

**OPTiM and Saga Bank Enter Finance x IT  
Comprehensive Alliance**  
**Promoting Initiatives Utilizing AI, IoT, and Block Chain**

TOKYO, Japan (December 18, 2017) – OPTiM Corporation (TSE: 3694), a market leader in AI, IoT, and big data platforms, announces a comprehensive alliance with THE BANK OF SAGA LTD.\*<sup>1</sup> (hereinafter known as Saga Bank) to promote for FinTech\*<sup>2</sup> utilizing AI, IoT, and block chain\*<sup>3</sup>. OPTiM and Saga Bank hope that this partnership, called the "Finance x IT Comprehensive Alliance," realizes more efficient banking operations and solutions that will help local customers of both companies, and, eventually, solve problems in banks across Japan.

Finance × IT

Comprehensive Alliance



■ About the Finance x IT Comprehensive Alliance

Saga Bank hopes the Finance x IT Comprehensive Alliance aims to create a bank of the future for local Saga customers, to provide quality financial services as a financial institution, and support development of local communities. Combined with OPTiM's efforts in spreading the utilization of AI and IoT to various industries, the two parties will promote initiatives using AI, IoT, block chain technology, and more. Specific goals are as follows.

- Development of new financial services using technologies such as AI and block chain
- Improve services utilizing AI and IT at Saga Bank branch offices
- Improve banking efficiency with AI and IoT
- Provide financial services on smart devices
- Support for entrepreneurship, aggressive business innovation, and venture companies
- Marketing support using AI and big data
- Countermeasures against transfer scams using IT technology, including AI
- Building a support framework with AI and IoT to improve efficiency of management operations

### ■ Utilization of OPTiM's AI and IoT in Saga

In August 2015, OPTiM entered a three-party agreement for IT agriculture with Saga Prefecture and Saga University for utilizing AI and IoT in local agriculture. Then, in March 2017, the company entered a six-party agreement for the integrating AI and IoT into the Ariake nori seaweed aquaculture industry of Saga. This agreement was between OPTiM, Saga Prefecture, Saga University, Norinchukin Bank, Saga Prefecture Fishery Cooperative Federation, and NTT DOCOMO, INC.

In addition, along with Oda Regional Medical Center, OPTiM has conducted a demonstration experiment for Smart Home Medical Care, which uses AI and IoT for health care. Furthermore, the company established the Medical Innovation Lab with the Faculty of Medicine, Saga University to perform joint research in utilizing AI and IoT in medical care.

Also, establishing Saga as a "test field" for utilizing AI and IoT, OPTiM has joined the prefecture in an "AI/IoT Comprehensive Collaboration Agreement" on May 29, 2017. This agreement aims to expand AI and IoT use to all industries and administrative areas.

With these efforts, OPTiM is building up the use of AI and IoT in various industries throughout Saga Prefecture so that it can be part of the cutting edge of these technologies.

※1 Headquartered in Saga City, Saga Prefecture, Japan; president: Yoshihiro Junnouchi

※2 FinTech: a term combining "finance" and "technology." Refers to the advanced efforts and technologies that link financial services with information technology (IT).

※3 Block chain: distributed ledger technology for distributing data. It creates a network without a central computer, making it difficult to destroy or tamper with.

### ■ About OPTiM Corporation <http://en.optim.co.jp/>

OPTiM is a leader in internet-based services that improve its clients' interactions with technology in all aspects of everyday life. Its solutions provide comprehensive IoT management and multi-functional remote communication. Its business partners include NTT, KDDI, Canon and Fuji Xerox. Based in Tokyo, Japan, its corporate motto is, "We make the net as simple as breathing."

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※ The information presented in this press release is subject to change without notice.

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