

# Financial Business

■ ■ Seeking to Expand Business Together with Domestic and Overseas Partners,  
■ ■ Our Strengths

## OKI and Fujitsu Collaborate in Developing Next-Generation ATM Software

OKI and Fujitsu Limited are collaborating in the development of next-generation ATM (Automated Teller Machine) software. Based on a concept of "more convenient, easier to use, and better user-friendliness," the two companies are working to reduce ATM operating costs, reinforce internal control and security as well as enhance user- and environment-friendliness. With regard to offering new ATM services at a lower cost, the companies plan to standardize application software to replace that developed separately by each financial institution. In addition, the next-generation ATM software will involve a specific fee structure that charges per transaction in order to reduce financial institutions' initial investments and streamline asset management operations. OKI and Fujitsu have completed the development of prototype software using Web-based architecture. The two companies will continue development activities accompanied by initiatives to establish the software as the ATM industry standard.



Presentation regarding joint development

## Joint Development of New Bank Branch Terminals for Financial Institutions

OKI, Sumitomo Mitsui Banking Corporation and NEC Corporation have jointly developed new bank branch terminals. Adopting a new application window to realize paperless operations by means of image processing while simultaneously handling business transactions and customer services, the new terminal is able to shorten processing times at branches, thereby enhancing customer convenience and providing quality services. In addition to these features, the new terminals are equipped with a guidance function for business transaction processes to quickly train new recruits and part-time workers, to provide better customer services and reinforce compliance.



Presentation regarding new bank branch terminals

## CX-320: Industry's Fastest Small Cash Deposit Machine for Bills

The CX-320 is a small cash deposit machine for bills that can sort four different bills and bind bundles of 100 bills at a time. Capable of holding 1,000 bills, twice the number of the existing model, the new CX-320 features more space for temporary bill storage and an enhanced bill transport mechanism. To this end, the CX-320 attains the industry's fastest processing speed of 7.2 bundles per minute for one kind of bill, and six bundles per minute for four types of mixed bills. Within the same compact size, the CX-320 also features an enhanced processing capacity 1.5 times faster than the existing machine and reduces the bill sorting process by approximately 30%, significantly contributing to improved operating efficiency. Furthermore, a newly developed bill detection sensor has greatly improved the function that detects damaged bills. OKI will energetically promote sales to financial institutions and trading markets.



CX-320

# Group

## Utilizing Mechatronics Technologies and Financial Business Know-How as

OKI aims to sustain growth under the three pillars that form the basis of its financial business: the mechatronics, system and service businesses. At the core of the mechatronics business is the ATM business, for which OKI holds the leading share in the Japanese market. OKI primarily develops multifunctional ATMs with enhanced security, including IC cards, ID verification and security, and compact, space-saving ATMs that enable payment of public utility fees and online shopping. The introduction of compact, space-saving ATMs into the Chinese market has allowed OKI to provide ATMs to smaller branches and rapidly increase sales.

In its system business, strongly conscious of the need for customer convenience, OKI will provide bank branch systems that facilitate the financial transactions of increasingly complex financial retail systems and systems that realize improved quality of back office administrative work and greater efficiency.

In its service business, OKI is actively moving ahead with the building of a contact center, providing mobile banking and ATM operation outsourcing services and bank branch video surveillance services. OKI seeks to be one of the first to create ubiquitous financial services as we move toward a ubiquitous information society.

### Challenge: File 1

#### Hideo Kihara

Development Team No. 2  
Next-Generation Solution Development Division  
Financial System Division  
Financial Solutions Company  
OKI

#### A Tremendous Sense of Accomplishment through Development of Next Generation Bank Branch Terminals

I am in charge of the development of next generation bank branch terminals. Because each existing bank branch terminal is loaded with application software, there is a cost associated with their upgrade and management. However, since the Web enables us to add new functions (services), we are now able to focus on and manage everything from the server side, which in turn has enabled greater efficiency and lower cost. It is also relatively easier to connect with other systems within the bank, thus making it possible to expand Web-based services in the future. Banking systems in particular must be highly reliable, thus many factors have to be considered and much pressure is involved in understanding and setting up banking services and developing systems. Getting these systems set up and operational gives me a tremendous sense of accomplishment.

