to move forward with payment processing with comprehensive security in any location.





NTT Finance Corporation
President

Yoshikiyo Sakai

Financial Solution Partner

NTT Finance was the first company established in April 1985 following the privatization of the Nippon Telegraph and Telephone Public Corporation, and has since grown by responding to the increasingly diverse needs of our customers, as well as to the changes accompanying developments in the economic environment and globalization. In July 2020 we spun off our leasing business, which was our original line of business. This has allowed us to transform ourselves into a "new type of financial company" that handles billing payment services, in which we take charge of everything from the billing through to payment and collection, as well as our credit card business and financial services for the NTT Group.

Through our cutting-edge financial solutions, we will continue aspiring to create new value for the future by always striving to be the absolute best corporate partner and life partner for providing peace of mind in daily life. As such, we would like to ask for your continued patronage and support in this endeavor.

We deliver new value to our customers through our cutting-edge financial solutions.



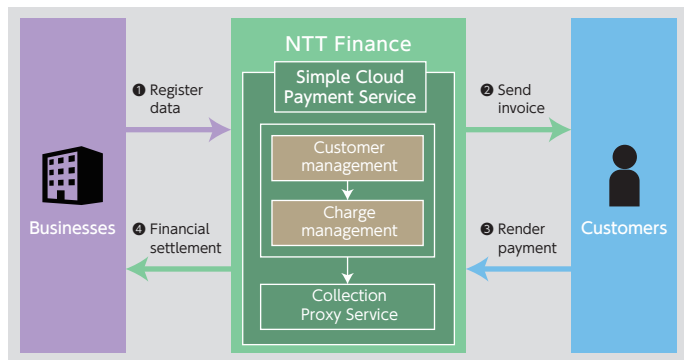
Payment



02
Cutting down on the time and effort needed for monthly billing and collection improves operating efficiency.

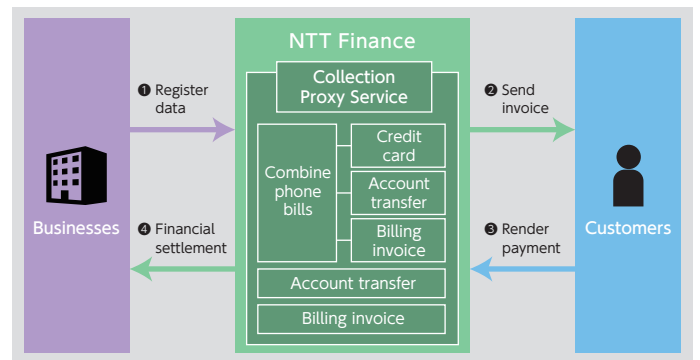
RAKU RAKU Cloud (Simple Cloud payment Service)

This is a service that provides settlement functions such as billing and collection for the fees that arise on a regular basis via the cloud. It streamlines operations from customer contract management to the billing and collection of fees. It can also be easily used as a payment service for entrepreneurs who would like to start new businesses.



Collection Proxy Service

This is a service that performs billing and collection for the charges for products and services provided by businesses to their customers together with the telecommunications charges payable to the NTT Group. Billing this together with telecommunications charges ensures sound collection, and reduces billing costs, workloads, and so forth. Customers without any bills from NTT Group companies can receive support, such as account transfers and the issuance of billing invoices.



Credit Card



03
We offer the optimal cards for business and the dependable payment services for our customers.

NTT Finance Biz Card (For Corporations and Sole Proprietors)

This card supports our customers' businesses by offering 1% point rewards, which is among the best rates for business cards, as well as an online statement editing service that makes it possible to divide up credit card statement into those for business and private use. (The regular card carries no annual fees)



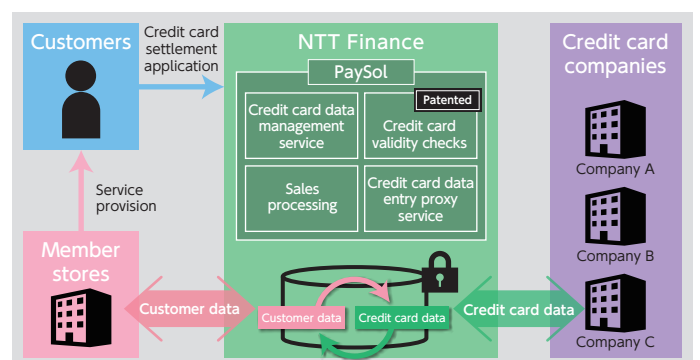
NTT Group Card (For Individuals)

The NTT Group Card offers numerous special features and perks unique to the NTT Group, such as cash back according to the amount spent on monthly telecommunications charges and other fees, as well as the automatic inclusion of online shopping insurance.



PaySol, a Solution Service for Credit card Settlements

For stores (member stores) that handle large volumes of credit card payment processing that involves billing for recurring fees, we offer this settlement solution service that supports complex compliance with the Installment Sales Act and Card Association Rules. Our proprietary system safely manages credit card data while also enabling speedy processing, even for vast quantities of transactions.



Financial Solution Partner



Financial Solution Partner

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As of July 2020