

A large blue rounded rectangle with a silver border and two blue circles on the left and right sides, containing the title text.

Introduction of Multi Payment Network "Pay-easy"

May,2014

JAMPA

(Japan Multi-Payment Network Promotion Association)

What is Multi Payment Network "Pay-easy" ?

Multi Payment Network contributes smooth money collection in.

- National tax
 - asset tax
 - import tax
- governmental fund
 - pension premium
 - patent registration fee
- Local tax
 - auto motive tax
 - consumption tax
- Bill payment
 - telecom
 - e-commerce



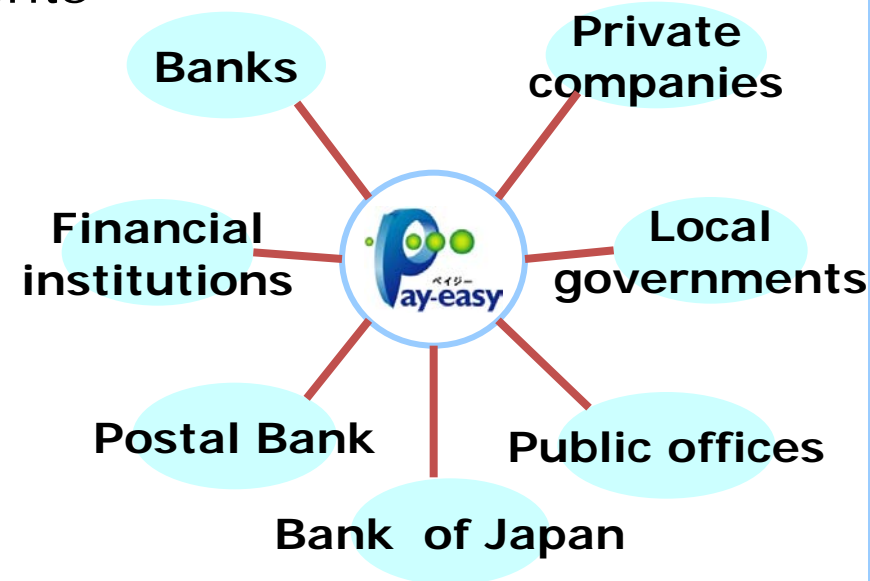
What is Multi Payment Network “Pay-easy”?

Multi-Payment Network “Pay-easy”

, established in 2001, directly connects to major billers and financial institutions in Japan.

<Key features>

- Participated by National/Local governments
- Connects to BOJ system
for final settlement
- Uses unique bill's ID for user identification
- Invested and developed by a
private system company



What is Multi Payment Network "Pay-easy"?

■ Background: Needs for Improving Bill Payment

➤ From Users

- Users want to pay anytime, anywhere through any channels



➤ From Billers and Banks

- Billers and banks want to efficiently process bill payments



MPN was established to meet both needs.

Delivery Channels of MPN

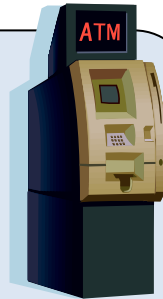
Internet banking, mobile banking

- Approximately 1,500 financial institutions all over Japan, which means almost all Japanese financial institutions, are providing MPN services



ATMs

- More than 60,000 ATMs all over Japan are available for MPN
- ATMs provided by 18 banks are available for MPN
- Also, more banks' ATMs will be expected to add



Bank Windows (Tellers)

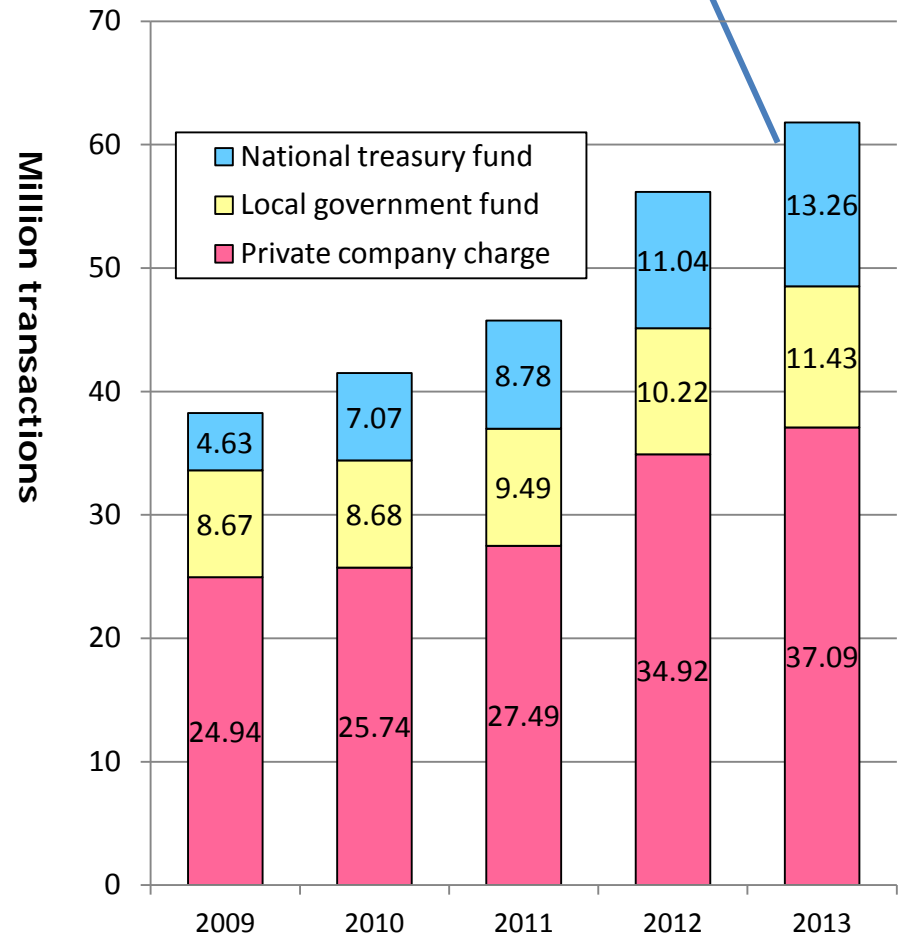
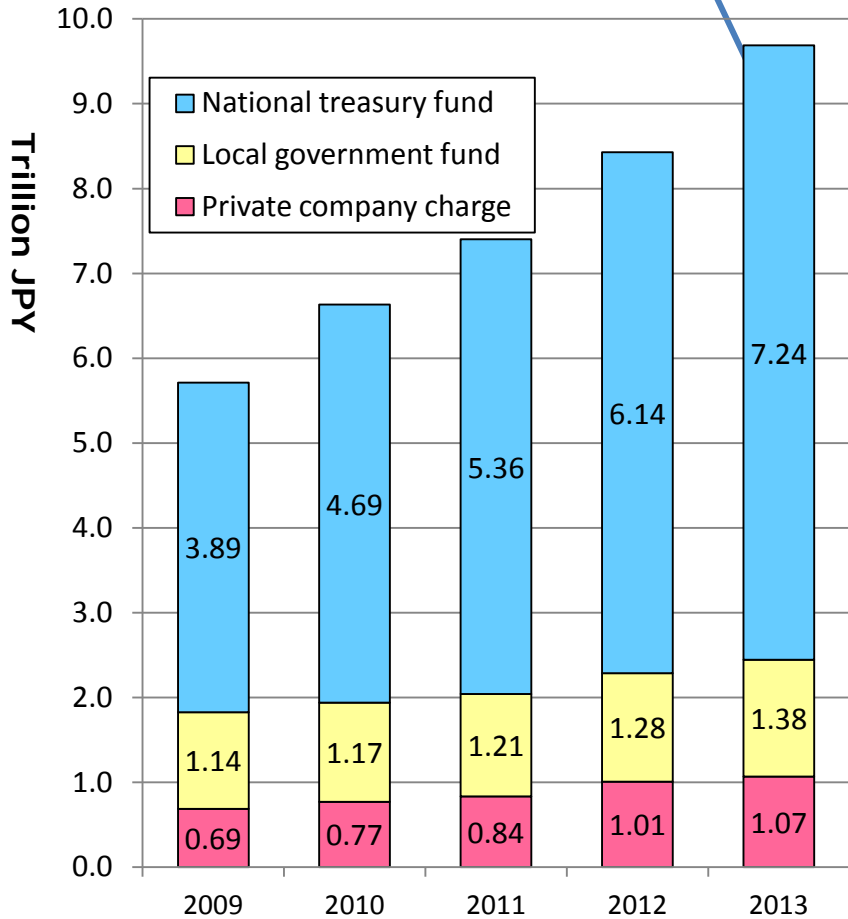
- Windows in bank branches are also available



Amount of Money and Transactions in 'Pay-easy'

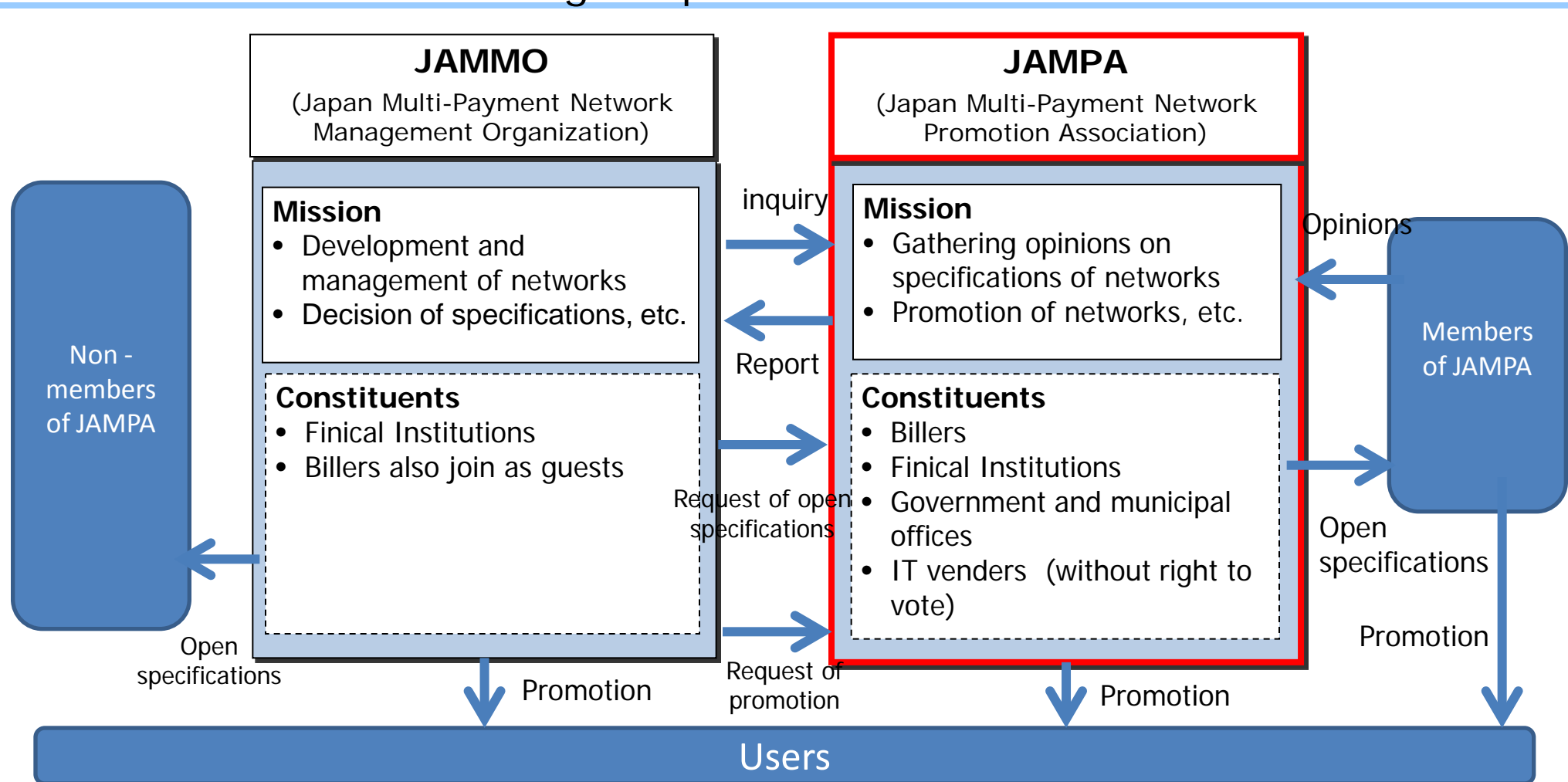
FY2013
Total amount:
9.7 trillion JPY
(= 96 Billion USD)

FY2013
Total transaction:
61.8 million



Governance of MPN

- MPN is managed by two organizations, JAMMO and JAMPA.
- JAMMO mainly consists of banks and takes charge of MPN operations, and JAMPA takes charge of promotion of MPN.



How to Pay a Bill?

< Case of a public utilities bill in Japan >



76 ○○ 電力株式会社 電気料金 払込取扱票 通常払込科目 加入者負担

口座番号 10987-6-543210 ご請求金額 7760 円

収納機関番号 50001 お客様番号 12-34567-89000-6 確認番号 7006

ご利用月 平成19年 5月 お支払期日 平成19年 7月 5日

34 741098754321000000007760250001000000000
70000000012346678900060070060000000000000000

収納用バーコード
(91)950001-1234567890006700600000
999999-0-007760-1

領収日付印
(ペイジー電力/コンビニ本部控)

収納代行会社 (株) ◇△×○

'Pay-easy' acceptance mark

biller id

Customer id

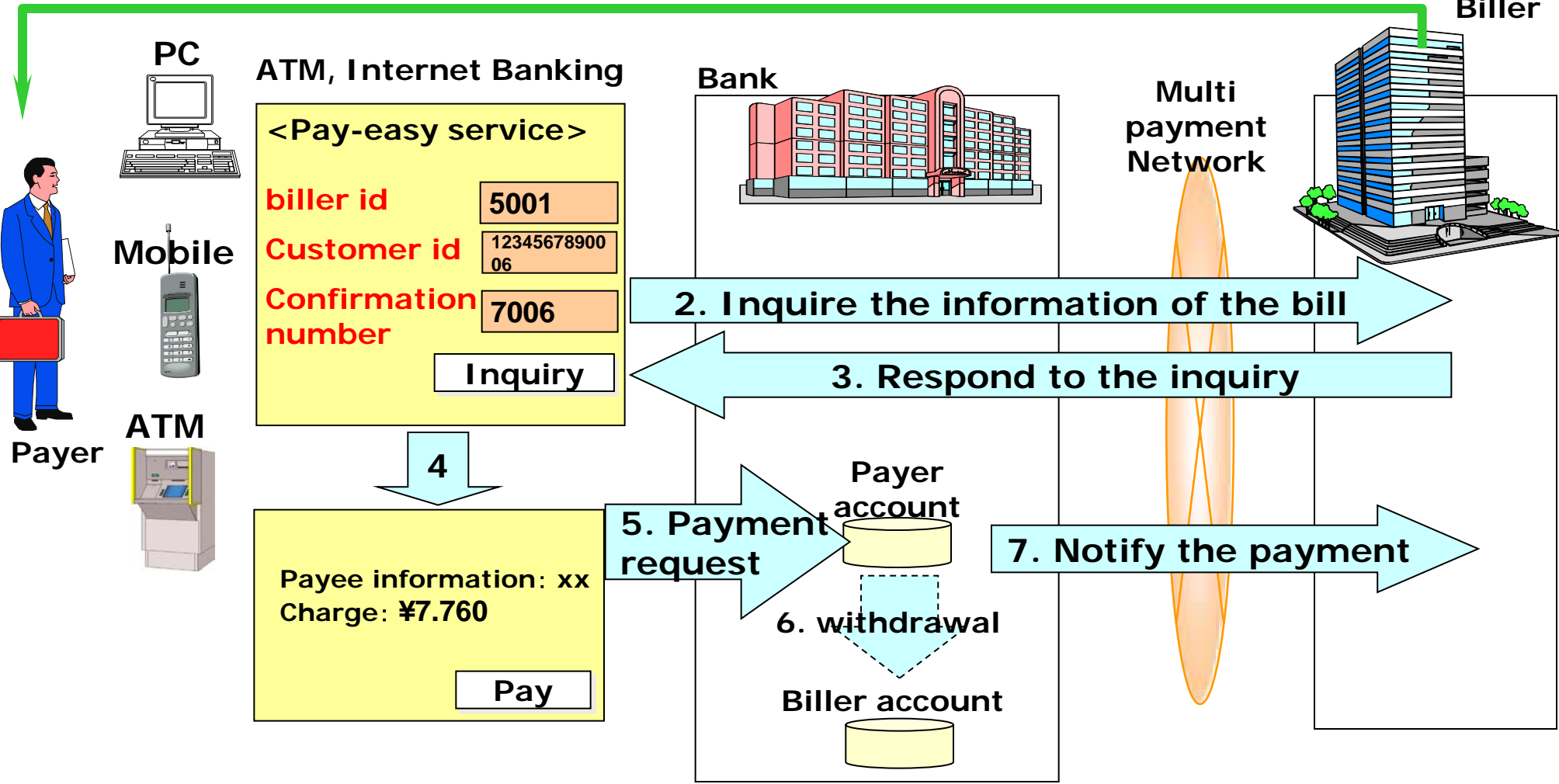
Confirmation number

**With using the information,
Billers identify the payer and
the bill**

How to Pay a Bill?(Cont.)

1. Mail the bill

Biller

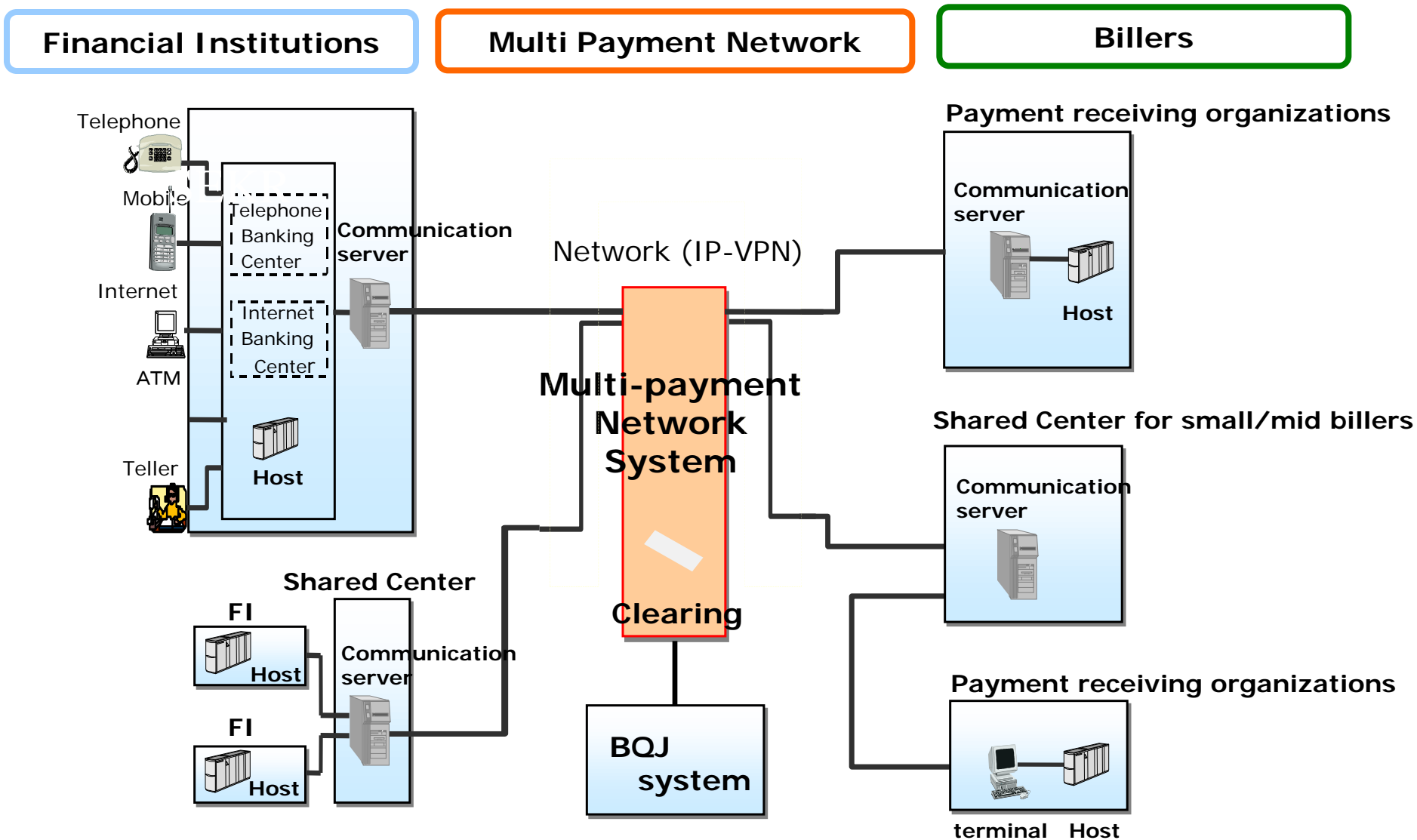


A Scope for Future Services

- ✓ **Expansion and sophistication in user channel**
 - ATM
 - Mobile phone
- ✓ **Penetration to local governments**
 - Cost benefits
 - Match up Local governments and local banks
- ✓ **Application for new digitalized service**
 - e-Invoice



System Overview



Billers Using MPN

● National Government

Billers	items of payment
Ministry of Finance (Customs and Tariff Bureau)	Trading Tax, etc.
National Tax Administration Agency	Self-assessed income tax, Corporation tax, Consumption tax, Income tax withheld at the source, etc.
Ministry of Internal Affairs and Communications (Telecommunications Bureau)	Radio wave utilization fee
Ministry of Health, Labor and Welfare (Labor Standards Bureau)	Labor Insurance premiums
Ministry of Health, Labor and Welfare (Pension Bureau)	National pension premium, Welfare pension premium, etc.
Others through the Ministry of Finance Accounting Center, Financial Bureau, etc.	Administrative fees , Revenues from Accounting center, etc.

● Municipal Offices

A lot of municipal offices are using MPN for;
 automobile tax, light vehicle tax , fixed property tax, health insurance premium, etc.