

# Topics

Supporting the Employment of Athletes × Creating a Vibrant Organization

**Topic 1** Recruiting Activities Making Use of JOC's Employment Support System

As one aspect of our medium-term plan initiatives, we conducted recruiting activities by making use of Athnavi, JOC's\* employment support system. Athnavi is an employment support system for top-level athletes designated by the JOC or JPC. It matches athletes seeking employment with companies looking to hire them. Aimed at bolstering corporate vitality, these recruiting activities enable the entire Company to support athletes, cultivating the sense of internal unity and boosting morale among individual employees.

\* JOC: Japanese Olympic Committee; JPC: Japanese Paralympic Committee



Encouraging Personal Consumption × Promoting a Work-Life Balance

**Topic 2** Taking Part in the "Premium Friday" Initiative

Japan's Ministry of Economy, Trade and Industry is promoting a public-private partnership initiative called "Premium Friday." The gist of this initiative (which promotes a culture of finishing work a little earlier on the last Friday of each month) is to encourage individuals to take part in happy and enjoyable experiences and times. We will take advantage of this opportunity to promote corporate social responsibility, both by enhancing our services to customers and by developing measures targeting employees.



Finance × Technology

**Topic 3** Fostering Innovation through Financial Knowhow and Leading-Edge Technologies

**Globally Oriented New Business Development**

To develop new business, we have entered a partnership agreement with Plug and Play Tech Center, a venture capital company from Silicon Valley in the United States. We will share information related to network construction and new technologies.



**Marketing Measures That Leverage Data**

We have become the first Japanese credit company to join The CardLink Association, a global association that promotes the card-linked offer (CLO) promotion method, based on credit card usage information. In the aim of guiding customers to card merchants, we are stepping up initiatives to collect and make use of the most recent data with a view to the full-fledged introduction of CLO.



**Expansion of Electronic Settlement Services for the Next-Generation Settlement**

We were the only Japanese credit company to embrace Apple Pay at its launch in October 2016. We have also introduced Alipay to support demand from inbound Chinese visitors to Japan.



**New Initiatives Leveraging AI**

Hyper Cloud, an artificial intelligence (AI) tool provided by the ABeam Cloud business innovation platform, is the first in Japan to make use of credit screening analysis. We have also commenced internal verification testing using a chatbot for customer service.

