

Small Meeting on SCSK's New Medium-Term Management Plan — Commercialization of DX —

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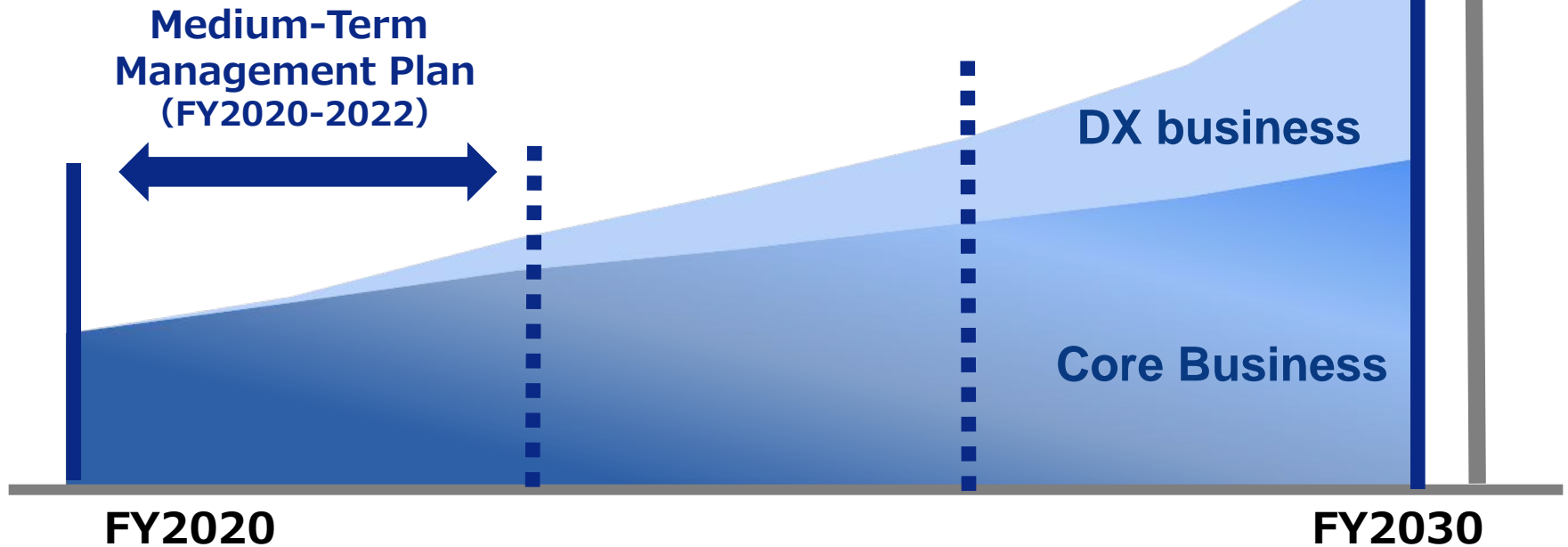
- Expand enhance core business while pursuing growth through new, co-creation-driven businesses (digital transformation businesses)

**2030
Co-Creative IT
Company**

- IT for the next delight -
Target net sales of
¥1 trillion

[Group Stance]

Ongoing creation of value driven
by excellence and earnestness.



Commercialization of DX

Creation of new value for society through co-creation

- SCSK-driven approach to new business and service development through increased co-creation

DX Support

Provision of client and industry business value-improving services

- Services underpinning proactive IT provided as partner to clients
- Industry-standard platform services for increasing value

DX Foundations

Provision of comprehensive IT system optimization services

- System modernization and inter-system data coordination
- Development, maintenance, and operation standardization and comprehensive outsourcing

Commercialization
of DX

Creation of new value for society through
co-creation

1

With Clients

Deepening of understanding
of client business needs

Co-creation businesses
Built between client,
SCSK, and other entities

Creation of value for
clients and society

2

Cross Industry

Approach capitalizing on
intellectual properties and
services

Data coordination-
fueled intellectual
property service
expansion

Creation of value for
target and other
industries

3

Global

Strengthening of
coordination with
Sumitomo Corporation

Digital businesses in
new markets

Creation of value on a
global basis

Commercialization of DX - Priority Fields

1 Mobility Field

Social Tasks

- Realize sustainable, safe, and secure transportation systems (Modes of transportation for senior citizens and underpopulated areas, alleviation of traffic congestion, etc.)
- Mitigate CO2-associated climate change risks

Co-Creative Approach

Branch out from shared connected platforms to telematics and MaaS fields

Strengths

Automotive equipment track record (embedded development / verification), traffic accident detection track record, etc

Co-Creation

Sumitomo Corporation Group's business foundation base of clients in other industries

2 Financial Service Platform Field

Social Tasks

- Enhance financial systems in response to operating environment changes by digitization
- Develop financial systems that contribute to healthy economic growth in emerging countries

Co-Creative Approach

Provide financial service platforms for specific industries through broad-ranging co-creation

Strengths

Track record in development, operation, and BPO services for all industries, multi-payment technologies, etc.

Co-Creation

Client base, Sumitomo Corporation's overseas operating foundations, partners specializing in specific fields

3 Healthcare Field

Social Tasks

- Address disparities in access to healthcare (respond to lack of physicians, bolster regional healthcare systems)
- Reduce healthcare expenses through appropriate medicine use
- Maintain social security functions by extending healthy lifespans

Co-Creative Approach

Promote data-linkage between individuals and healthcare-related companies healthcare system enhancement and streamlining preventative medicine and healthcare management

Strengths

Track record in wide-ranging healthcare fields

Co-Creation

Healthcare institutions, pharmaceutical industry, pharmaceutical wholesalers, pharmacies, health and life insurance industries

4 Customer Experience Field

Social Tasks

- Develop industries that are responsive to the diversification of values
- Incorporate customer input into products and services with digital technologies and thereby contributing to social prosperity

Co-Creative Approach

Help create greater levels of corporate value by aiding in the development of supply and value chains attuned to customer input

Strengths

Call center, e-commerce, and fulfillment services, etc.

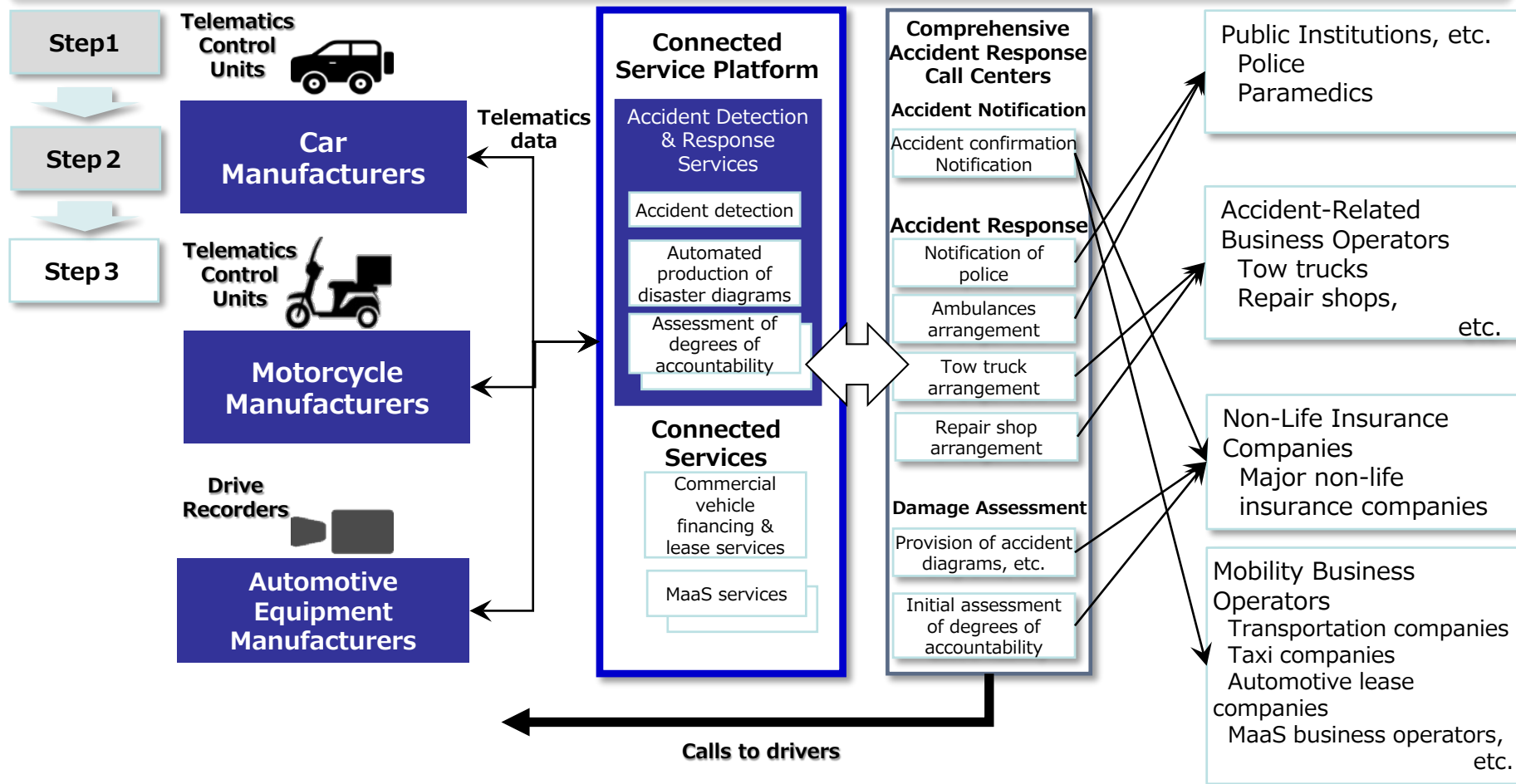
Co-Creation

Base of customers from multiple industries

(1) Mobility Field—Connected Car Project Oriented Around Accident Detection (Case Study)

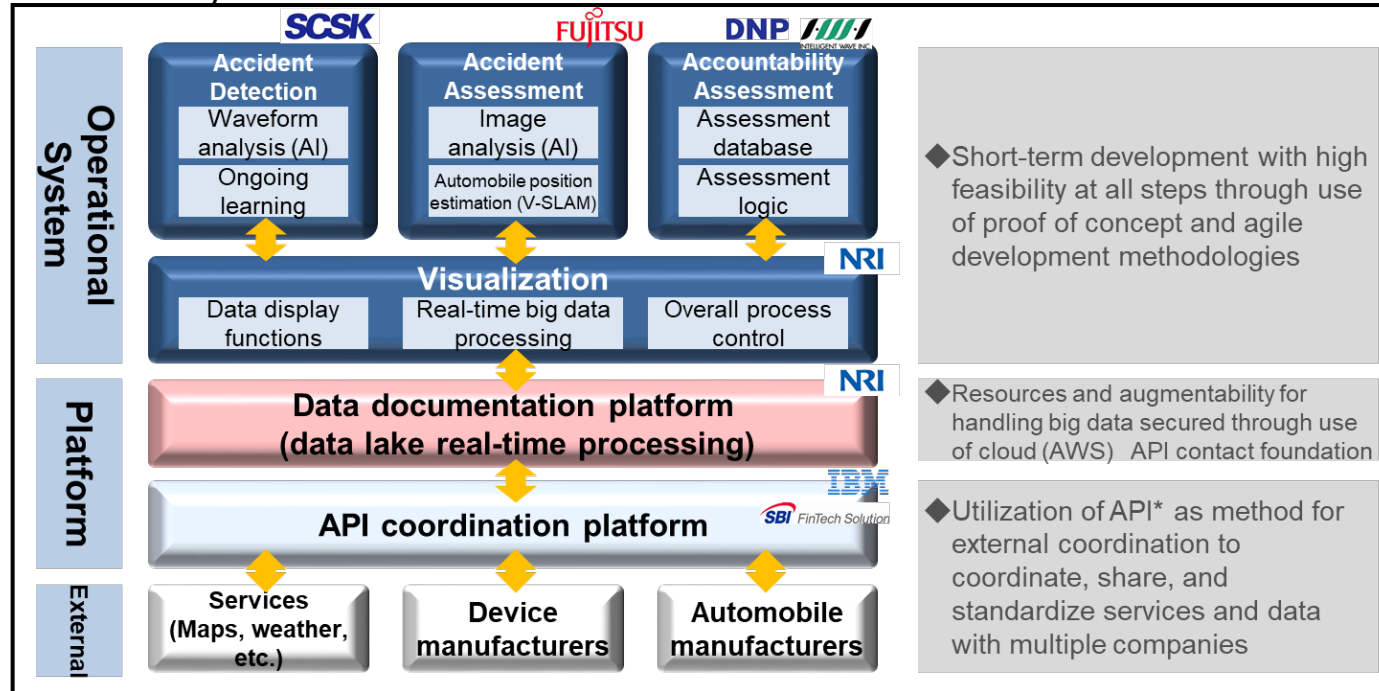
Commercialization of Accident Response Services

- ✓ Establishment of comprehensive call centers for post-accident services
- ✓ Development of post-accident service business centered on connected platforms and including emergency notification to public institutions and arrangement of tow trucks and other services

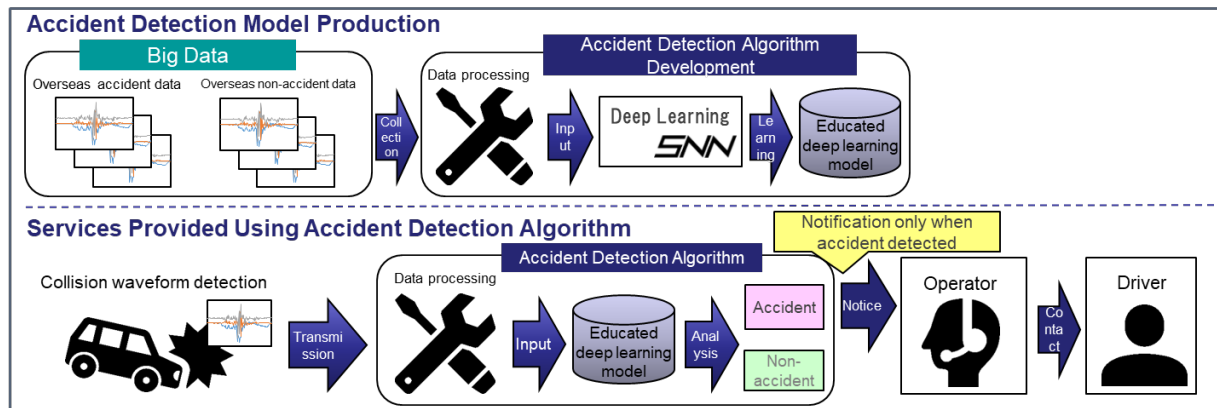


Case Study: Telematics Non-Life Insurance System Offered with Aioi Nissay Dowa Insurance Co., Ltd.

Overview of System



Development of Accident Detection Algorithm Using Big Data and Deep Learning



(2) Financial Service Platform Field —MINEFOCUS Business (Case Study)

MINEFOCUS Financial Information Provision Service **MINEFOCUS**

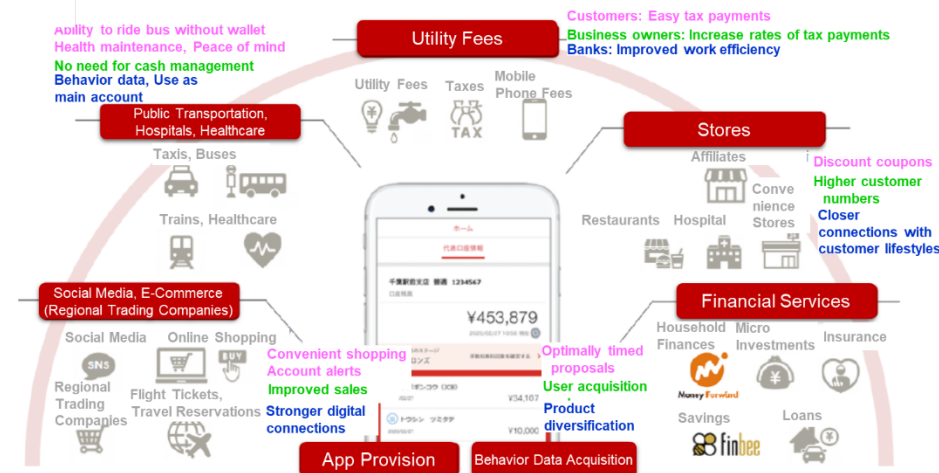
Provision of various frequently used functions through SCSK's currently available MINEFOCUS service. Servicer connected to platform primarily used to distribute coupons and information by linking up to regional portal function.

Home Screen	Timeline	Assistance	Household Finance Management	Regional Portal	My Themes
<ul style="list-style-type: none"> - Balance inquiry, fund transfers - Advertisements, links - Account application, related procedures - Consultation reservation, etc. 	<ul style="list-style-type: none"> - Usage history information - Forecast management - Advertisements, notifications - Education, awareness raising, etc. 	<ul style="list-style-type: none"> - Automated question response - Investment support - Recommended article distribution - Chat with service staff, etc. 	<ul style="list-style-type: none"> - Asset/point management - Finance management - Household finance / budget management - Purpose-specific deposit support 	<ul style="list-style-type: none"> - In-store ATM location searches / inquiries - Coupon searches / inquiries - Facility information searches / inquiries 	<ul style="list-style-type: none"> - Theme-based article searches - Regional media searches

Currently adopted by 9 institutions

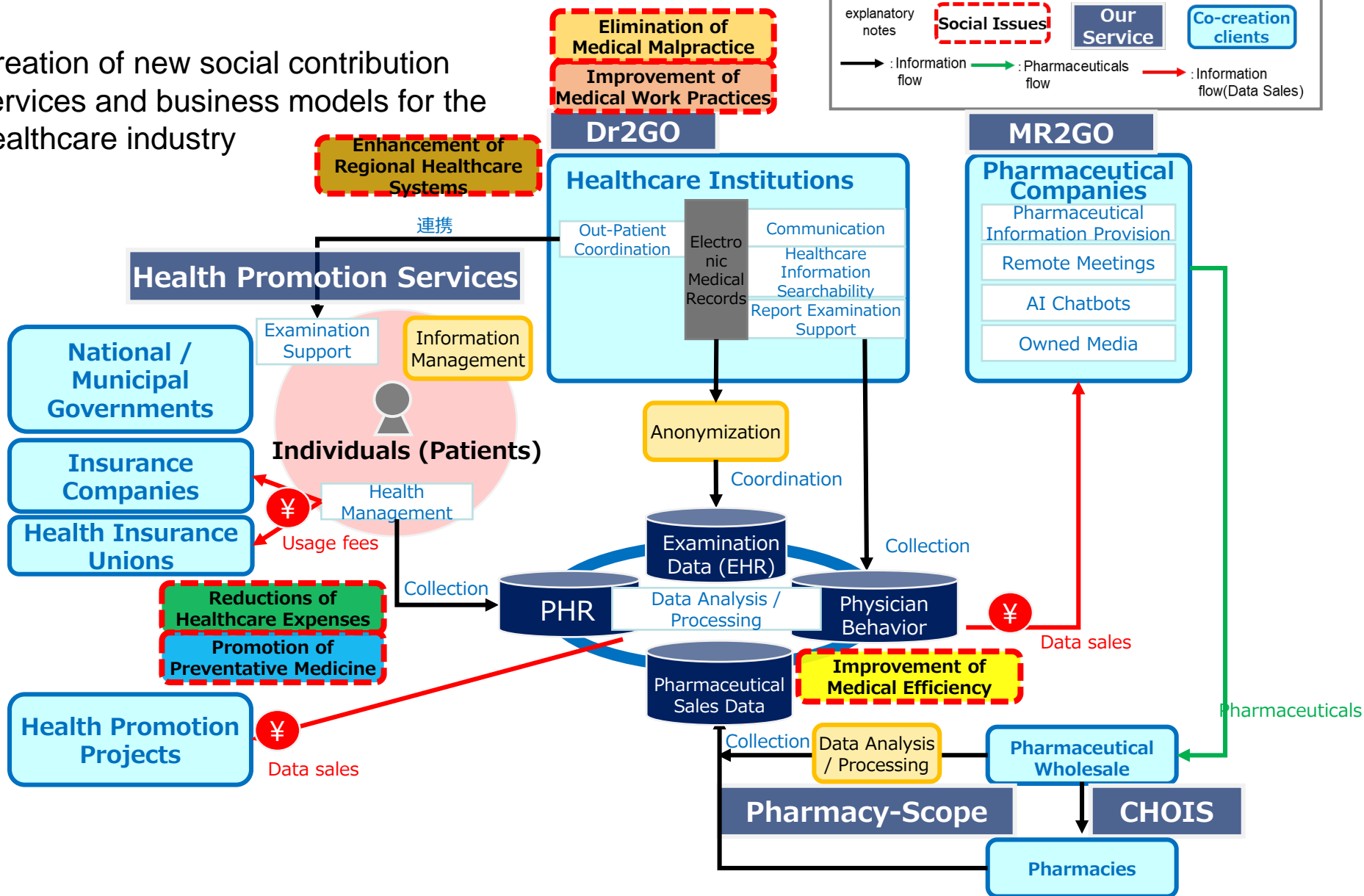


Enhancement of functions with the aim of developing MINEFOCUS into a banking application that can contribute to economic development in urban regions and that can be used in various areas of everyday life.



(3) Healthcare Field

Creation of new social contribution services and business models for the healthcare industry



(4) Customer Experience Field

—SCSK Customer Experience Service Center Scheme

