

# Enterprise Solutions



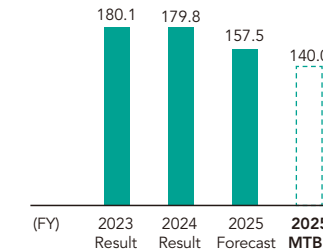
**Shotaro Nakatsu**  
Executive Officer,  
Head of Enterprise Solutions  
Division

## Message from Head of the Division

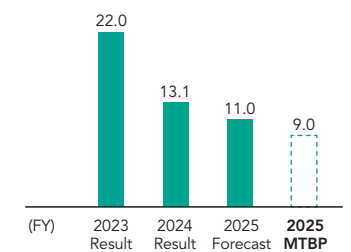
By uniting mechatronics technology, solutions, networks, maintenance, and services, we will provide safe and convenient solutions and services that contribute to resolving labor shortages and improving business efficiency.

Since fiscal year 2023, we have merged the Automation Systems business, solutions business for financial institutions, and network SI business to form the Enterprise Solutions Division. Additionally, we integrated OKI Crosstech, which manages maintenance, operations, and construction for OKI products, into the same segment, establishing a structure that provides a seamless offering from products to services. With this new framework, OKI can offer more comprehensive and efficient solutions to its customers, aiming for both business growth and enhanced customer satisfaction. Furthermore, by strengthening interdepartmental collaboration, we have achieved faster response times and delivered high-quality services. Through these efforts, OKI aims to further strengthen its competitiveness in the market and achieve sustainable growth.

**Net Sales**  
(Billions of yen)



**Operating Income**  
(Billions of yen)



## Business Overview

In addition to the design, development, and manufacturing of mechatronic products, we offer advanced solutions that include network integration. Furthermore, we have established a comprehensive value chain, from installation, construction, and maintenance to full outsourcing services for ATM operation and monitoring. This allows us to provide solutions that enhance the value of mechatronic products and offer more efficient, reliable monitoring, operation, and maintenance, delivering safe and convenient services to our customers on a one-stop basis.

In fiscal years 2023 and 2024, both sales and operating income were strong due to large-scale, one-off projects. Although it is anticipated to benefit from already secured projects and the rollout of new products in fiscal year 2025 too, we will transform our business structure in light of future shifts toward cashless and paperless environments.

## Business Policy

Taking advantage of large-scale projects, we aim to transition to a leaner, more resilient management structure for future growth and transform our business model from product-focused to service-centered, ensuring business stability. To achieve this transformation, we are advancing three key initiatives in tandem: “shift to recurring business,” “shift to front-office processing,” and “strengthen product competitiveness.” The transition of the business into a stable operation beyond fiscal year 2025 is also progressing smoothly as planned. Based on OKI’s strong product foundation, we will continue to develop and provide solutions and services that solve social issues.

### Strategic Direction

#### Conservation of global environment



- Reuse of recycled components and environmentally conscious manufacturing
- Reduction of factory CO<sub>2</sub> emissions and paperless solutions

#### Safe and convenient social infrastructure



- Visualization of field operations and operational monitoring
- Network security and stricter management

#### Job satisfaction and productivity enhancement



- Address labor shortages through self-service automation and labor-saving solutions
- Business process outsourcing (BPO) for common customer operations

## Understanding the Business Environment

### Opportunities

- Advancement in automation trends, such as self-checkout systems, driven by the labor shortage resulting from declining birthrates and an aging population
- Increased outsourcing opportunities due to labor shortages and the shift of resources toward core business activities

### Threats

- Decreased handling of cash, bankbooks, cash cards, slips, and other paper documents
- Reduction in physical handling tasks in the back offices of stores

## Business Strengths and Possible Issues/Challenges

### Strengths

- Provision of one-stop solutions for ATM deployment, from planning and support to installation, monitoring, operation, maintenance, and services
- A nationwide service network with service centers covering all of Japan
- Provision of solutions that add value to mechatronic products

### How to address possible issues/challenges

- Provide BPO services for customer operations
- Leverage the nationwide service centers and maintenance network to enter the maintenance service sector for new social infrastructure

## Enterprise Solutions

### Progress of the Medium-Term Business Plan 2025 and Future Outlook

Key Initiatives	Progress
<ol style="list-style-type: none"> <li>Shift to recurring* business <ul style="list-style-type: none"> <li>Expand ATM maintenance, operation, monitoring, and network services</li> <li>Leverage the maintenance network developed through ATM maintenance</li> </ul> </li> <li>Shift to front-office processing <ul style="list-style-type: none"> <li>Launch products focused on self-service automation and labor-saving solutions</li> </ul> </li> <li>Strengthen product competitiveness <ul style="list-style-type: none"> <li>Combine technology and AI to achieve automation and advanced capabilities</li> </ul> </li> </ol>	<ol style="list-style-type: none"> <li>We are expanding our service business for non-financial markets such as railway and airport companies by leveraging operational assets and ATM maintenance expertise, supporting the uninterrupted operation of mobility hub equipment.</li> <li>The rollout of eight models has been completed, further advancing self-service automation and labor-saving initiatives.</li> <li>In addition to improving operational efficiency by utilizing generative AI and RPA*, we are promoting automation and advancement of operations. By updating conventional ATM operation technologies and systems, we are strengthening the competitiveness of our service business.</li> </ol>

\* "Recurring" here refers to a business model that combines equipment provision with BPO to offer integrated services.

\* Robotic process automation (RPA): Refers to software robots that automate repetitive tasks

Steering toward stability and growth 1st Stage		Steering toward stability and growth 2nd Stage	
Initiatives	FY2023–2025	FY2026–2028	FY2029–2031
	<ul style="list-style-type: none"><li>• Expansion of recurring business</li><li>• Launch of products focused on front-office processing</li><li>• Ongoing investment to strengthen product competitiveness</li></ul>	<ul style="list-style-type: none"><li>• Apply base modules and service platforms to products and expand business operations</li></ul>	<ul style="list-style-type: none"><li>• Expand and deploy services utilizing base modules and service platforms into new markets</li></ul>

Under the Medium-Term Business Plan 2025, we are working to transform our business structure based on the three key initiatives of "shift to recurring business," "shift to front-office processing," and "strengthen product competitiveness." In fiscal years 2023 and 2024, we strengthened cross-departmental collaboration and successfully completed the transition to Japan's new banknotes as planned. In addition, by launching new ATMs and cash handling machines for retail markets both domestically and overseas, we have enhanced our ability to meet the growing demand for self-service automation and labor-saving solutions. Furthermore, in service enhancement, we launched an integrated service collaboration platform.

In fiscal year 2025, while closely monitoring changes in the domestic financial market environment, we are strengthening cost competitiveness by expanding product deployment in India and Southeast Asia and by reducing costs through the operation of a new factory in Vietnam.

Looking ahead, we will focus on standardizing product modules and restructuring our overseas production system to accelerate product development and rollout, advance localization, reduce production and maintenance costs, and establish sustainable competitiveness in the global market, thereby driving further business growth.



### TOPICS Value Creation Material Issue | Safe and Convenient Social Infrastructure

The integrated service collaboration platform XlivLinkS seamlessly connects physical and digital services by utilizing existing self-service terminals such as ATMs, providing users with an optimal service environment. For terminal operators, it creates new revenue opportunities and improves operational efficiency, while for service providers, it strengthens customer engagement.

Starting in 2026, a new payment service will be launched that enables users to pay utility bills and taxes via ATMs, enhancing user convenience while improving the operational efficiency of businesses.

