

DoCoMo Launches Mobile Credit Services



April 4, 2006
NTT DoCoMo, Inc.

Forward-Looking Statements



The forecasts presented herein are forward-looking statements within the meaning of Section 27A of the U.S. Securities Act of 1933 and Section 21E of the U.S. Securities Act of 1934. Statements made in this presentation with respect to DoCoMo's plans, objectives, projected financials, operational figures, beliefs and other statements that are not historical facts are forward-looking statements about the future performance of DoCoMo which are based on management's expectations, assumptions, estimates, projections and beliefs in light of information currently available to it. These forward-looking statements, such as statements regarding the introduction of new products and services or termination or suspension of existing services, financial and operational forecasts, dividend payments, the growth of the Japanese cellular market and the ubiquitous services market, the growth of data usage, the growth of DoCoMo's cellular phone business, the migration of users to DoCoMo's 3G services and associated improvements in 3G services, improvements in 3G and 2G coverage area, and management goals are subject to various risks and uncertainties that could cause actual results to be materially different from and worse than as described in the forward-looking statements. Potential risks and uncertainties include, without limitation, competition from other cellular service providers or other technologies could limit our acquisition of new subscribers, retention of existing subscribers and average revenue per unit (ARPU), or may lead to an increase in our costs and expenses; the new services and usage patterns introduced by our corporate group may not develop as planned, which could limit our growth; the introduction or change of various laws or regulations or the application of such laws and regulations to our corporate group may adversely affect our financial condition and results of operations; the introduction of number portability in Japan may increase our expenses, and may lead to a decrease in our number of subscribers if our subscribers choose to switch to other cellular service providers; limitations in the amount of frequency spectrum or facilities made available to us could negatively affect our ability to maintain and improve our service quality and level of customer satisfaction; the W-CDMA technology that we use for our 3G system and/or mobile multimedia services may not be introduced by other overseas operators, which could limit our ability to offer international services to our subscribers; our domestic and international investments, alliances and collaborations may not produce the returns or provide the opportunities we expect; our PHS business, which is expected to operate at a loss until the service is terminated, may incur greater losses than we project; as electronic payment capability and many other new features are built into our cellular phones, and services of parties other than those belonging to our corporate group are provided through our cellular handsets, potential problems resulting from malfunctions, defects, or missing of handsets or imperfection of services provided by such other parties may arise, which could have an adverse effect on our financial condition and results of operations; social problems that could be caused by misuse or misunderstanding of our products and services may adversely affect our credibility or corporate image; inadequate handling of subscriber information by our corporate group or contractors may adversely affect our credibility or corporate image; owners of intellectual property rights that are essential for our business execution may not grant us the right to license or otherwise use such intellectual property rights on acceptable terms or at all, which may limit our ability to offer certain technologies, products and/or services, and we may also be held liable for damage compensation if we infringe the intellectual property rights of others; earthquakes, power shortages, malfunctioning of equipment, and software bugs, computer viruses, cyber attacks and other problems could cause systems failures in our networks, handsets or other networks required for the provision of service, disrupting our ability to offer services to our subscribers; concerns about wireless telecommunications health risks may adversely affect our financial condition and results of operations; our parent, NTT, could exercise influence that may not be in the interests of our other shareholders.

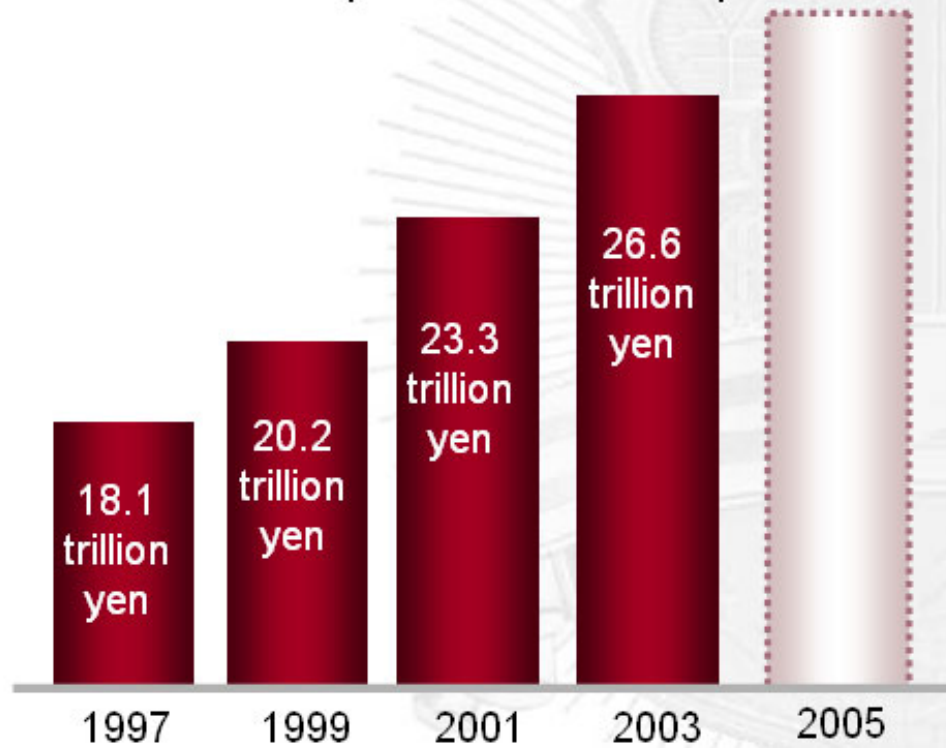
Further information about the factors that could affect the company's results is included in "Item 3.D: Risk Factors" of its annual report on Form 20-F filed with the U.S. Securities and Exchange Commission on June 27, 2005, which is available in the investor relations section of the company's web page at www.nttdocomo.com and also at the SEC's web site at www.sec.gov.

Credit card market has room for expansion

No. of cards issued has peaked, but expenditure is expanding.

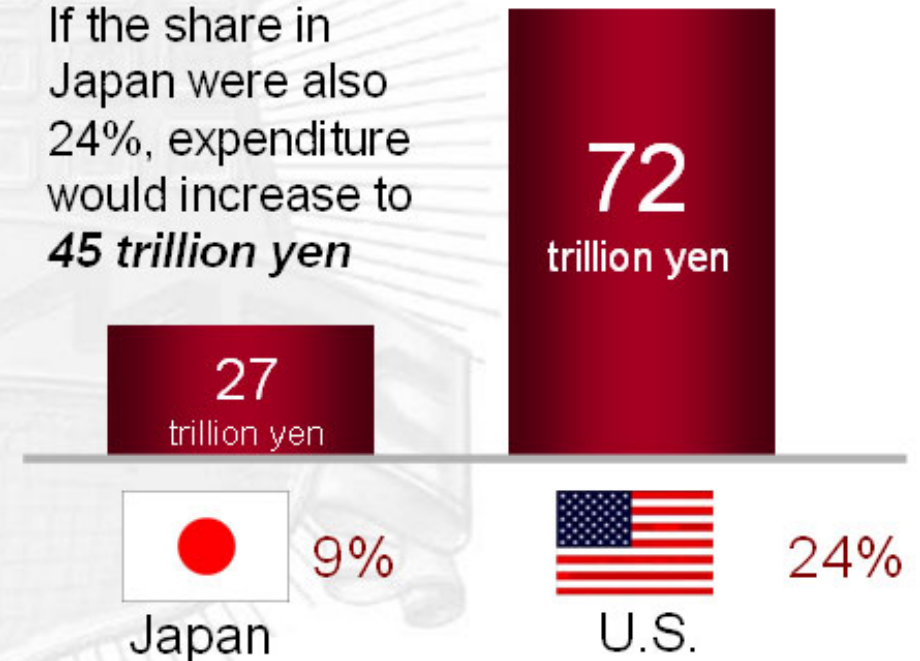
Credit card market has room for expansion

Credit-card purchases in Japan



Credit-card share of total shopping expenditure

If the share in Japan were also 24%, expenditure would increase to **45 trillion yen**



Source: Calculations based on data from Electric Settlement Outlook 2006 (C.media), Cabinet Ministry and Japan Credit Industry Institute. Data are from 2000-2003 and may include errors.

Small-transaction sales

¥57 trillion

(total small transactions)

Of ¥283 trillion in private transactions, most were for ¥3,000 or less
(excluding real estate/housing, financial and medical transactions)

Sources: commercial statistics, service-industry survey, industry charts,
Japan Statistical Yearbook, company websites, interviews, and analysis.

E-money business is expanding rapidly

Suica

train ticket



15.36 million issued

(as of end Feb 2006)

Mobile Suica members:

38,000 (as of March 2, 2006)

Participating merchants:

5,000 (as of March 16, 2006)



Edy

e-money



16.20 million cards

(as of March 1, 2006)

“Osaifu-Keitai” (reposted):

2.6 million (as of March 1, 2006)

Participating merchants:

30,000 (as of March 1, 2006)

No. 1 in e-wallet phone contracts & model lineup

(Unit: 10,000)

1,000

800

600

400

200

0

9/2004

12/2004

3/2005

6/2005

9/2005

12/2005

3/2006

“Osaifu-Keitai”
contracts as of
April 3, 2006:

12 million



10 million
contracts as of
Jan. 26, 2006



D902i



F902i



N902i



P902i



SH902i



SO902i



F702iD



P901iTV

Small purchases

iD Brand Launched in December 1, 2005



DoCoMo's new credit brand provides an open platform for the card user, card issuer/acquirer and merchant to use "Osaifu-Keitai" service as a medium for transactions.



Symbol



Participating stores



The name iD refers both to "identity" and "personal identification."
Mobile phones with credit functions are more than just communication devices
-- they represent owners and ownership.

Merits and value offered by mobile credit

Since mobile phones are always at hand, there are countless chances to use them for payments. Moreover, mobile performance, security and services continue to improve.

Customers

- Speedy processing (no need for signature).
- High security (remote-locking phones)
- Information from merchant

Merchants

- Increased sales
- New marketing method (send info to users' phones)
- Distinction from competing stores.

Card Companies

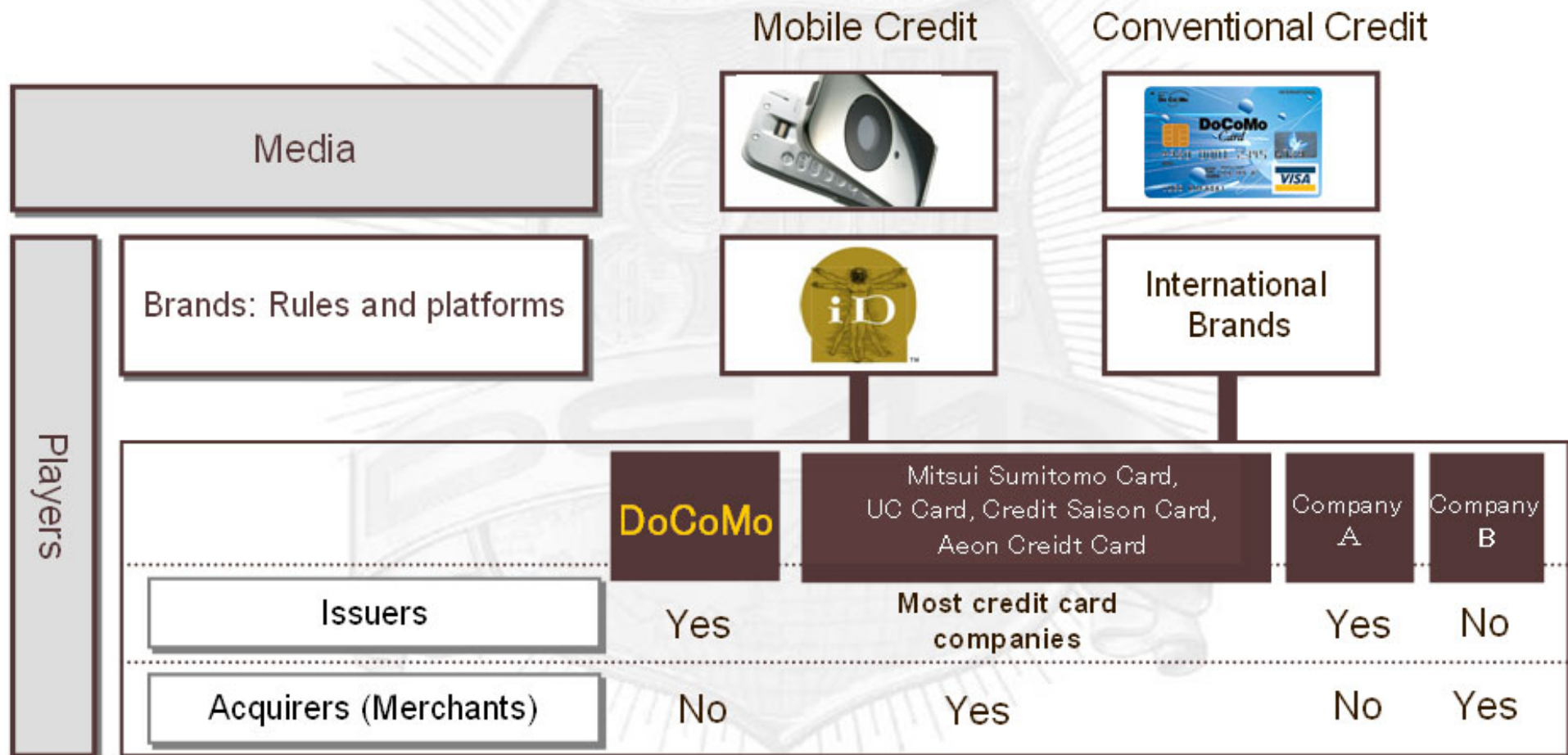
- Increased revenue by expanding into non-cash market.
- Improved member services (communication via users' phones).

DoCoMo Targets

- Create new revenue model based on Osaifu-Keitai wallet phones for end-users.
- Improve customer satisfaction by raising value of Osaifu-Keitai service.
- Increase user traffic (Web access for payments via packet communication).

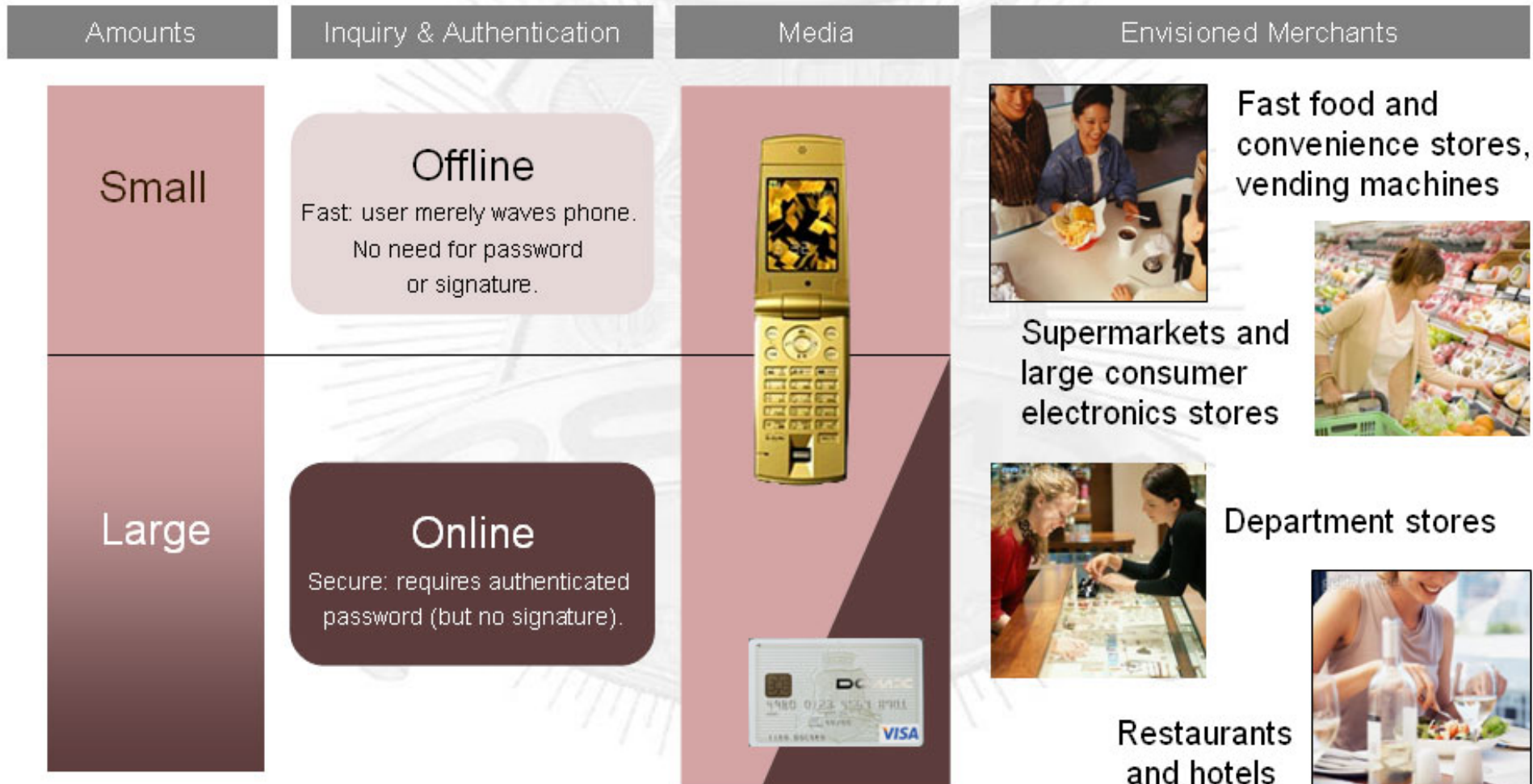
Open platform

DoCoMo's new credit brand, an open platform, provides a framework in which the card user, card issuer/acquirer and merchant can use the Osaifu-Keitai service as a medium for transactions.



Small to large purchases

Simplified payments for most purchases (no signature or password). Over a certain amount, a password is required to complete the transaction. Convenience is offered for small purchases and safety is assured for large purchases.



<p>あななと、コンビニ。 FamilyMart</p>		<p>LAWSON</p>	
06734・16800	0416・0832	0353・0706	08300・17000
<p>これからの日本はiDが 使えるお店と、使えないお店に 分かれてゆく。</p> <p>「ケータイ決済」はiDが使えるお店、そして、 使えないお店は、今後iDが使えるお店が増えることで、 より便利になる。</p>			
0020・0060	<p>Coca-Cola</p>		01350・03375
01854・03900	0816・0816	200000	0304・0360
<p>AEON</p>		<p>TSUTAYA</p>	
0290・0290	02600・20000	0900・0900	01220・05500
00081・00350	0022・0068	0018・0102	0060・0200
0225・0577	02800・20000	05521	0220・2000
<p>NTT DoCoMo</p>		<p>もっともっと、いいケータイへ。</p>	

< Ad on Nihon Keizai Shinbun, April 4, 2006 >

Stores will benefit
as iD participants
(distinction, sales, etc.)

iD Reader/writers Planned by Shops

As of April 3, 2006: 320,000

Projected iD Reader/writers
Actually in Service

End of CY2006: 100,000

End of FY2006: 150,000

DCMX



DCMX:
New Mobile Credit-Card Service

Only with DCMX

- Fast application and easy-to-use transaction procedure
- Security features of DoCoMo phones enable safer transactions
- Inspired brand design



Creative designing,
even at POS
terminal



Special services
and benefits

Easy application,
easy use



Even card is
specially designed



No prepayment. No signature.
Just wave your phone and go!

DCMX payments appear on the customer's monthly statement from DoCoMo. Unlike electronic cash services, there's no need to charge the phone with e-money, and no need to worry about insufficient funds.

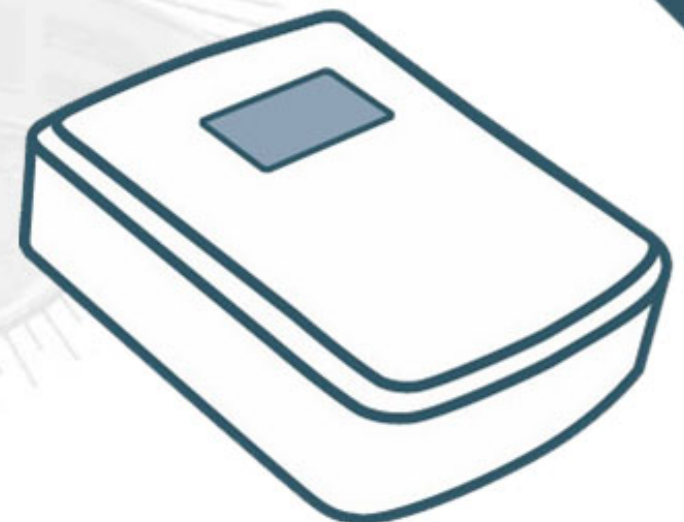
No signature is required, so shopping is easy!



Chargeless!



Signless!



Security features and theft insurance: No worry of third-party misuse

DCMX inspires confidence through extensive security features that prevent malicious use of lost or stolen phones.

Basic security

IC card lock

iD appli password

Biometric (fingerprint)
Authentication

Stolen phone

Theft insurance

Misplaced phone

NEW

Omakase Lock

Remote locking



Security

Basic security

IC card lock

Password locks access to smartcard to avoid misuse of stolen or misplaced phone

iD appli password



Password is required each time iD application is used.

Biometric Authentication

Fingerprint lock

Fingerprint locks/unlocks access to phone (simply slide fingertip over phone's scanner)

F902i, F901iS, F901iC and F702iD models support biometric authentication



Face reader

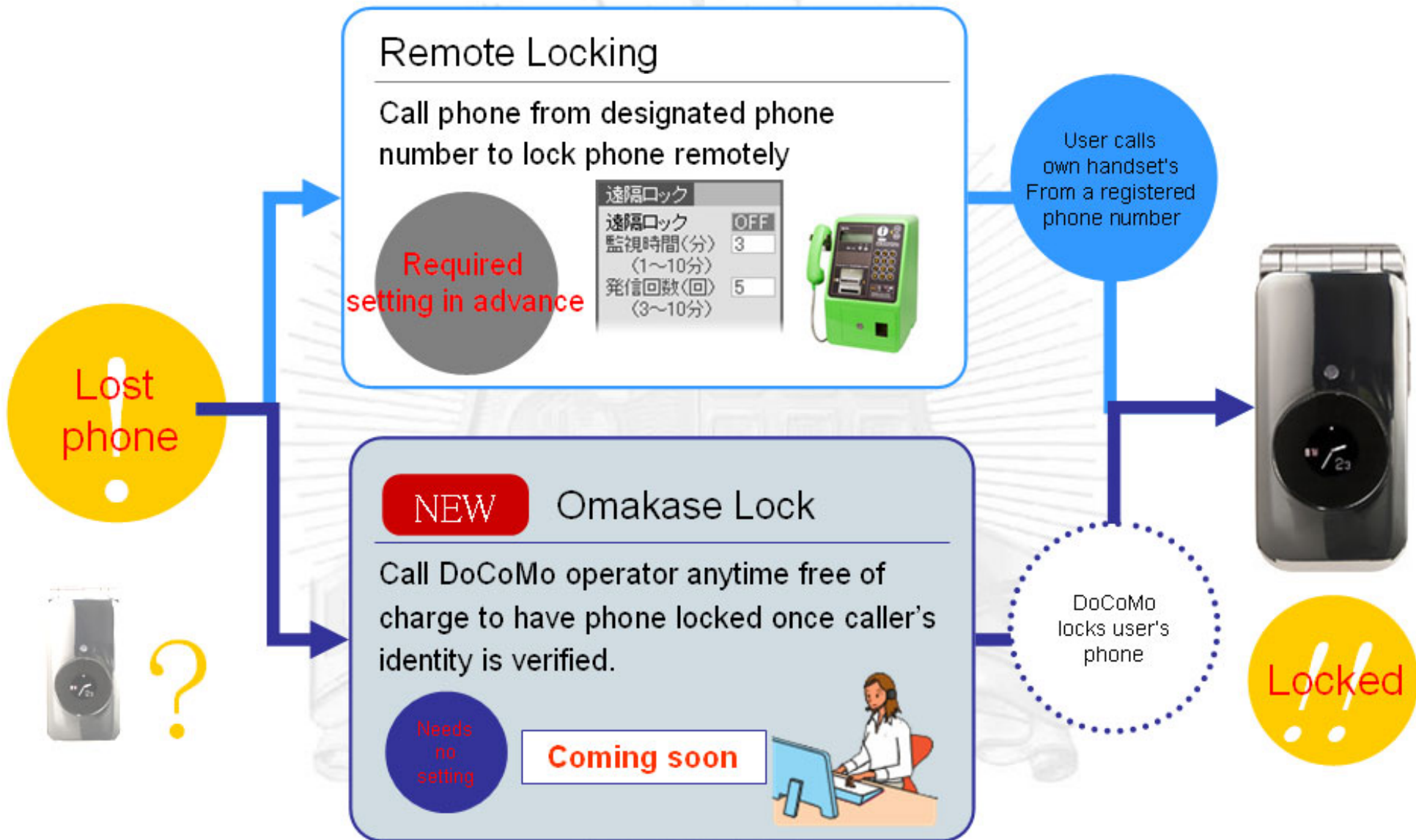
Phone's inner camera verifies user by face and by eye-blink pattern



SH902i, P902i and P901iS models support face reader.

Compatible handsets will be available in the near future.

Security for misplaced phones



Shopping points can redeemed in various ways

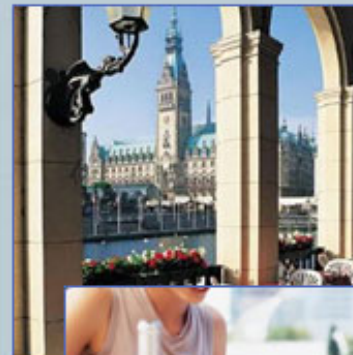
Discounts on
phone upgrades



Discounts on
phone repairs



Goods and services
such as travel, entertainment, etc.



Two separate plans to meet different needs

DCMX mini™

- Sign-up possible anytime using one's mobile phone (requires network password).
- Service can be used immediately after application!



**DCMX mini service
starts from April 28.**

DCMX

- DCMX mini can be upgraded to DCMX
- For increased convenience, user is also issued a Visa / MasterCard usable worldwide.



**Applications begin in
late May.**



DCMX mini™

Service starts
April 28

Mobile credit i-appli also available from April 28

Immediate ¥10,000 credit line



User signs up via own phone (requires network password) for instant access to monthly credit of ¥10,000 (after screening).

Charges appear on monthly DoCoMo phone bill



Charges for purchases made with DCMX mini appear on the user's monthly DoCoMo phone bill.

No enrollment or membership charge



No membership fee is ever charged, so sign-up requires no commitment.

Check monthly usage via i-mode



DCMX mini monthly payments to date can be checked anytime via the user's phone (i-mode).



DCMX mini™

Service starts
April 28

Three steps from application to enrollment with Osaifu Keitai

Accessing the DCMX site walks you through simple on-screen instructions to set up an account in three steps. Your phone will be transformed into a credit card before you know it.



To use DCMX mini service, user must download iD and DCMX applications from i-mode site.



DCMX

Applications begin
end-May

DCMX is for credit lines above ¥10,000/month.

Credit lines from ¥200,000



For more flexibility, DCMX mini can be upgraded to DCMX, which offers credit lines from ¥200,000.

Earn points



Purchases made with DCMX earn points that can be redeemed for discounts on new DoCoMo phones, or other products and services.

Includes plastic card for purchases abroad



Users are issued a conventional Visa or MasterCard plastic card for purchases when traveling abroad (also entitles users to receive special travel-related services).

Special services



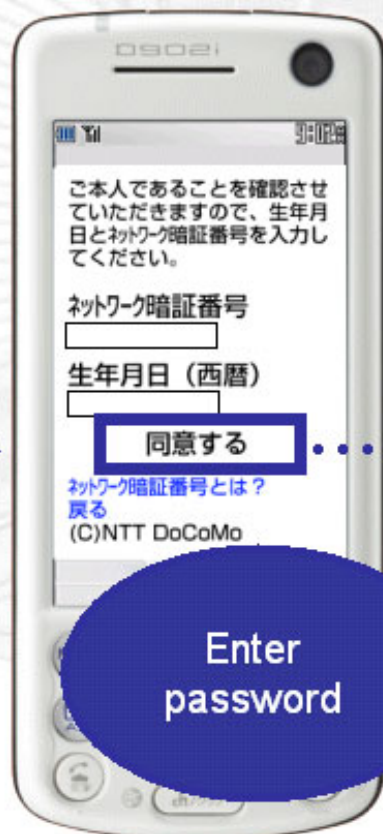
Traveler's insurance • Travel desk • Airline & hotel desk • Honolulu Lounge • International car rentals • International emergency assistance • Purchase guarantees • Phone replacement • etc.



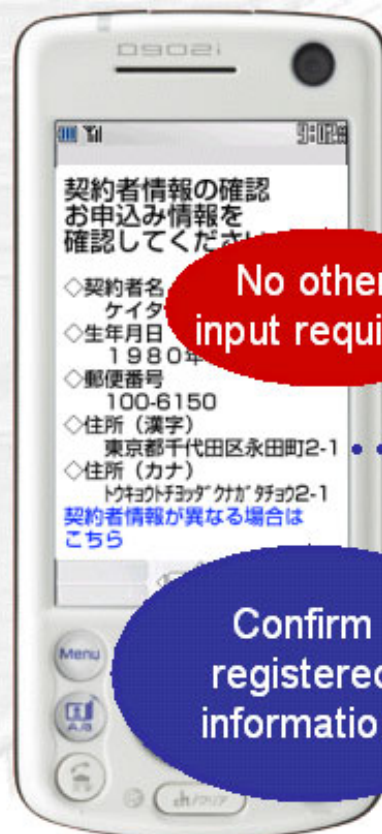
DCMX

Applications begin
end-May

Upgrading from DCMX mini to DCMX merely
requires application on i-mode site



Enter
password



Confirm
registered
information

No other
input required



Service
starts
after screening

Users pick the DCMX plan that suits their lifestyle.

Instant mobile credit

DCMX MINI



If ¥10,000 isn't enough

DCMX



Premium mobile credit

DCMX GOLD



The date and details of the DCMX GOLD service have not been finalized yet.