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Sumitomo Mitsui Financial Group  
SMBC Nikko Securities Inc.  
NTT Communications Corporation  
Accenture Japan Ltd

**Launch of a LINE-based automated chat service utilizing artificial intelligence (AI)**

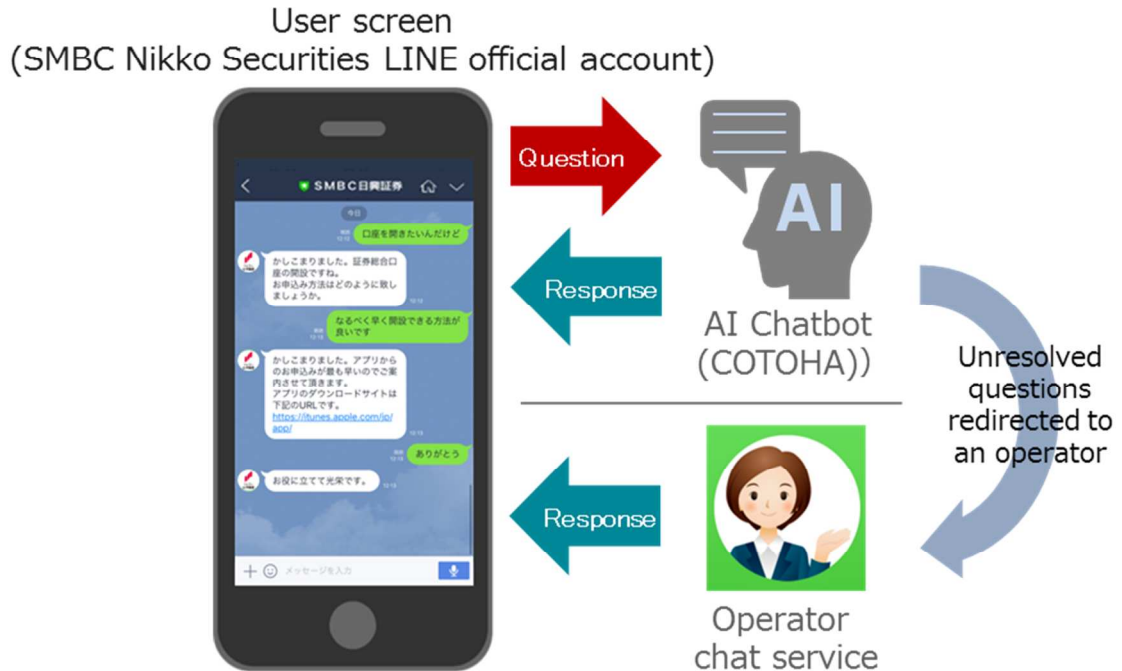
The Sumitomo Mitsui Financial Group (Takeshi Kunibe, President & Group CEO; hereinafter, "SMFG") and SMBC Nikko Securities Inc. (Yoshihiko Shimizu, President & CEO; hereinafter, "SMBC Nikko Securities"), together with NTT Communications Corporation (Tetsuya Shoji, President & CEO; hereinafter, "NTT Com"), have jointly developed an automated chat service utilizing artificial intelligence (hereinafter, "AI Chatbot") with support from Accenture Japan Ltd (Atsushi Egawa, President & CEO; hereinafter, "Accenture")(\*1), and this service will become available as of May 25, 2017 at SMBC Nikko Securities' Contact Center to enhance its LINE-based inquiry service.

AI Chatbot is capable of understanding customer input on LINE Talk to a high degree of precision and then automatically and rapidly providing the most appropriate response.

The SMBC Nikko Securities Contact Center began offering an operator-staffed chat service(\*2) on its website in May 2016 and on LINE in September 2016, and the introduction of the AI Chatbot will allow for faster responses to customer inquiries. At some future point, AI Chatbot will become accessible during nighttime hours and holidays, time frames when the chat service has heretofore been unavailable.

Once launched this month, AI Chatbot will provide guidance on ways to open accounts as well as on initial public offerings (IPO), NISA, My Number, and Direct Course, and the scope of this service will be steadily expanded to include such things as share price inquiries and investment trust selection.

## Envisioned Use of AI Chatbot



This service utilizes an NTT Com AI engine (the Communication Engine “COTOHA”; hereinafter, “COTOHA”)(\*3) that can engage in “human-like dialogue.” COTOHA excels at understanding customer inquiries and providing natural responses by such means as automatically asking questions about missing information. COTOHA also studies the responses of operators in order to automatically upgrade its own response capabilities and comes equipped with an escalation function that redirects customers to an operator for answers to questions that could not be resolved via AI Chatbot.

SMBC Nikko Securities believes that utilizing AI for some of its operator operations at the Contact Center will cut down on overtime and otherwise reform work styles to help employees achieve a good work-life balance. Efforts will be made to further improve quality and enhance the operator training system so that customers can easily make inquiries at any time.

The companies of the SMFG Group will continue utilizing the latest digital technologies to address various usage scenarios and endeavoring to improve the level of service provided to customers.

(\*1) Accenture not only provided advice on the technologies to be adopted for this service but also offered support in drafting the project plan and managing progress during its implementation, and will be offering additional support once this service gets underway.

(\*2) LINE Inquiry Desk (Chat Service) at Nikko Contact Center  
<http://www.smbcnikko.co.jp/support/chat/detail/index.html>

(\*3) COTOHA consists of “Amelia” and “corevo”, where “Amelia” is a cognitive agent from an US company called IPsoft and “corevo” is an NTT Group’s AI-related technology that includes advanced Japanese-language processing technology from NTT Media Intelligence Laboratories. This service will be the first ever to use COTOHA.

\*”COTOHA” is a registered trademark of NTT Com.