



SPECIAL FEATURES

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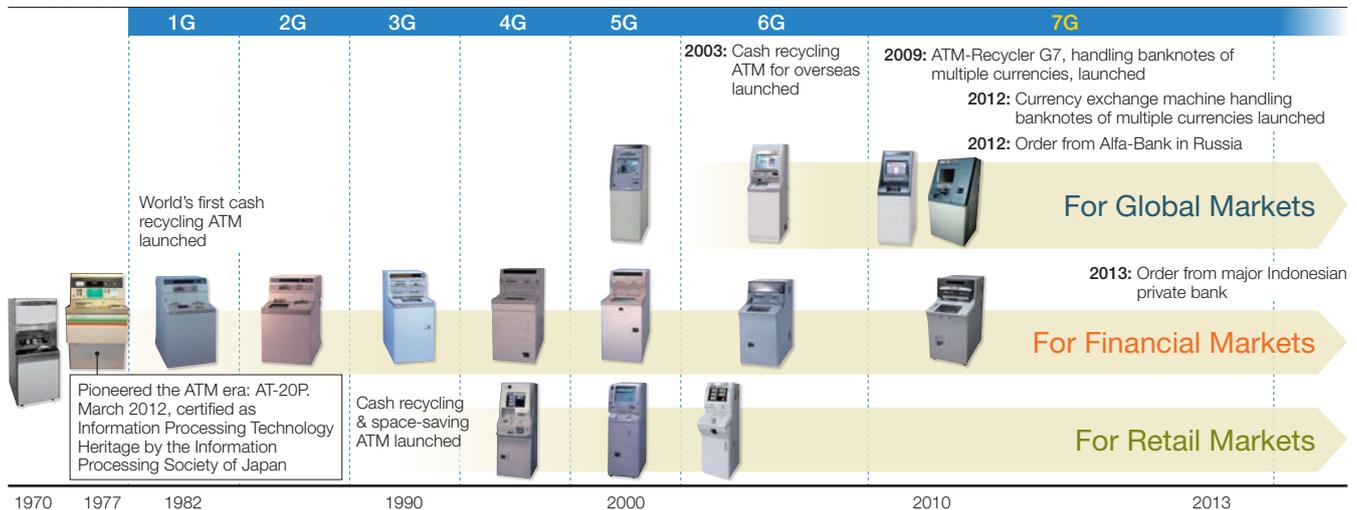
# OKI's very convenient and reliable cash recycling ATMs contribute to society

## Developed the world's first cash recycling ATM, which are still evolving to meet the needs of society.

ATMs are one of OKI's mainstay products. They are still taking root as essential social infrastructure for daily life. OKI developed the first large ATM in Japan in 1977, and the world's first cash recycling ATM in 1982. Recycling is the function where cash deposited in the ATM is also reused to pay out. This is common now, but around 1970 there were only cash dispensers and deposit machines. So this cash recycling ATM which handles both deposits and withdrawals in one machine and also reuses cash was highly valued as achieving revolutionary functions.

Then in 1996, we developed a space-saving ATM for retail markets. We delivered ATMs for overseas to China and Korea in 2003. OKI's cash recycling ATMs evolve with the aim of constantly improving customer satisfaction, along with the needs of society and people, such as "More transactions possible in ATMs," "Addition of security and other functions for peace of mind," and "Improve quality so customers don't have to wait." In 2006 we developed the ATM-BankIT, with high security functions, reliability and pleasant operation. Then in 2009 we developed the ATM-Recycler G7, which can handle 128 banknote denominations of multiple currencies; this was successfully sold to customers in Japan, China, Korea, then to Russia in 2012, and Indonesia in 2013.

### Evolution Path of OKI ATMs



## Aiming for people-friendly systems, with high security, pleasant operation, etc.

When general users deposit or withdraw cash, they view ATM security as important. While user convenience is improving, various crimes which take advantage of technology continue to increase. OKI is actively working to develop new security functions and technologies. We are constantly strengthening security to prevent crimes using stolen cards, counterfeit cards, and skimming which steals card data. For example, Personal Identification Number (PIN) scrambling and “visible angle-limiting filter” etc. are installed, so PIN cannot be copied from behind a person. And we use biometric authentication functions such as vein authentication, instead of PIN.

And we think an ATM must be easy to use for anyone, so we also emphasize pleasant operation. For example, the ATM-BankIT Pro is currently the most widely used ATM in Japan; it implements universal design: voice guidance by handset for visually disabled people, and “easy operation mode” which is also easy for elderly to use, etc. And for wheelchair users, it has an ATM body shape which is easy to get close to, slanted easy to see screen, etc. There is a universal basic need to improve ease of operation, so ATMs can be used without trouble by everyone, including elderly and challenged people. We will keep working on this as one of our important themes.

## ATM-Recycler G7: Handles 128 banknote denominations of multiple currencies

When the cash recycling ATM which directly dispenses and receives cash was first developed, various functions were required. The most basic function was technology which can instantly recognize counterfeit banknotes, bad condition banknotes, different sized banknotes, etc., when banknotes are deposited. Especially in a cash recycling ATM, counterfeit banknotes must not be received, so OKI's mechatronics technologies were used to recognize and reject this, providing advanced functions. ATM-Recycler G7 is the 7th generation cash recycling ATM, in which these technologies were evolved further; it achieves recognition of 128 banknote denominations of multiple currencies, with different sizes, types of pictures, and security data, used in various countries. It can receive and dispense banknotes of multiple countries at the same time: Japanese yen, dollars, and euros; the same machine can also exchange between the local country's currency and foreign currency, in both directions. This dramatically improves the convenience of foreign exchange service. This is expected to have great usage value in countries where in addition to local currency, there is great need for exchange into other major currencies.



ATM-Recycler G7

## Secure, safe and very convenient cash recycling ATM, for people around the world

In 2001, OKI expanded its cash recycling ATM business into the Asian markets of China and Korea. In recent years, China has seen rapid economic growth, and the increase in personal incomes has brought an increase in the frequency of handling cash, and an increasing need to use banks to send money and pay public fees, etc.; at the same time, crowding at bank counters is becoming a problem. Cash recycling ATM installations accelerated rapidly, and OKI gained the top market share in China. These greatly reduce wait times at banks, improve convenience and safety of deposits and withdrawals, and bring great benefits to users' lives. It is thought these will continue to play a role in improving the quality of life.

And in 2012, OKI was the first Japanese manufacturer to sell a cash recycling ATM to a Russian bank. Today, Russia continues to grow economically, and dollars and euros are used in addition to its own ruble currency. The ATM-Recycler G7 is valued because it can handle multiple currencies at the same time, and has a high utilization rate and high security functions, etc. Its full scale use began in November 2012. It was also sold to a major private Indonesian bank, which plans to steadily install them starting in August 2013.

OKI will keep contributing to society and people throughout the world, by providing secure, safe and highly convenient cash recycling ATMs.

### USER COMMENT

#### OKI's Cash Recycling ATMs Improve Customer Service

Economic growth in Russia has brought growth in numbers of installed ATMs and cash dispensers. But to achieve our aim of “providing the highest level of customer service,” it is essential to fundamentally renew our ATM network to handle multiple currencies including dollars and euros, in addition to rubles. OKI's cash recycling ATMs meet this need, and in the trial period we confirmed their high utilization, convenience, safety, etc., in addition to the fast and sincere responses by OKI's staff.



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