

NTT Group and NTT DATA- Overview

NTT Group Highlights

~\$100B

Annual revenue

\$3.6B+

in annual R&D investment

150+

years in business

75%

of Fortune Global 100 are clients

4th

largest telecom company worldwide

#83

ranked in Fortune Global 500 AA+

credit rating

330K+

professionals employed

Deep industry expertise • Broad portfolio of capabilities • Global scale

NTT DATA Group Highlights

\$30B+

Annual revenue

50+

Regions and countries worldwide

29

Countries NTT DATA is rated as a top employer

6th

Most valuable IT services brand

3rd

(200+ data centers in 30 cities)

Largest data center provider in the world

5th

Global IT Services Provider 5th

largest IP backbone worldwide



Global Payment Acceptance Capability







About NTT DATA Payment Capabilities around the world

Payment Companies within NTT DATA Group- CAFIS

Global Merchants

NTTData

CAFIS One of the Largest Card Payment Processing Network in Japan.

- Highly stable and reliable system operation for over 35 years
- Over 900 million monthly transaction volume (as of March FY2020)
- Over 99.99% availability

Department stores/GMS/SC, payment etc. Approx. 2,000 face 5 Retail stores/home ace Delivery/taxi, etc. **CCT** connection Approx. 850,000 EC shops Approx. 3,000 Collection agencies Government agencies

Convenience store

Approx. 43,000

collection

Global Payment Platform

Server Connection MFIS (AFIS

POS connection ASP

(AFIS

Pastel port

CCT connection (AFIS

Arch

EC connection AFIS Blue Gate

Merchant Processina

- Switching connection support
- Sales data creation/total return
- Security Measures
- Various Payment methods support

Credit Card

Approx. 120

companies

Financial Institution Approx. 200

Collection Agencies

Approx. 400

Overseas financial institutions/credit Card companies

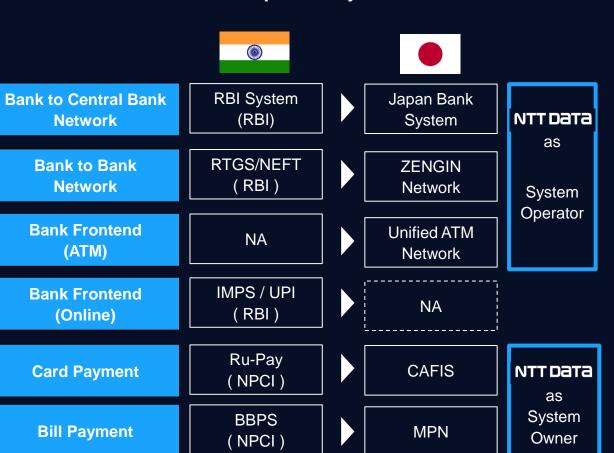
NTTData **Payment Services**

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NTT DATA Payment Capabilities

NTT DATA is "World top 6 IT service company" with 200k employees across the world (50k employees in India). We are operating payment system in Japan and PSP in 5 countries.

> [Japan] **Payment systems in Japan Operated by NTT DATA**



[Overseas] **Payment Service Providers Owned by NTT DATA**













Network

Bank to Bank

Network

Bank Frontend

(ATM)

Bank Frontend

(Online)

Card Payment

Bill Payment

About NTT DATA Payment Services India

NTT DATA Payment Services India- Overview

Omni Channel

Payment provider

- Payment Gateway
- POS
- Kiosk
- QR Payments
- IVR

Tie ups with major

Card Schemes

- Master Card
- Visa
- American Express
- Maestro
- RuPay
- · Diner's Club

INR 1.2

Trillion+

Worth transactions processed annually

50+ banks

Direct Integration

6 million+

Merchants Serviced

PCI DSS Certification

of 3.2.1V and

256-bit SSL encryption

Supports all

Payment Modes

- Credit and Debit Cards
- Net Banking
- UPI
- Wallet
- BQR



Only PSP with presence across all modes and all major channels

















JPI

Debit and Credit Card

Net Banking

Wallets

NEFT/RTGS/ Challan

rgs/ Eľ an

Banks
Direct integration with 50+ banks

















Reliable & Proven Solution; Processing INR 1.2 trillion+ worth transactions annually*

Network
Tie ups with all Major payment schemes and networks

Merchants

Servicing 6 million+ Merchants



































Online Payment Solutions

Contents:

- Online Payment Options
- Payment Gateway Capabilities
- Gateway Features
- Settlement
- Net Banking Partners
- Value Add-ons
- Subscription Payments





UPI (Intent, Collect, Autopay)







Debit and

Credit Card





Net Banking







Scan and Pay QR



e-Challan





Online Payment

Options

Payment Gateway Capabilities

Facilitate secure and seamless transactions in the online world.

- Secure Transactions: Advanced encryption and security protocols ensuring sensitive payment information is protected against unauthorized access or fraud.
 - Multiple Payment Options: Wide range of payment methods, including credit cards, debit cards, digital wallets, and bank transfers, catering to diverse customer preferences.
 - Integration Capabilities: Seamlessly integrate the payment page to website, mobile app, or e-commerce platform, enabling smooth checkout experiences.
 - Real-Time Processing: Enable swift authorization and settlement of payments, reducing waiting times and enhancing customer satisfaction.
 - Comprehensive Reporting: Robust reporting and analytics tools provide valuable insights into transaction data, help track sales performance, identify trends, and make informed business decisions.



A feature-rich gateway



Dynamic Routing: We provide multiple gateways to ensure uninterrupted transaction flow, re-routing to a different server in case of any glitch.



Mobile Optimized Payment Page: Allows to access the site through mobile devices to view and make payment in a user-friendly manner.



Schedule Payments: Allow users to set up automated debits from their bank accounts via UPI, Debit Card and Net Banking.



Retry: NDPS' retry facility eliminates the process of filling in payment details again, during a transaction failure due to time-out or connectivity issues.



Express Checkout: Allows to store the card number and expiry date to eliminate the process of entering the same before every transaction.



Real-Time Reports and Admin Module: NDPS provides a Merchant Admin Console which assists in monitoring transactions online, on a real-time basis.



Transaction Success Rate: Ensure highest success rates by allowing your customer's transaction to be routed through an active gateway.



Multi-Account Settlement: NDPS provides multi-account settlement solutions based on the industry's requirements



Customized solutions: Solutions especially made to empower your business and boost your sales.



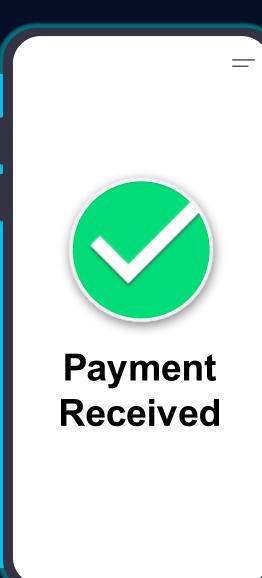
Settlement at your Convenience

Transaction-wise

Transactions are settled individually, meaning each transaction is settled separately. The settlement amount for each transaction is calculated and posted to the respective accounts.

Account

Transactions are settled based on the total transaction amount for each account. Instead of settling individual transactions, the total transaction amount for each account is calculated, and a single settlement amount is posted to the account. If multiple MIDs have same account, then there will be single settlement entry for transaction amount of all the MIDs.



MID + Account

Involves grouping transactions based on both the Merchant Identification Number (MID) and the account. Transactions are settled by combining all transactions associated with a specific MID and posting the settlement amount to the corresponding account.

MID + Product + Account

Transactions are grouped based on the MID and account. However, this method adds an additional criterion: the product. Transactions are grouped based on the MID, the specific product or service involved in the transaction, and the account. The settlement amount is then posted to the relevant account.



Tie Up with more than 50 Net Banking Partners























































Third Party Validation



Payment Links with Template/attachment facility



Auto-Retry



Intelligent Timeout Handling



Email and Bulk Invoicing

Value Added Services



Form Builder



Real-Time Reports



Major Shopping Carts integration options



T+n Settlements



Split Settlement



Experience the power of Subscription payments

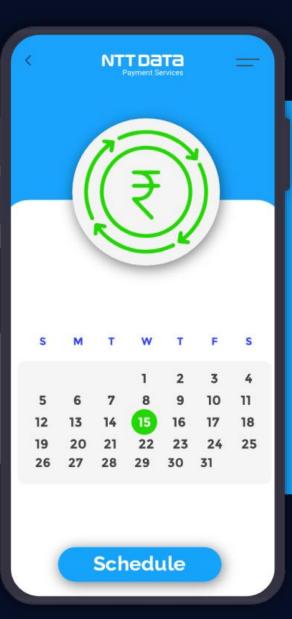
UPI Autopay



Simplify payments by allowing automatic debits through UPI.

eNACH*

Facilitate automated recurring transactions directly from bank accounts via Net banking and Debit Card.



Key features:



Seamless Automation



Flexible Scheduling



Manage, modify, or cancel mandates at convenience



Cost Efficiency



Improved Cash Flow Management



Experience the power of Subscription payments

Benefits for Businesses

Increased Efficiency

Reduce administrative load with automated payment processing.

Enhanced Cash Flow

Ensure a steady and consistent cash flow with timely transactions.

Customer Retention

Build trust and loyalty through a seamless and reliable payment experience.



Benefits for Customers

Convenience

Experience a hassle-free payment journey with no recurring manual efforts.

Financial Planning

Predictable and automated payments facilitate better budgeting and financial management.

User Control

Enjoy the flexibility to modify or cancel mandates as per individual requirements.



Offline Payment Solutions

Contents:

- POS Offering
- Solutions offered on POS
- Intelligently route your transactions
- Tools that elevate your business
- Integration across retail and banking systems
- Bank and Brand Offer
- Our Technology
- Our Strength
- Merchant Console



POS Offering



Android POS DX8000

- Operates over Android
- Power-saving features with sustainable solution regarding development, maintenance & support
- Powerful processing to increase speed and output
- Large 6" touchscreen and ergonomic interface
- Supports 4G, 3G, GPRS, Bluetooth and WiFi
- Accepts EMV Chip & PIN, contactless, magstripe or digital wallets and QR-code based payments
- Powerful Front (up to 2MP) and rear camera (up to 8MP)
- Long-lasting battery up to 3350mAh, 24.12Wh
- Raising the bar on security with PCI PTS v6.

Wi-Fi POS G2

- Operates over Linux
- High Speed Thermal Printer
- Processing capabilities with Arm CORTEX-A7 1.3GHz
- Accepts Magstripe, Smart Cards, Contactless Cards
- Size Specs: 165mm L x 78mm W x 56mm H with 2.4" TFT QVGA (320 x 240) Color Screen with Adjustable Backlight, Resistive Touchscreen and E-signature Supported
- Keypad with 10 Numeric Keys, 9 Function Keys Dustproof Built-in Password Keyboard
- Supports 4G/3G/2G/Wi-Fi/BLE5.0
- Battery power of 3.7V/2600mAh
- Secured with PCI5.X, CE, EMV L1/L2, EMV CL L1, Paypass, PayWave, Amex, ATEX, etc.
- Integrate with ERP





Solutions offered on POS



Omnichannel (POS & PG) platform for Credit/Debit Card payments across all major acquiring banks



Integrated platform for Cards/UPI with Soundbox



Multi bank seamless acquiring with EMI options



WhatsApp enabled service support for easy resolution of issues



Instant Cashback solution for instant gratification



Comprehensive merchant console for transaction analysis



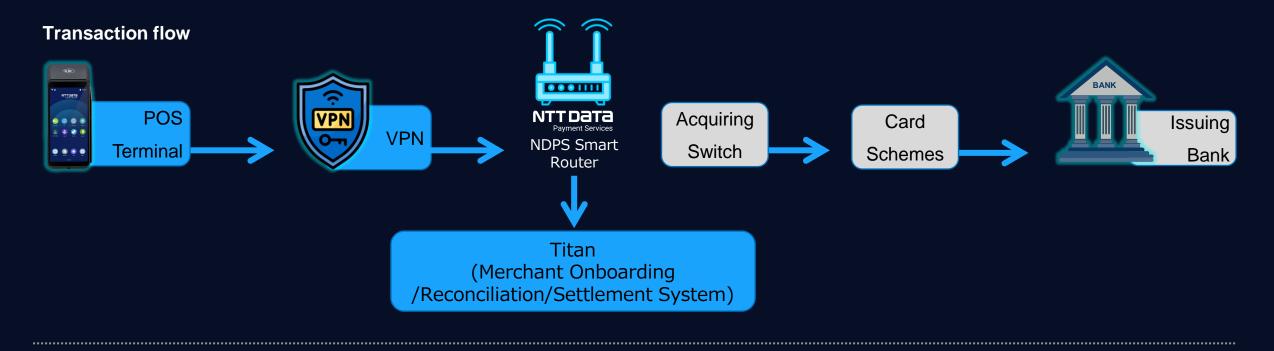
Dynamic Currency Conversion (DCC) option



Enable Digital Rupee transactions on an integrated mode



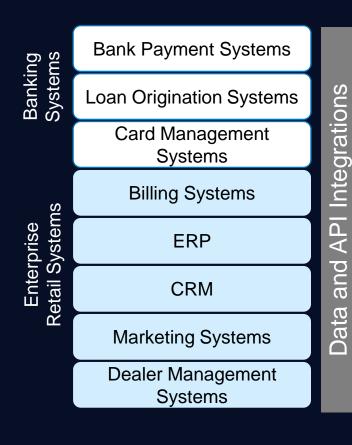
Intelligently route your transactions







Unlocking growth by providing tools that not only help businesses identify new and better opportunities but also to tap the opportunities instantly for quick fail or scale decisions.



NTT Data Payment-Based Retail SaaS Platform

Go-Green Link Sales & Marketing Online Collection Bill & Price Promotio **Payment** Tracking Match n Engine Receipt App ools Bank-Wallet **Brand** funded Bank EMI **EMI** Tool **Product** EMI **Promotions** Liquidity Billing **Payment** Financial Tools Affordabili Managem POS Cost ty (EMI) ent for Optimizati Integratio Banks on Tool Trackable **EDC** Online **Automate** Collection PG d Payouts **Terminal** Links New

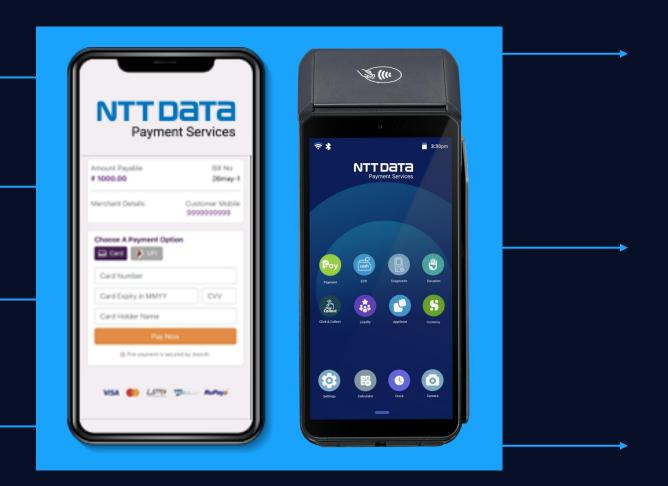
Category Specific Products





Deep and Significant Network of Integrations across Retail and Banking Systems







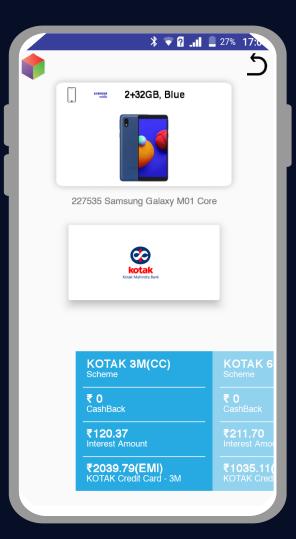


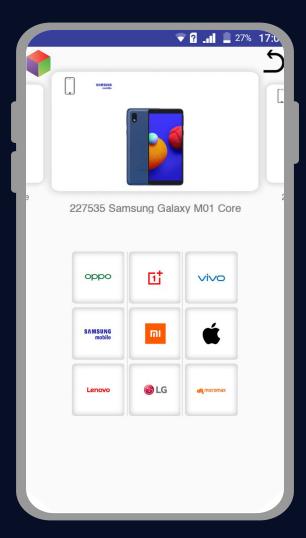


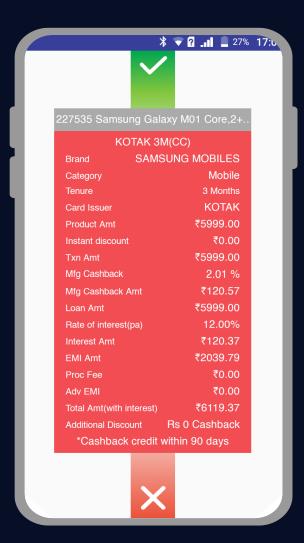


Bank offers & Brand offers- EMI Tool











NTT DATA Payment Services Technology



Multi Acquiring



Hassle-free reconciliation through deep integration



Auto Network
Fallback- Transaction through
GPRS when LAN is down



Flexibility of configuring various schemes in 24hrs



Proactive Support- Regular visits by SRO to check store health



Route the transaction according to issuer bank, card type, issuing country (Domestic and International)



Our Strength in Terminal and Field Management

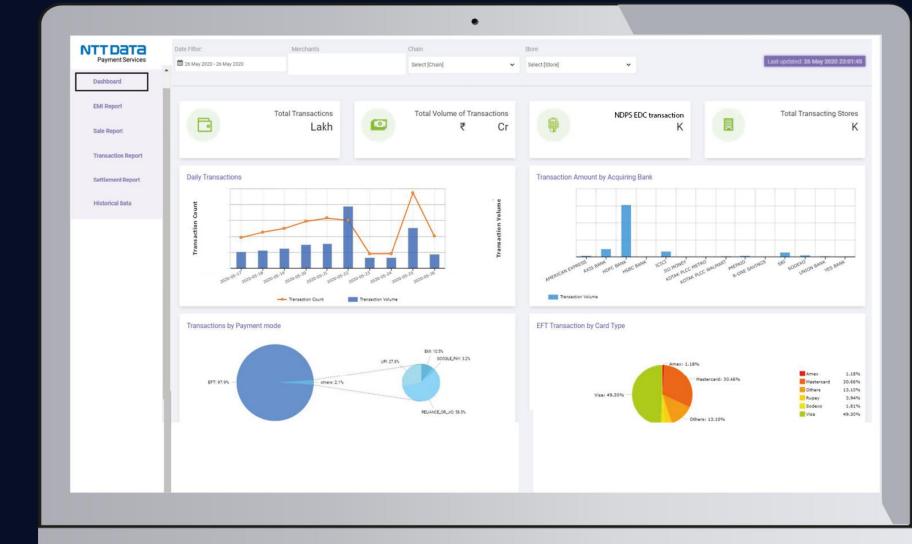


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Merchant Console Features

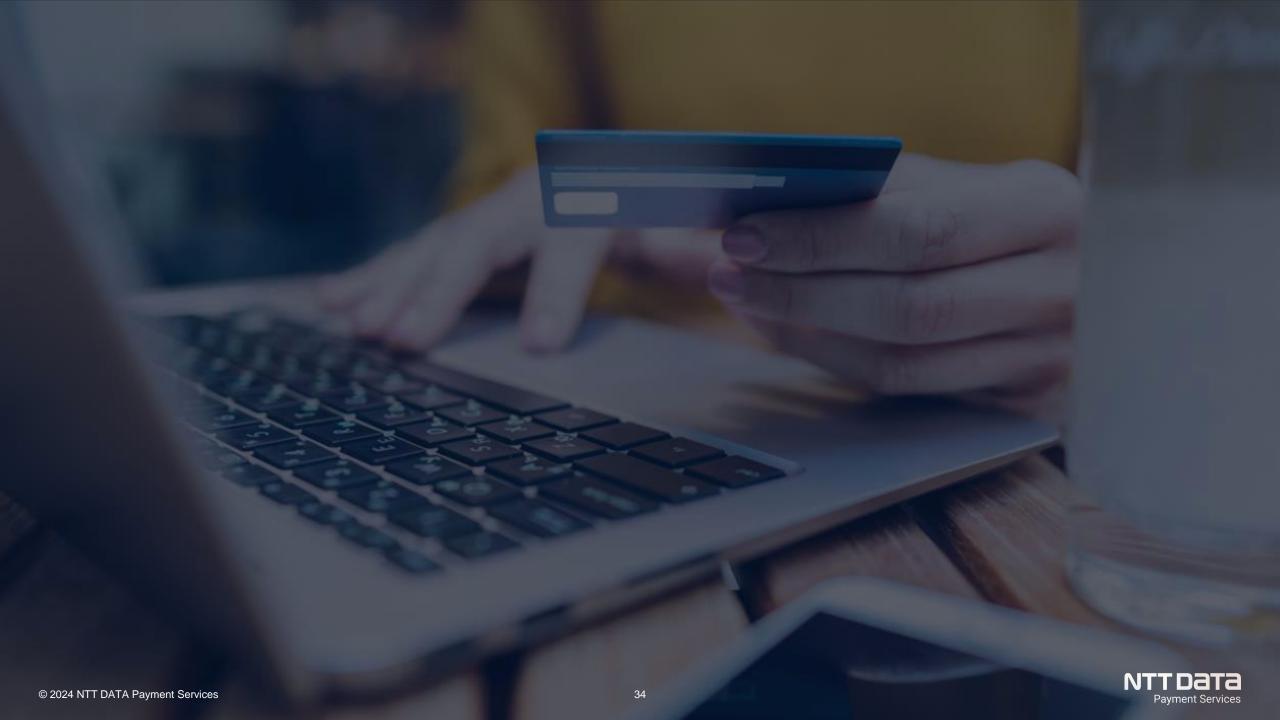
Dashboard:

It provides overall data representation in form of charts and numbers





Voice Payments Contents: 33 © 2024 NTT DATA Payment Services **Payment Services**



Education -----



































Government





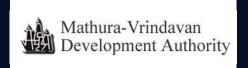






























BFSI



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Retail and Others



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