

# Outperforming in payments, delivering in workplace services and beyond

Providing the right technology  
and people, in the right place,  
at the right time to create  
value for U.S. Bank



# Helping to fast-track your modernization

**The banking sector is changing significantly. Shifts in technology, connectivity and the threat landscape — plus market volatility and ongoing competitive pressures — require a robust response.**

This is why U.S. Bank is focusing on increasing its digital capabilities and experiences as it radically modernizes and integrates its solutions. Central to this vision is achieving high dynamism throughout the bank with data-first application modernization. This will take innovative product development, decision-making and customer insight to the next level — helping you reduce costs per transaction while increasing the total number of transactions made. It is critical to tackle the challenges of cost efficiency, flexibility and scale simultaneously — which is where NTT DATA will help.



# Building on our 10+ years of service excellence

**As your global partner for payments and workplace services, we will continue to establish and reinforce the foundations of next-generation banking capabilities with U.S. Bank.**

This will be supported by our end-to-end capabilities in data analytics and Gen AI, application modernization, cloud transformation and beyond — combining world-leading systems integration with strategic platform transformation. U.S. Bank will then realize further opportunities with NTT DATA and our support in cloud, infrastructure and network to further enhance your product development.

Our vast and global partner network, investments and relationships will fast-track your modernization, allowing you to enjoy the benefits of your investment faster with a better client experience, enhanced employee experience and reduced cost per transaction.



- **Modernizing applications to drive efficiencies for improved employee and customer experience**

We will support you in moving key applications to the cloud, enabling smoother, always-on operations. Our application modernization services give you a safe and secure place to improve new features and functions, from digital wallets to biometrics. Pre-built AI platforms (like Edge AI) speed up the development and deployment of AI applications. These capabilities future-proof your applications while greatly reducing technical debt.

- **Advancing digital capabilities across your infrastructure**

Transform your infrastructure securely for capacity and efficiency. Our unique infrastructure approach provides the foundations for scaling new ideas and services across GenAI, automation, blockchain and beyond, unlocking options for U.S. Bank to upgrade networks for more secure transactions and real-time processing capabilities. This helps control technical debt, with cost efficiencies that can be reinvested in other strategic growth areas.

- **Reaching new levels of service delivery through data**

Your modernization ambitions go hand in hand with a more connected data strategy. As an expert in data modernization, we will help you use the best AI, ML, Gen AI and advanced analytics tools to speed up decision making to enhance overall productivity in areas such as banking fraud, document processing, contact center efficiency and more. We will help you enhance personalized service with relevant and informed data-driven decision-making. We will also look at how to connect these data-led processes across your wider business.

- **Ensuring the 'right fit' of talent at scale aligned to your global strategic ambitions**

Through our global domain-expert skills and staffing, U.S. Bank has access to the most advanced banking talent at scale, fast. Because our approach is end-to-end, we will help you innovate new solutions and capabilities without the time, cost and challenges of staff onboarding.

# Maximizing your returns through modernization and innovation

**With NTT DATA, you will continue to gain across the workstreams we currently deliver. At the same time, we will deepen the benefits available across your infrastructure and wider product development — allowing you to take advantage of the potential in other critical areas of U.S. Bank.**



## **Make 'modern' work harder for U.S. Bank**

You won't get transformation for the sake of it from NTT DATA. This is about fine-tuning your operational performance, productivity and efficiency from the ground up. Your infrastructure, your applications, your hardware and software integration — they underpin your overall delivery. We'll give you the increased visibility, control and adaptability you need to streamline and scale the products your customers demand.



## **Boost your development in leading-edge innovation**

Let's go beyond modernization with rapid product and advanced application development, technology and expertise. With NTT DATA, you can future-proof your business from several perspectives. These include intelligent management of product development and design processes — effectively using mobile applications, digital wallets and connected AI across all back-end systems. API integration with third parties and fintechs will bring new platform capabilities to U.S. Bank easily, quickly and securely — keeping you at the cutting edge of digital banking trends.



## **Optimize data intelligence, connectivity and security across U.S. Bank**

Next-gen transaction connectivity and security is already here. You can use it to make your customer experience, service and delivery more connected and easy for everyone who works with U.S. Bank. With our support, you have secure, ultra-fast transactional processing and API integration with third parties and fintechs — giving you new platform capabilities, new market insight and a new edge.



## **Cement CX and CSAT standing with enlightened and empowered talent**

Improve your in-house customer-centric expertise with intuitive hyper-personalization and AI-enabled customer analytics to support your workforce every time they interact with a customer. You can also utilize our global network of talented and skilled professionals to rapidly scale delivery and make deeper customer connections.

# This is only possible with NTT DATA

**Our one-stop-shop provides consulting and expertise in banking modernization and transformation across business, process and applications. This is backed by managed technology and optimization services for fast execution. Our full-stack approach allows you to leverage one partnership to support everything from your core applications, use of data and your IT infrastructure globally – including your network, cloud-to-edge services, and data centers as one simple platform.**



## **We have a proven track record with U.S. Bank for long-term success**

We've built a track record of success over 10 years across payments, data centers, CRM transformation and workplace services. We understand U.S. Bank's systems, processes and people because of our long-term and extensive partnership. Our track record is more than a statement of trust. It shows that we are well-positioned to fast-track the modernization of your banking capabilities. This deep knowledge of U.S. Bank means we will deliver transformational business outcomes faster and with high efficiency.



## **Our global/local model means we can modernize and boost innovation at scale, anywhere**

We operate across five continents, with full local presence in 80 countries. This means we have strong global frameworks and standardization, but we can also deliver to local standards and requirements — including banking specialists in the U.S. and globally. U.S. Bank has access to all of this and more, with flexible engagement and hybrid onshore/nearshore/offshore models to suit your unique needs.



**Unique end-to-end transformation capability that combines infrastructure, technology and innovation**

Our end-to-end offering covers networking, cloud, IT infrastructure, security, advanced data analytics and software and hardware integration, alongside transformation strategy development, managed services and strategic consulting. We can run and transform operations anywhere because we own Tier 1 network infrastructure and high-availability data centers. As a result, we can support every operational, business and strategic need, from the core network up to domain excellence and product delivery, such as transforming the customer experience by enabling micro-vertical services.



**Deep financial services domain expertise with a repeatable, outcomes-based approach**

With over 320 financial services customers worldwide, including eight of the top 15 global banks, our experts provide technical and financial expertise that few can match. This has established a proven outcomes-based approach that will drive repeatable results and align delivery to U.S. Bank's strategic goals and technology KPIs.



# At NTT DATA, we're here to help you reinvent your whole banking business



**For U.S. Bank, we know how fundamental and critical excellence across the entirety of your business is. With decades of experience in your sector — and within U.S. Bank specifically — we understand exactly how far technology has evolved and where it is shifting to next.**

We will deepen our existing delivery in payments across applications, data, staffing and cloud to accelerate change across your business-critical workflows. We can expand this expertise wider across U.S. Bank, building connected functionality and full-stack excellence to help transform Corporate & Commercial, Consumer & Business, Wealth Management and Treasury.

**Together, we will deliver the right technology, people and expertise so U.S. Bank can outperform customer expectations.**



**Visit [us.nttdata.com](https://us.nttdata.com) to learn more.**

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NTT DATA is a trusted global innovator of business and technology services, helping clients innovate, optimize and transform for success. As a Global Top Employer, we have diverse experts in more than 50 countries and a robust partner ecosystem. NTT DATA is part of NTT Group.