

Strategy and Progress of "Uvance for Finance" Pioneering the Future of Financial

Fujitsu Limited
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Yagi Masaru
Corporate Executive Officer EVP,
Head of Finance Business Group

Nishida Hiroaki
Head of Financial Service & Insurance Business Unit



Supporting the Evolution of Financial Services, Connecting to the Future

Uvance

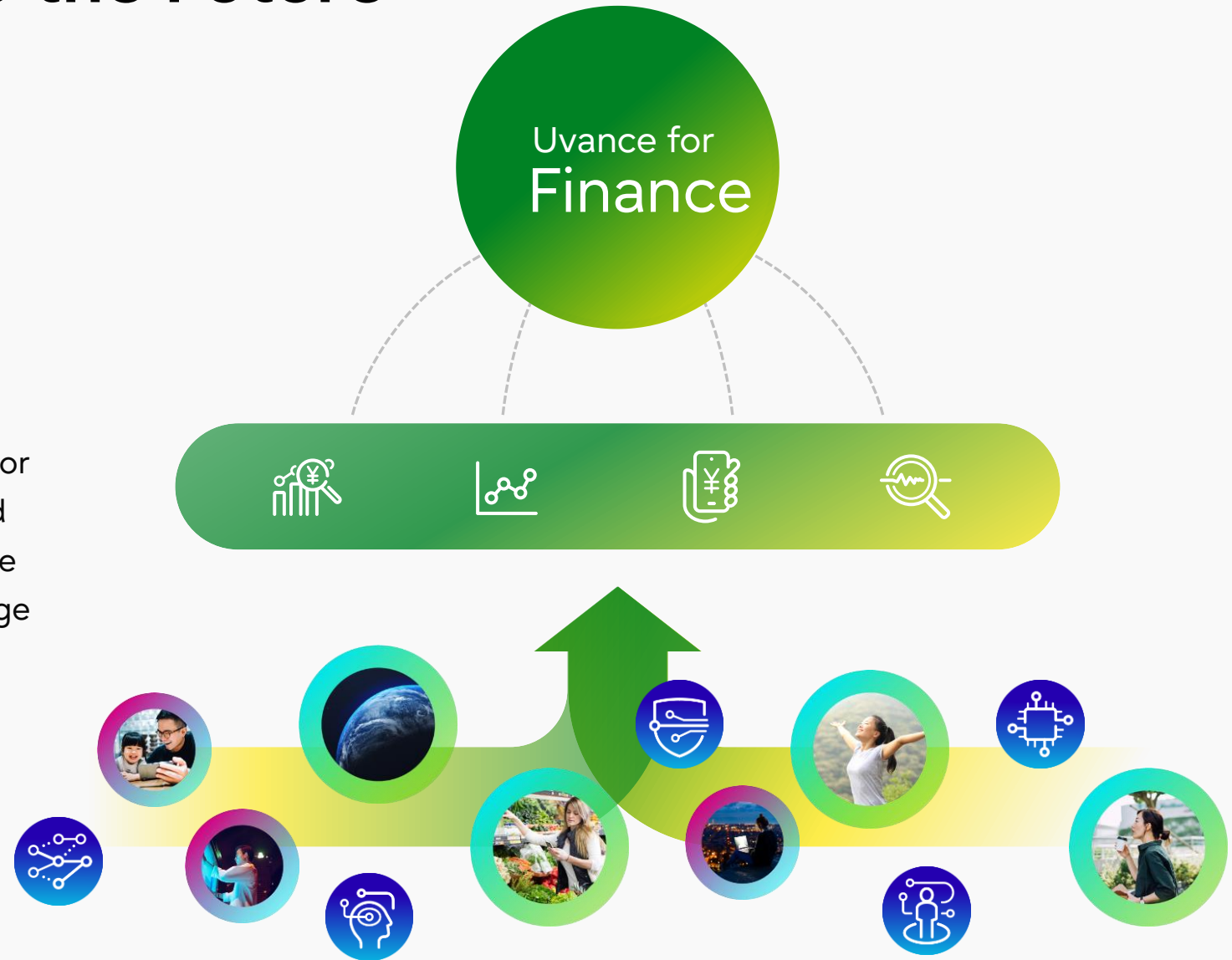
Uvance for Finance

Shaping the future of finance to support better lives for people, we bring together the knowledge cultivated through decades of financial business experience, the advanced offerings of Fujitsu Uvance, and cutting-edge technologies including AI.

We deliver Uvance for Finance.

**Realize Next-Level Finance,
Advance Societal Well-being.**

By advancing and transforming financial services, we help create a more prosperous society.



Uvance for Finance

uvance

Embedded Finance
Solutions



AWS

Data Intelligence
PaaS



Core Operations for the
Insurance Industry
Solutions



Cloud for
Insurance

Online Advisory
Services



For Digital Banks
Core Banking Solutions



Lending
Solutions



Sales
force

Credit Scoring/Data Analytics
Solutions

FICO



Next-Generation Branch
Solutions

Digital
Branch™



Service
Now

Team Enablement
Solutions



Inheritance Support
Solutions



Azure

CHORDSHIP



Fujitsu Kozuchi
Takane LLM



Purpose of Today's Presentation

We will introduce the new solution lineup and updates to existing solutions within Uvance for Finance, a solution framework designed to accelerate digital transformation for financial institutions, which entered full-scale deployment in June 2025. In addition, we will discuss Fujitsu's offering framework and mid-term strategy for realizing its vision of future financial services.

Core Solutions

Update



Core Banking Solutions for the Insurance Industry

Cloud for Insurance Japan Edition

New



Core Business Solutions for the Leasing Industry

LEASING-1 Neo

AI/Data Utilization Platform

Update



Credit Scoring / Data Analysis Solutions
FICO

Enhancing Customer Experience Realizing a Smart Society

New



Embedded Finance
Embedded Finance Platform

Update



Consultation Support Solutions
FinSnavi Cloud

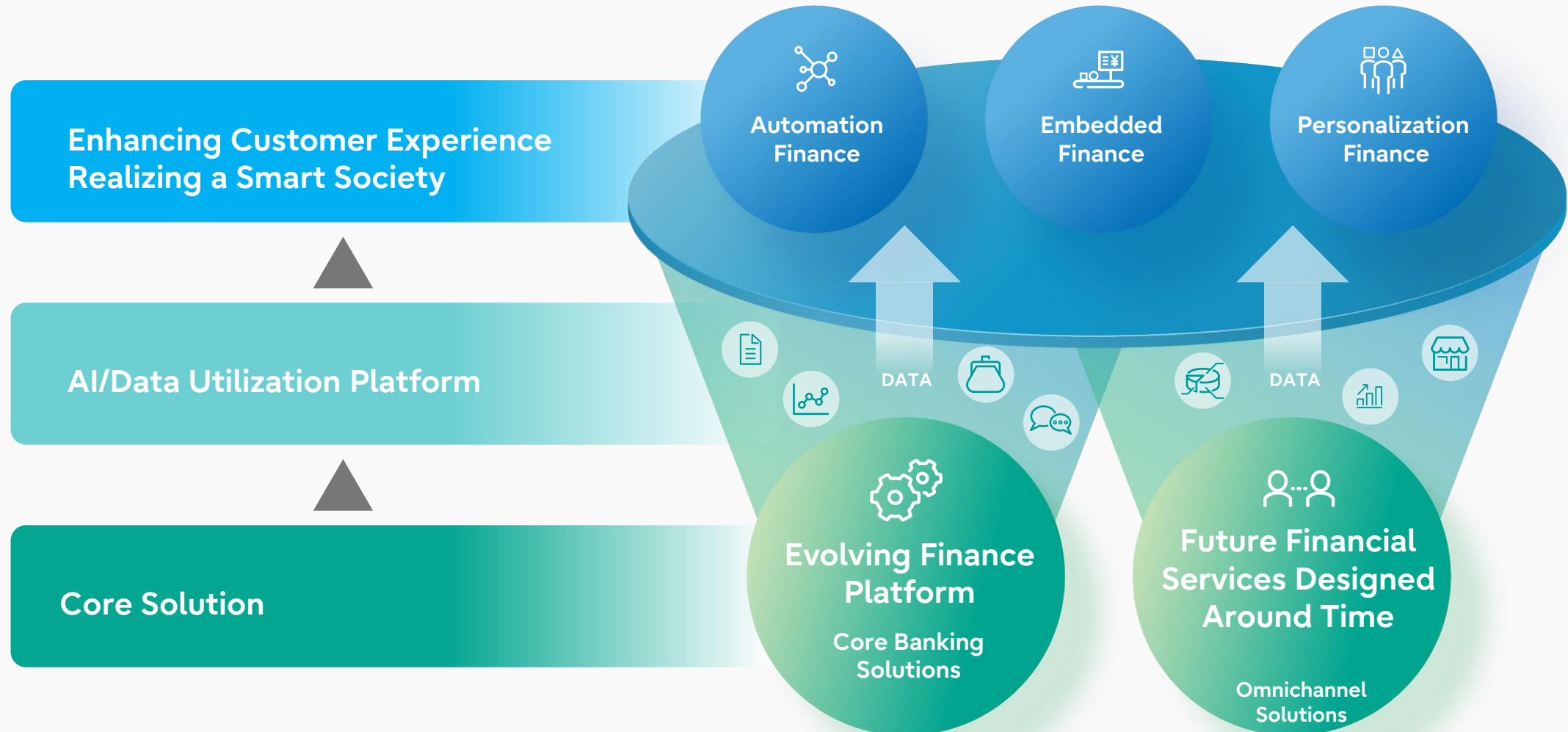
New



Insurance × Healthcare
Online Medical Certificate Integration Service

Future Financial Services Envisioned by Fujitsu

By continuously evolving highly reliable core solutions and leveraging the data generated from them, we aim to enhance customer experiences that enrich people's lives and to realize a smart society.



Uvance for Finance Offering Framework

Toward the realization of the future financial services envisioned by Fujitsu, we have organized our offerings into the following seven offering frameworks and will continue to develop offerings and solutions within each category.

Enhancing Customer Experience
Realizing a Smart Society



Personalized Experience



Finance Automation



Embedded Finance

AI/Data Utilization Platform



Data-Driven Finance



RegTech & Compliance



Sustainable Finance

Core Solution



Reliable Core System

Uvance for Finance Offering Framework



The services we aim to deliver through our seven offering frameworks are outlined below.

Enhancing Customer Experience Realizing a Smart Society

Personalized Experience

Strengthening Individual Engagement

Leveraging extensive expertise and a proven track record in the financial industry, we combine the strengths of staffed branches with the convenience of digital channels. By promoting personalized strategies based on behavioral data and life stages, we support operational efficiency and the enhancement of seamless customer experiences.

Finance Automation

Automation of Back-Office Operations

We automate business processes to achieve both higher efficiency and robust security. By reducing the burden of back-office operations and enabling a stronger focus on strategic activities, we strongly drive DX for financial institutions.

Embedded Finance

Seamless Financial Service Integration

A mechanism that embeds financial functions—such as payments, insurance, and lending—into non-financial services through APIs and other means. Users can complete their financial activities within the applications they use every day, dramatically improving speed and convenience.

Core Solution

Reliable Core System

Agility and Efficiency of Core Systems

We promote the modernization of legacy systems, including cloud migration, API enablement, and microservices architecture. This enhances system flexibility and scalability, accelerates the development of new services, reduces operational costs, and ensures stable system operations.

AI/Data Utilization Platform

Data-Driven Finance

Management and Operational Innovation Through Data Utilization

By integrating and analyzing diverse data from both inside and outside financial institutions, we support decision-making across all areas of operations, including management strategy formulation, credit assessment, product development, marketing, and asset management. Through predictive analytics and optimization using AI/ML, we create new business value.

RegTech & Compliance

Advanced Regulatory Compliance and Risk Management

We support financial institutions in addressing complex domestic and global regulations (such as AML/CFT, GDPR/CCPA, and Basel regulations) through digital technologies. Real-time monitoring, automated reporting, and AI-driven fraud detection and risk assessment help reduce compliance costs and mitigate risks.

Sustainable Finance

Support for ESG Management and Sustainable Growth

We support the promotion of ESG strategies for financial institutions, including ESG investment evaluation, green finance initiatives, and the management and disclosure of sustainability-related data. Our solutions help achieve both contributions to a sustainable society and enhanced corporate value.

Uvance for Finance's Current Lineup



In FY25, we offer a total of 14 solutions across 5 categories. In FY26, we will expand into new categories: RegTech & Compliance for enhanced regulatory compliance and risk management, and Sustainable Finance for ESG management and sustainable growth support.

Enhancing Customer Experience: Realizing a Smart Society



Personalized Experience

Strengthening Individual Engagement

- FinSnavi
- Digital Branch



Finance Automation

Automating Back-Office Operations

- SK-Force



Embedded Finance

Seamless Integration of Financial Services

- Embedded Finance Platform (tentative name)
- Online Medical Certificate Integration Service



Reliable Core System

Agility and Efficiency in Core Systems

- xBank
- WBANK
- FBC Cloud
- Multi Channel Connector
- Fujitsu Cloud for Insurance Japan Edition
- LEASING-1 Neo
- RFQ Platform
- InfoOne V

AI/Data Utilization Platform



Data-Driven Finance

Business and Operational Innovation Through Data Utilization

- FICO



RegTech & Compliance

Advanced Regulatory Compliance and Risk Management

- Under Expansion (FY26~)



Sustainable Finance

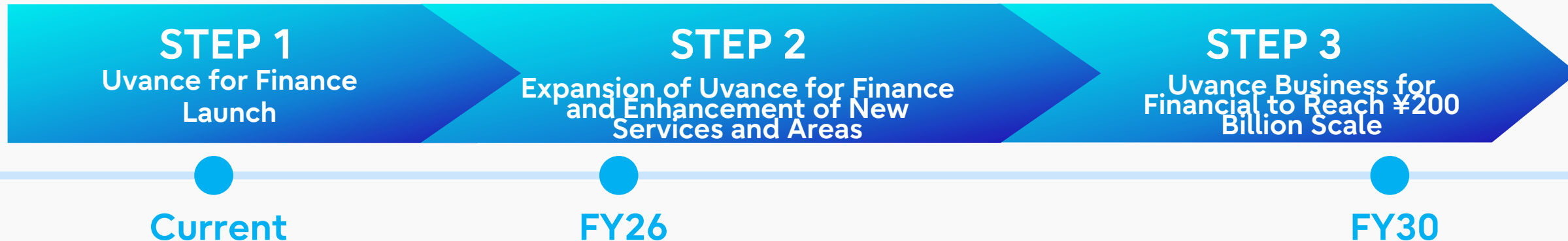
Supporting ESG Management and Sustainable Growth

- Under Expansion (FY26~)

Mid-Term Strategy and Key Initiatives for 2030

Strategy for Expanding Uvance for Finance

- Uvance for Finance contributes to the future of financial services by expanding its target areas and providing new offering solutions.
- Uvance for Finance and Uvance integration across domains delivers value to the financial industry
- Cross-industry (Embedded Finance) and global expansion enable value delivery across industries and borders



FY26 Key Initiatives

- 1 Uvance for Finance Core Module Deployment**
Providing a core system foundation that combines reliability and flexibility for the AI era
- 2 Advancing Embedded Finance**
Embedding financial capabilities across industries to realize next-generation financial services

- 3 Uvance for Finance Enhanced**
Delivering financial models across the entire industry through co-creation with our clients

Core Solution

Reliable Core System

Core Solution Concept

We will transform the traditional concept of core solutions, evolving them into a domain that combines speed and flexibility to respond quickly to change, while ensuring the uncompromising reliability that must never allow downtime.

Core Solution Concept



Public Cloud

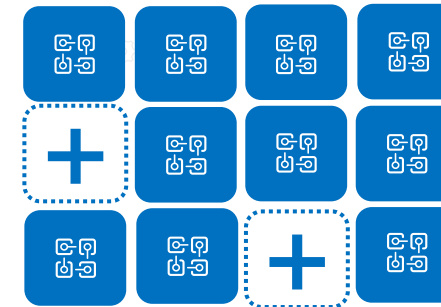


Microservices Architecture

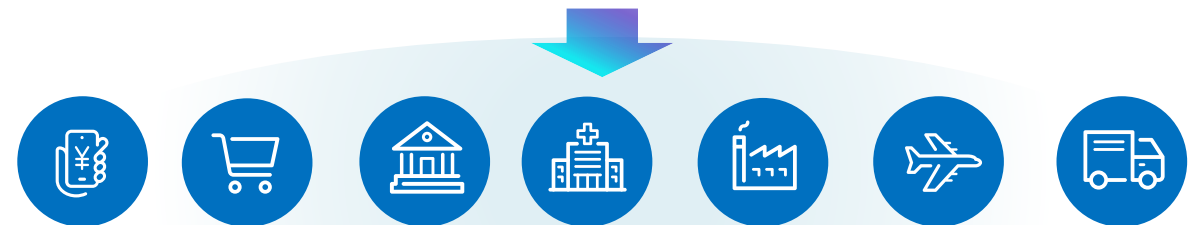


Cross-Industry

Individual Service Modules



Public Cloud



Only the required modules can be integrated via APIs.

Insurance Core Solution Fujitsu Cloud for Insurance Japan Edition

Uvance

It covers all business operations required for next-generation insurance business in Japan, with necessary functions available on a modular basis. Car insurance functions have already been provided as the first phase.

PRESS RELEASE

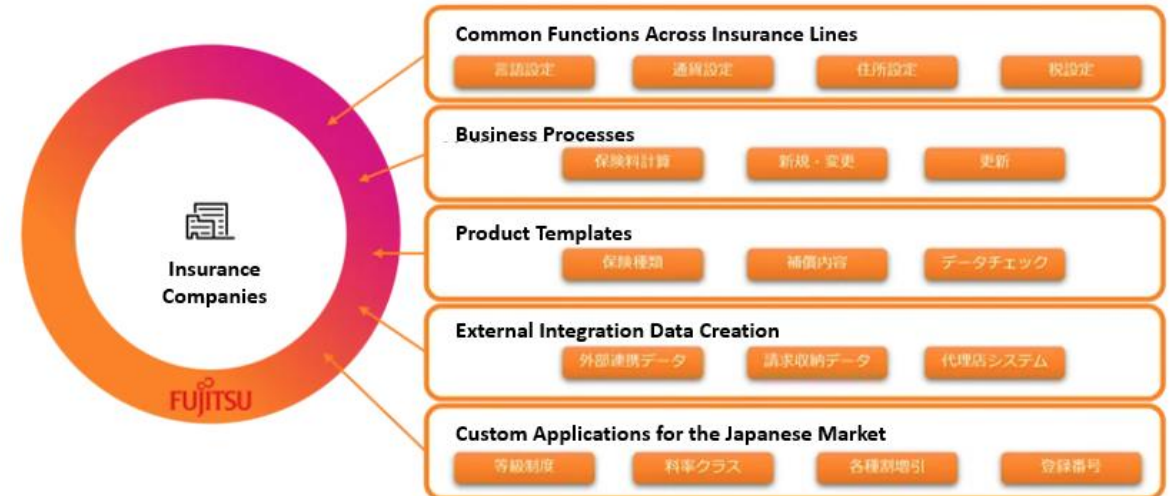
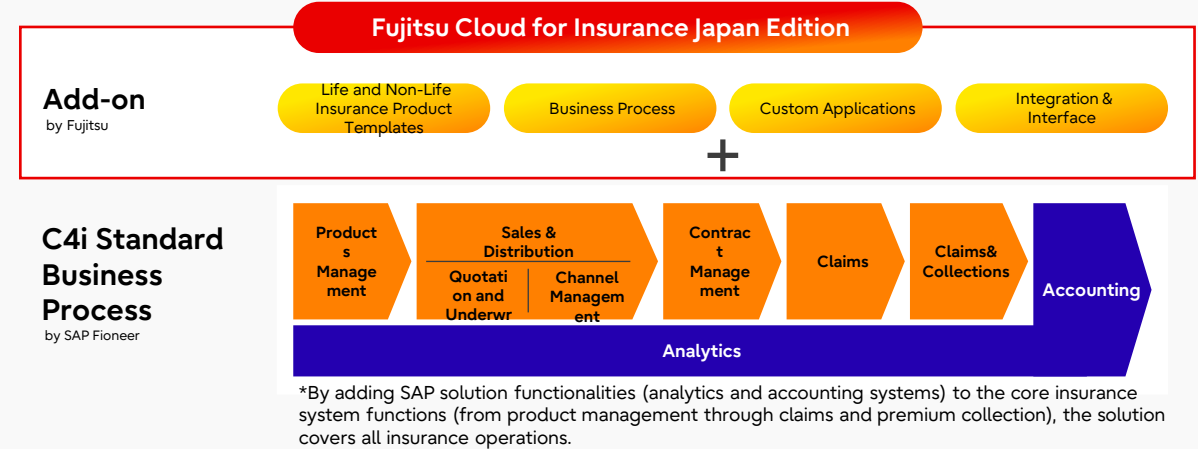
保険業界の基幹業務を支える次世代プラットフォーム 「Fujitsu Cloud for Insurance Japan Edition」を提供開始

日本の保険業界の標準化や競争力強化を支援するため、SAP Pioneerがグローバルスタンダードとして提供する「SAP Pioneer Cloud for Insurance」に日本市場要件を統合

2025年11月28日
富士通株式会社

Uvance

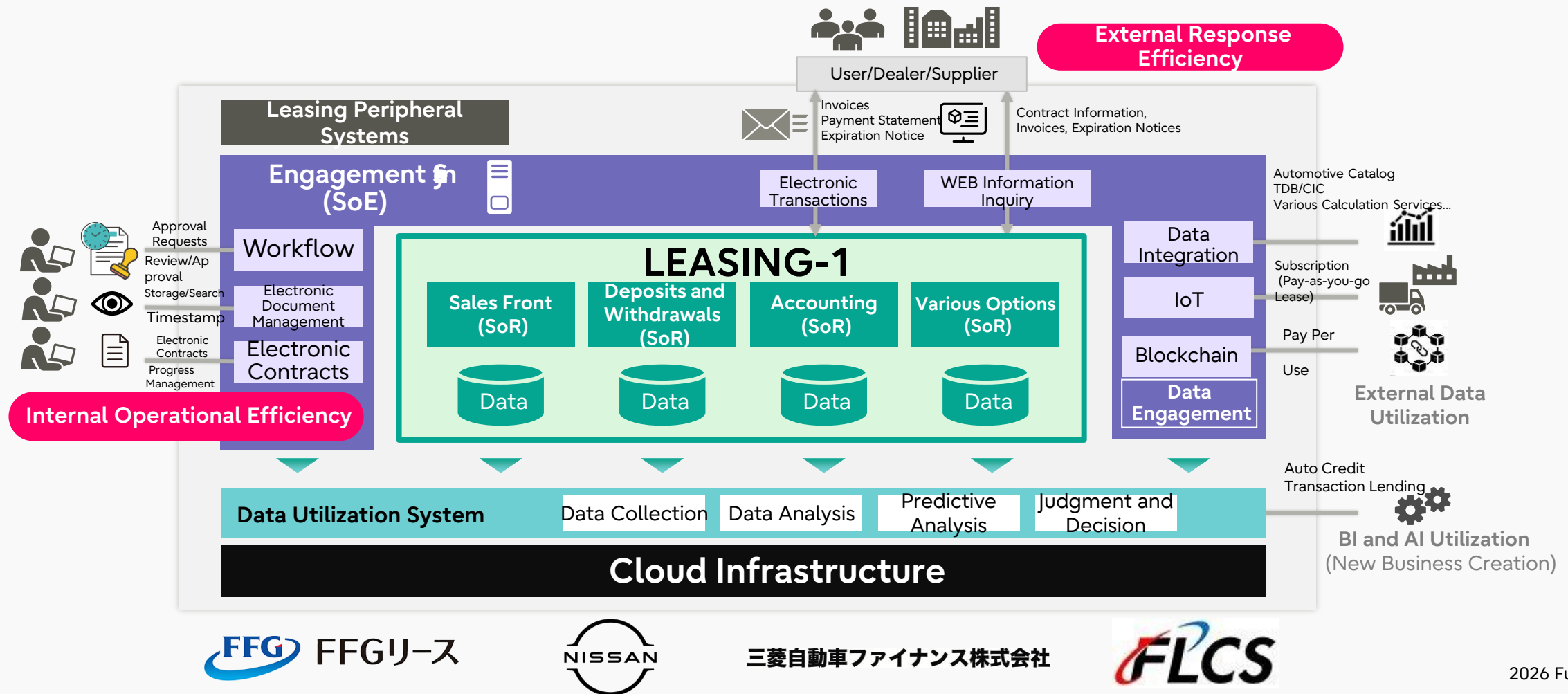
当社は、SAP Pioneer GmbH（注1）（エスエーピー・ファイオニア、以下、SAP Pioneer）との戦略的パートナーシップに基づき開発した、保険業界の基幹業務を支える次世代プラットフォーム「Fujitsu Cloud for Insurance Japan Edition」を2025年11月未より日本国内向けに提供開始します。本プラットフォームは、グローバルで豊富な実績を持つSAP Pioneerが保険ビジネス向けにグローバルスタンダードとして提供する「SAP Pioneer Cloud for Insurance」（注2）を基盤に、当社が独自開発した日本の保険業界特有の規制要件や商習慣に対応した機能やサービスを統合することで、保険商品管理、契約管理、保険金支払いなど、保険業界の一連の基幹業務領域をカバーするオールインワンプラットフォームです。本プラットフォームは、金融機関のデジタル変革を加速させ社会課題解決に貢献するUvance for Finance（注3）として提供し、日本の保険会社における業務改善を支援するとともに、保険業界のビジネス変革に貢献します。



Example Features Planned for Fujitsu Cloud for Insurance Japan Edition
2026 Fujitsu Limited

Leasing Core Solution LEASING-1 Neo

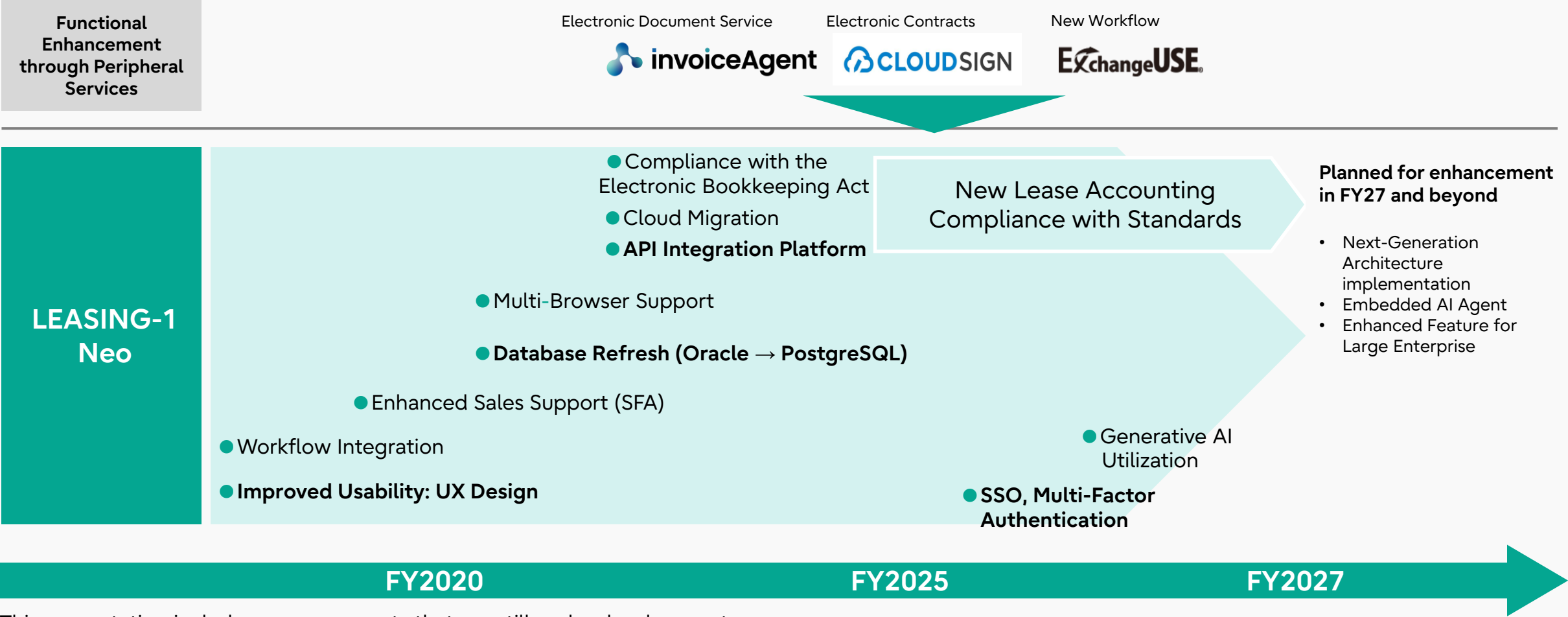
LEASING1 Neo is a cloud-based core leasing system designed to co-create new value with customers, based on the concepts of enhanced UX, strengthened leasing core operations, and effective data utilization. New customers from regional bank leasing and auto leasing are scheduled to begin using our services.



Leasing Core Solution LEASING-1 Neo



LEASING-1 Neo, which has continued to evolve with the times, will continue to be enhanced in terms of functionality and architecture.



This presentation includes some concepts that are still under development.

AI / Data Utilization Platform

Data Driven Finance

AI Decisioning Platform 2025



Founded: 1956

Core Solution: Decisioning Platform

Number of Clients: Over 10,000 clients in more than 100 countries

Over 90% of major U.S. financial institutions are FICO clients

Holds over 200 patents in AI, decision optimization, and applied software

FICO aims to be the world's premier decisioning platform for large consumer financial services companies, providing decisioning solutions that cover the entire customer lifecycle, including new customer acquisition, credit risk management, fraud detection, and offer management.

THE FORRESTER WAVE™

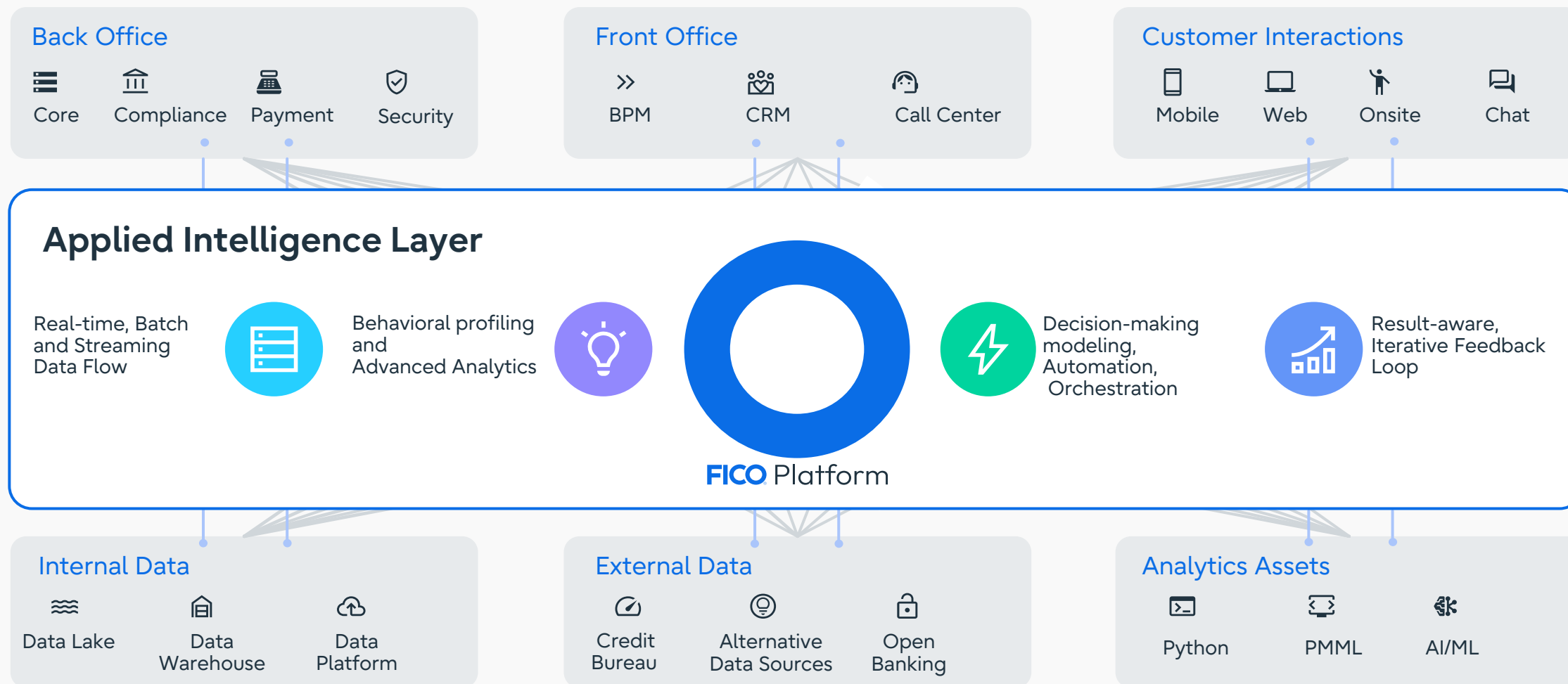
AI Decisioning Platforms

Q2 2025



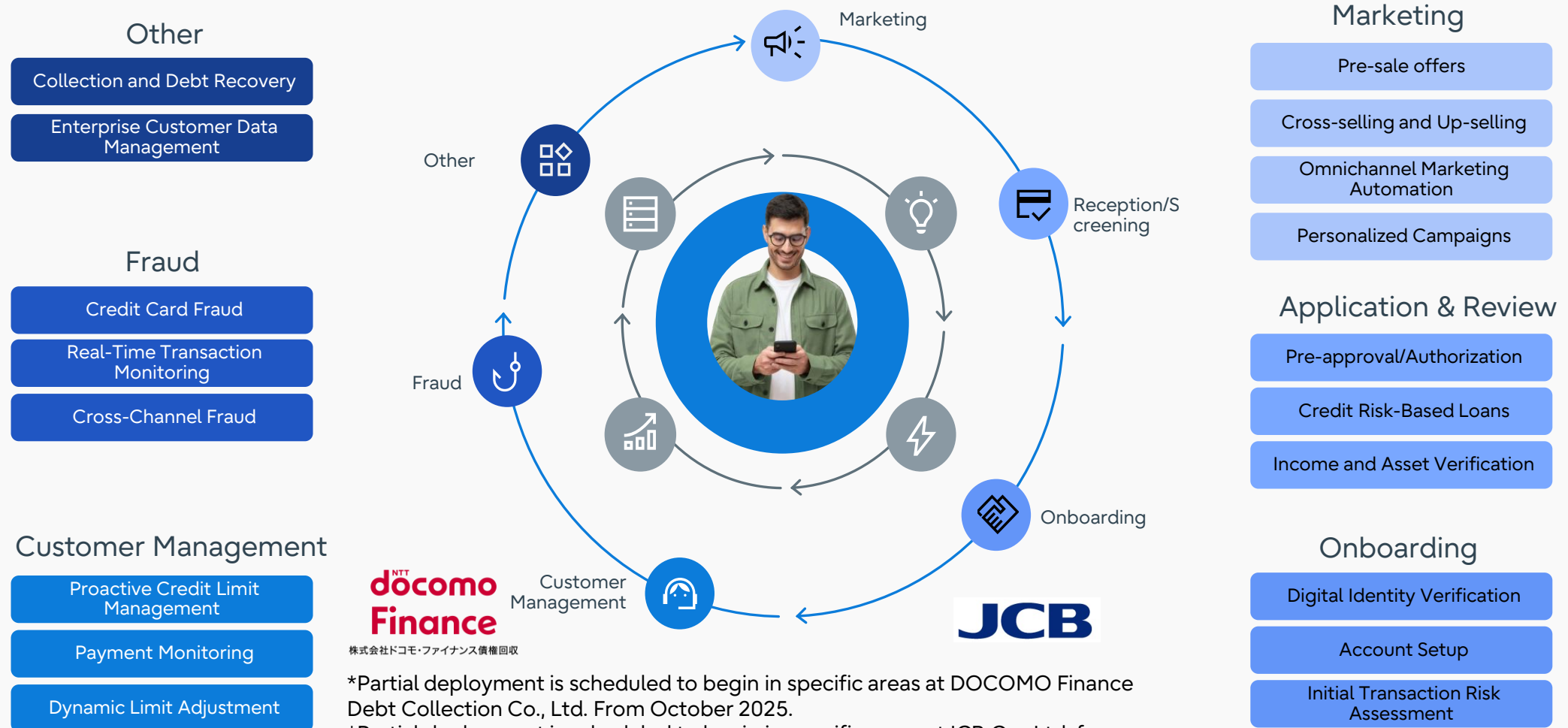
Advanced Financial Solutions FICO

Leveraging AI and mathematical optimization technologies, we connect data and assets scattered across internal and external systems to achieve operational excellence and personalization. Reusable, composable components enable the implementation of only the necessary functions.



Advanced Financial Solutions FICO

Our existing Customer Communication Services enable enhanced customer interactions through omnichannel engagement and achieve automation and labor savings for operational departments.



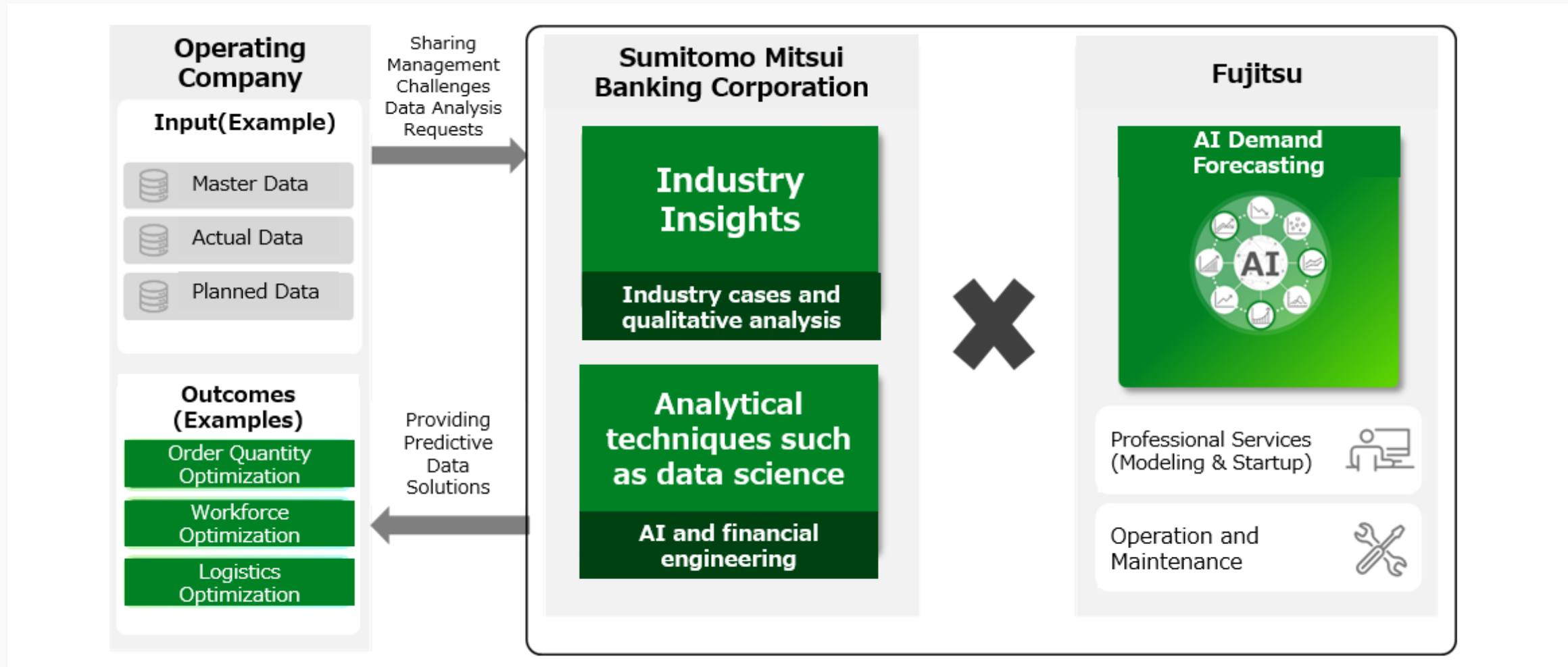
*Partial deployment is scheduled to begin in specific areas at DOCOMO Finance Debt Collection Co., Ltd. From October 2025.

*Partial deployment is scheduled to begin in specific areas at JCB Co., Ltd. from January 2026.

Case Study: AI and Data Business Co-Creation with Sumitomo Mitsui Banking Corporation

- Co-creating Data Analytics Businesses Using AI -

We have launched a service that combines industry expertise and analytical know-how, including data science capabilities, possessed by Sumitomo Mitsui Banking Corporation with Fujitsu's AI-based demand forecasting technology.



Enhancing Customer Experience Realizing a Smart Society

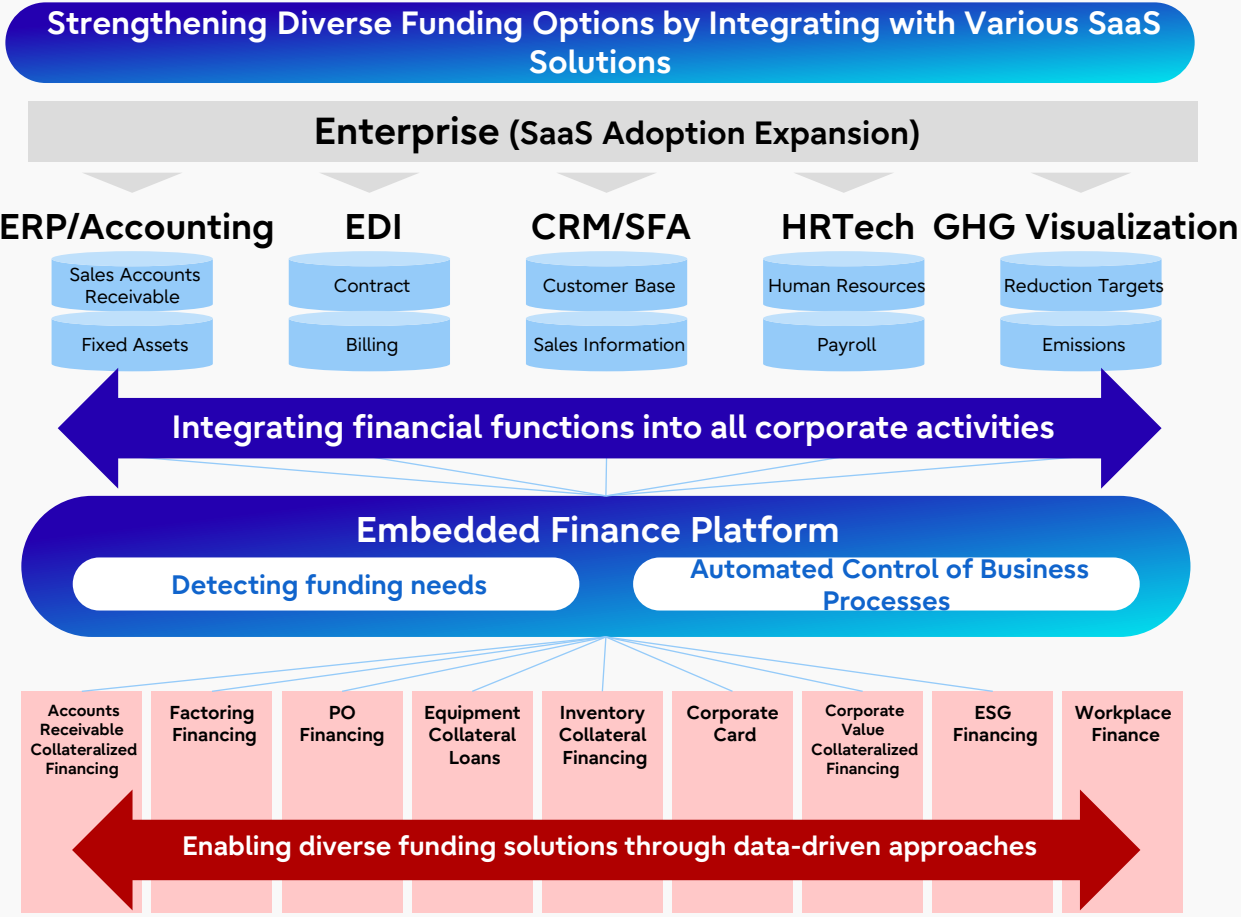
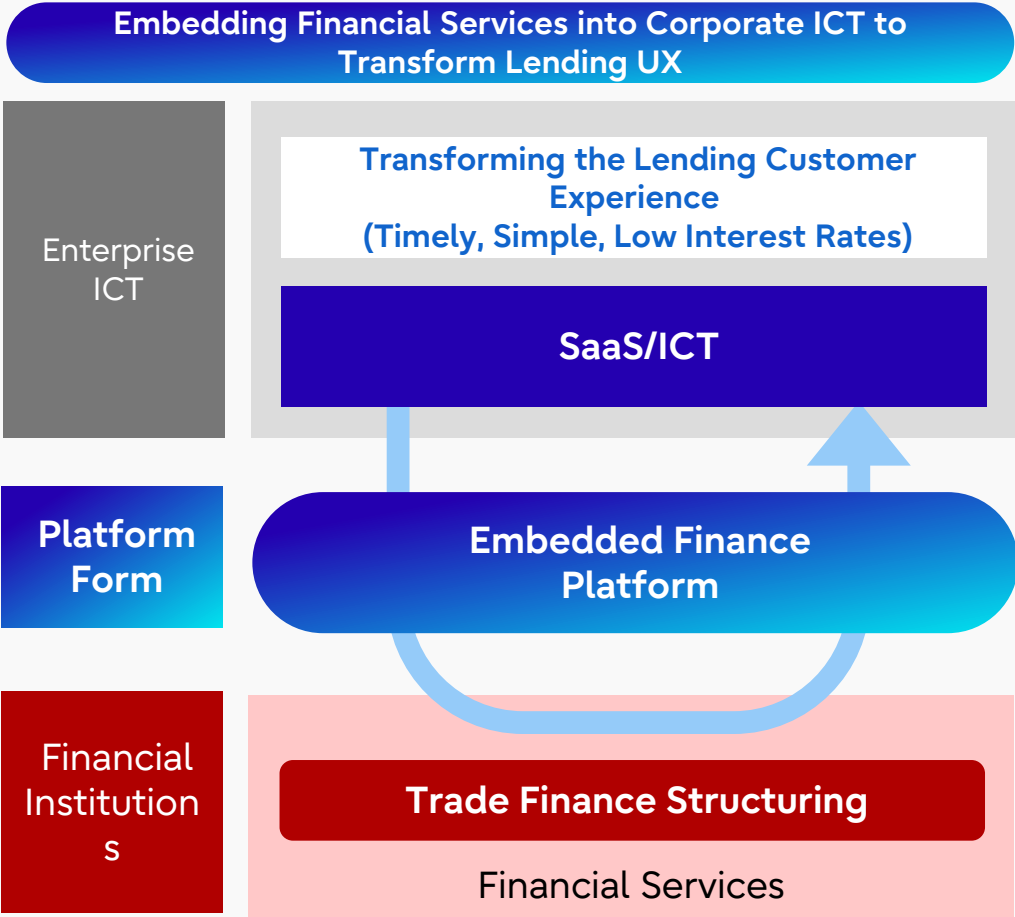
Personalized Experience

Finance Automation

Embedded Finance

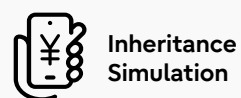
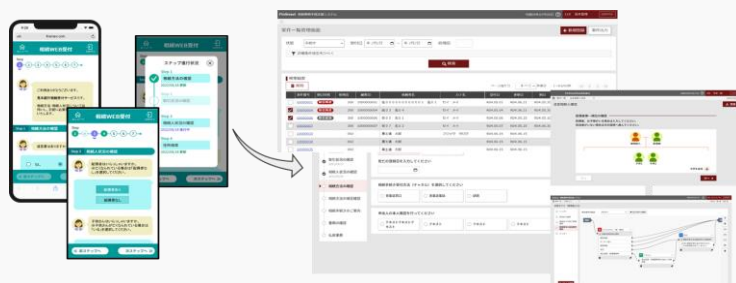
Fujitsu Embedded Finance Platform (tentative name)

By leveraging SaaS data, AI instantly identifies corporate funding needs. We build an Embedded Finance Platform that seamlessly delivers a wide range of financial services, strongly supporting the sustainable growth of corporate clients through the power of finance and technology.



Inheritance Support Solution: FinSnaviCloud

A cloud service specializing in inheritance matters tailored for super-aged societies. We support the digitization of complex inheritance procedures for financial institutions, aiming to provide a one-stop solution for all inheritance-related processes, whether financial or non-financial.



Inheritance
Simulation



Ending
Notes

Efficiency and
Convenience



Template Utilization
Expanded Application
Channels

Family Register
AIOCR



Family Register Copy Reading
Creation of inheritance
relationship diagrams

Non-Face-to-Face &
Paperless



Document Web Submission
Electronic Contract
Integration

Business Opportunities



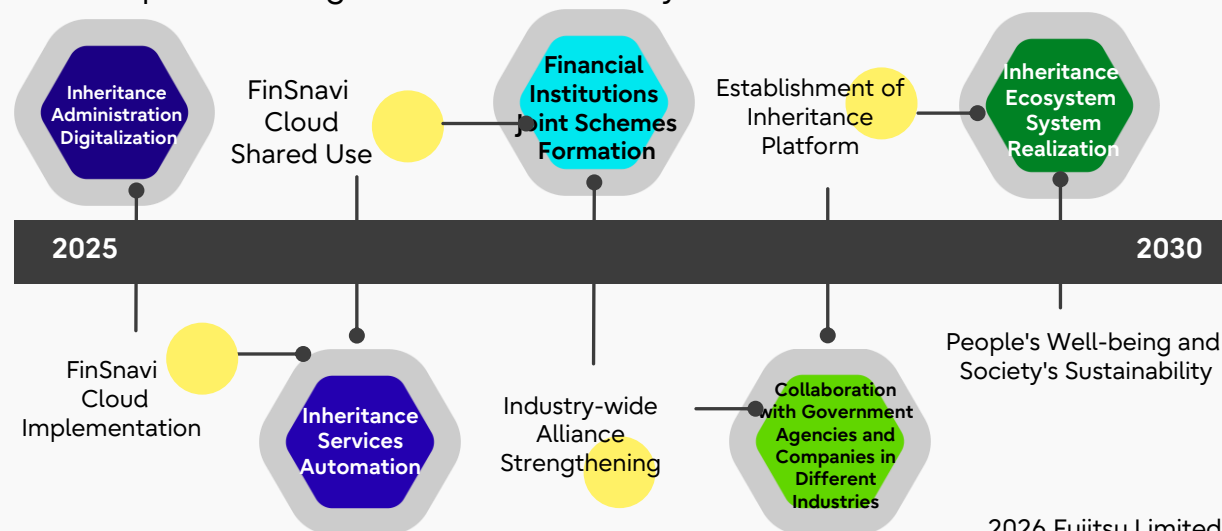
End-of-Life Planning Services
Pre-Death Planning Approach

Financial Institutions Adopting the Platform: 24
(as of February 2026)

Release of inheritance relationship diagram creation function



Roadmap to Realizing the Inheritance Ecosystem



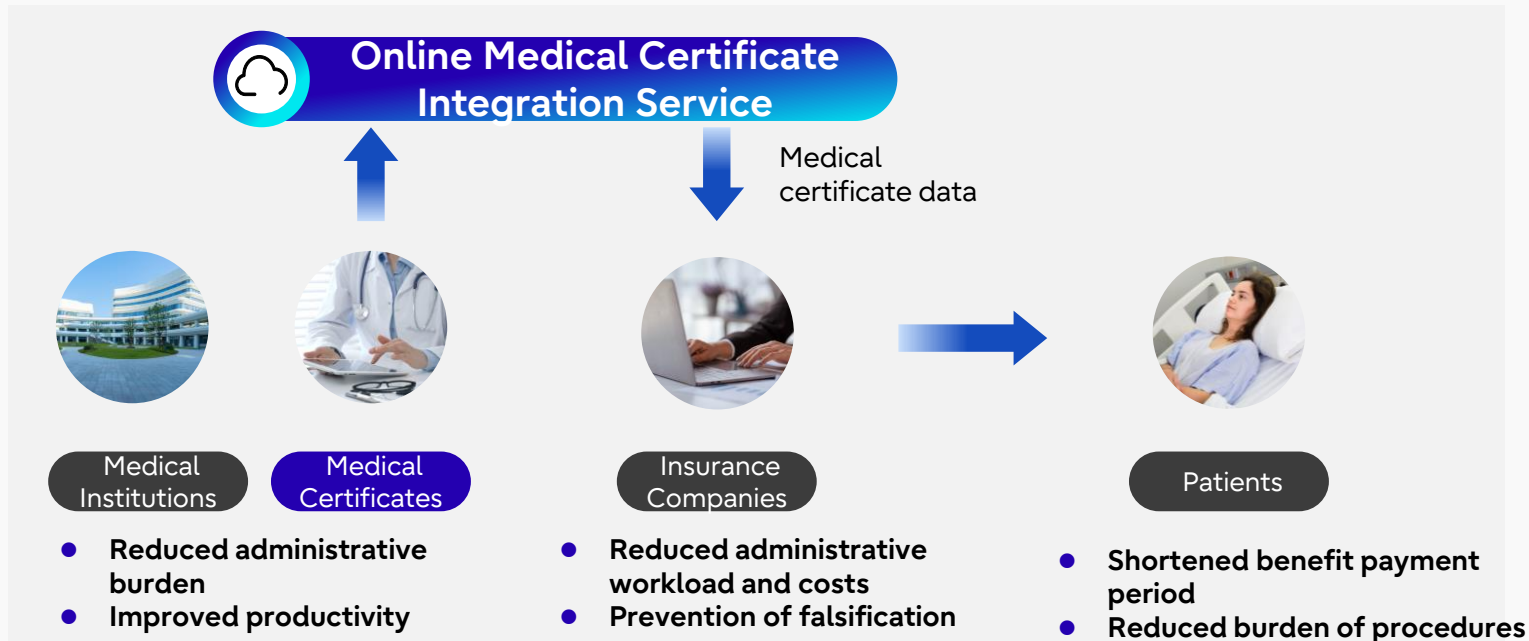
Online Medical Certificate Integration Service

Connecting patients, hospitals, and life insurance companies to reduce the time and effort required for patients to receive insurance benefits.

Complete procedures online

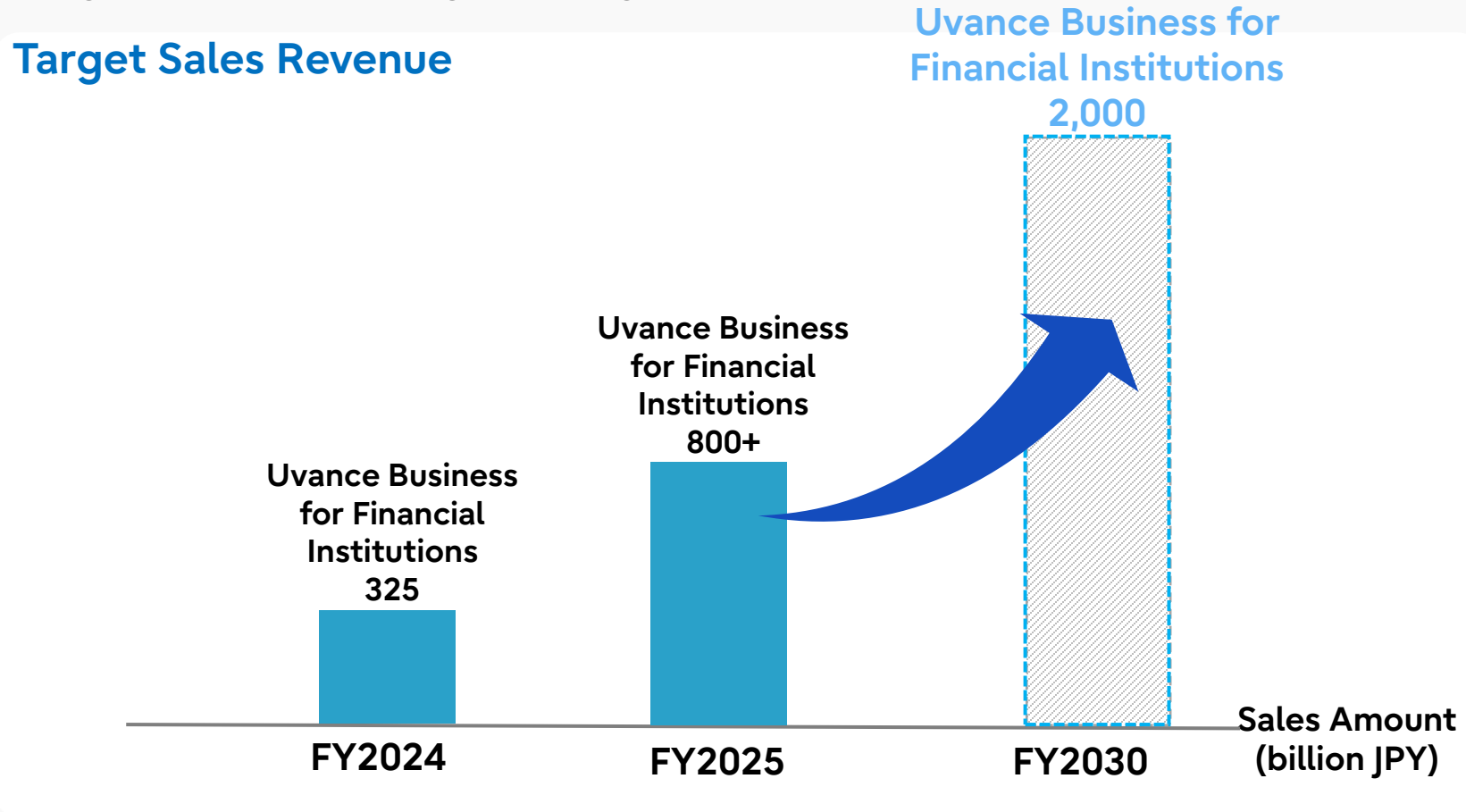
Faster receipt of insurance benefits

Improved operational efficiency for hospitals and insurance companies



Toward Expanding Uvance for Finance

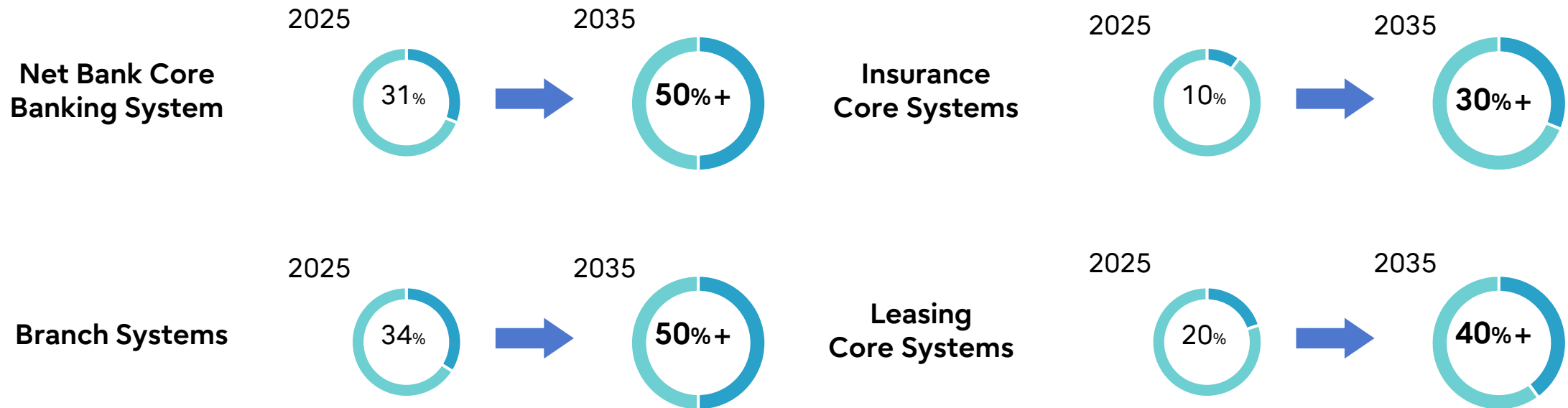
Through continuous lineup enhancements and feature upgrades for Uvance for Finance, we aim to achieve ¥200 billion in sales by fiscal year 2030 for the Uvance business model—a solution-oriented approach addressing societal challenges—targeted at financial institutions.



Toward Expanding Uvance for Finance

Based on the vision Uvance strives to achieve, we will contribute to the business expansion of financial institutions and aim to increase our share of their core systems.

2035 Market Share Target User Count



Opening the Future of Finance Through Innovation: Fujitsu's Challenge

uvance



The Future of Finance

Toward a society where invisible assurance
reaches everyone



Fujitsu's Challenge

Realizing innovation through the full
use of digital technologies

Thank you

