

February 24, 2017

Sumitomo Mitsui Banking Corporation  
The Japan Research Institute, Limited  
IBM Japan, Ltd.  
SCSK Corporation  
Advanced Media, Inc.

Introduction of IBM Watson to All Call Center Desks and  
Commencement of its Use for Internal Inquiries

Sumitomo Mitsui Banking Corporation (President and CEO: Takeshi Kunibe; hereinafter “SMBC”) and The Japan Research Institute, Limited (Representative Director, President and CEO: Masahiro Fuchizaki; hereinafter “JRI”) have, working together with IBM Japan, Ltd. (General Manager : Paul Yonamine; hereinafter “IBM Japan”), SCSK Corporation (President: Toru Tanihara; hereinafter “SCSK”), and Advanced Media, Inc. (President and CEO: Kiyoyuki Suzuki; hereinafter “Advanced Media”), made IBM Watson Explorer (Watson)<sup>1</sup> available at all SMBC Call Center desks, and have also started using Watson for inquiries to headquarters from SMBC sales departments, offices, and branches.

SMBC is the first Japanese bank started introducing Watson in 2014 to support operators at its call center, and has used the system. As a speech recognition system, AmiVoice<sup>2</sup> converts inquiries into text on a real-time basis while Watson shows operators candidate answers taken from operation manuals and Q&As, thus enabling operators to provide callers with prompt and accurate answers. In recognition of this initiative, a customer support award system hosted by the Japan Institute of Information Technology granted SMBC a Customer Support Information Technology Special Award in July 2016. In October of the same year, Watson became available at all SMBC Call Center desks, which resulted in higher-quality customer service.

In December 2016, SMBC started using Watson for internal inquiries about domestic credit business and for inquiries from corporate clients as well as providing information to them. Furthermore, in February 2017, SMBC started expanding the use of the system to cover internal inquiries about services for individual customers and inquiries in English about the credit business from its offices in Europe and North America. Inquiries to headquarters from overseas offices, especially those in Europe and North America, previously saw a delay before being answered due to the time difference. Now, inquirers can receive answers quickly by using Watson, and this improves productivity.

SMBC will further expand the use of Watson, which understands and learns natural language to support more appropriate decision-making, with the goal of further improving customer service, including use of the system for cyber security.

As members of the Sumitomo Mitsui Financial Group, SMBC and JRI will join forces to make SMFG a more competitive, advanced financial group and improve customer service by proactively using new technologies in the IT field and responding to changes in the times.

IBM Japan will take advantage of its skills and knowledge acquired around the globe, employ cutting-edge technologies, and apply cognitive technology to support SMBC's initiative for improved service.

SCSK and Advance Media as an SI vendor and a manufacturer providing speech recognition solutions, respectively, not only introduced AmiVoice but also achieved the first real-time linkage between AmiVoice and Watson. With this achievement, the two companies will further enhance their cooperation to contribute to SMFG's use of new IT technologies and develop next-generation call centers that connect customers' voices with businesses.

1. IBM Watson Explorer:

A solution that identifies specific knowledge from a vast amount of unstructured data to allow users to search and understand information required for better decision-making.

2. AmiVoice:

Advanced Media's speech recognition solution that can convert "voices" received at a call center into text on a real-time basis for diverse uses. The solution can improve service quality by monitoring the text generated from conversations as well as the use of inappropriate words, and can be used for compliance measures with searches using keywords that are converted into text, for operational support through cooperation with AI solutions, and for VOC analysis.

# [Mechanism for using IBM Watson Explorer]

