



# NYK CREDENTIAL

## VIDEO TRANSCRIPT

It's a financial business idea that comes from a deep understanding of the maritime business. It is a real innovation. (MarCoPay Logo).

Maritime leader NYK, banking leader Citibank and worldwide consulting and technology company Accenture have jointly created completely new services and structures, an undertaking that was highly challenging and exciting. On July 12, we established the company base in the Philippines. We are very pleased to have these two partners.

Sailors will receive their salaries in digital currency convertible to dollars. They can transmit their e-money to family at home who own the same account and who can withdraw it as cash. They can also withdraw it from ATMs. To promote this service, we are currently speaking to local authorities. (Coming soon: Fast food restaurants, supermarkets, department stores, taxis, hospitals, schools, online shopping).

For purposes of high robustness and rapid deployment of new services, I feel it is important to build a system infrastructure that enables easy service expansion across industries as well as utilization of new technologies. Accenture is also building a great team, consisting of experts from various organizations and locations, including China, the Philippines, and Aizu and Tokyo in Japan. We are collaborating with Accenture Digital not only on the MarCoPay logo design, but also on corporate branding. I am sure that this is a benefit of their wide range of capabilities. It is amazing to complete everything through a one-stop shop!

Rather than just doing business, we focused on solving sailors' and captains' problems. We thought beyond individual shipping companies and global maritime players to create a structure that supports all sailors in the industry. This is the most innovative part of what we are releasing.

I think that in the future, rather than horizontal digital, industry-specific vertical digital will progress. In my view, we can say that that is something truly pioneering. (Accenture logo).

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