Business and social contributions

Support for the sustainable development of people and society

ITFOR serves mainly regional clients whose business activities underpin local economies and social networks. This approach embodies our business-to-business-to-consumer (B2B2C) model. Our goal is to positively influence and enhance the lives of individuals to improve society overall.

From our earliest days, we have focused on serving regional financial institutions, department stores, and municipal governments. In collaborating with these entities, ITFOR's guiding principle is consideration for the community served by its clients. Our engagement through our products and services with the linchpins of local economies and societies helps us in our efforts to make a meaningful difference. This ethos represents ITFOR's profound commitment to society and its individuals.

The solutions that ITFOR provides to its clients are wide ranging and include business automation, digitalization, and security. They grant users time and peace of mind. Without a doubt, they are helping to drive ITFOR, its clients, and the societies of which we are a part toward a brighter, more prosperous future—a vision uniquely human.

ITFOR considers itself a B2B2C company that serves more than just corporate clients. We also strive to sustainably develop communities and the lives of their individual inhabitants.

Solutions for financial institutions

Simplifying the home loan process

The home loan review process, from application to approval, can be time-consuming. ITFOR's home loan system automates and standardizes the process. Approval, which usually takes several days, can be completed on the same day as the application or next day, ensuring that customers promptly learn if they've been approved for a home loan.

Solutions for public institutions

Managing school enrollment

Managing the enrollment of school-age children, especially to attend schools across borders or for special needs, can be complex. ITFOR offers a school register management system and a school meal fee management system to streamline the process for education boards and school staff.

Solutions for retailers and e-commerce businesses

Browsing in-store and purchasing online

Omnichannel strategies, which aim to boost sales by integrating e-commerce sites with physical stores, require the seamless integration of e-commerce and core retail management systems. ITFOR offers both systems and so is able to ensure their coordination for convenient shopping experiences.

FOR EVERY LIFE STAGE

- Childbirth
- Kindergarten and school enrollment
- Education
- Graduation
- Employment
- Marriage
- Child-rearing
- Retirement

Solutions for contact centers

Heightening inquiry response efficiency

Contact centers are indispensable as typically the first point of contact for product inquiries. ITFOR offers call recording systems and more to enhance operator efficiency. Our offerings support seamless responses to inquiries to eliminate customer wait times.

Solutions for infrastructure and data security

Countering cyberattacks for peace of mind

The Internet offers many benefits, but its prevalence also increases the threat of cyberattacks. ITFOR's cybersecurity solutions are designed with postinfection or intrusion scenarios in mind. Our systems promptly detect threats to minimize data breaches and other damage.

Solutions for cashless payments

Offering more-versatile payment methods

ITFOR's multi-payment terminal accommodates various payment methods in a single device, including credit cards, electronic money, and QR codes. It helps save space and labor by overcoming the need to install and switch between multiple payment terminals, and in its versatility increases sales opportunities.

2. Business Overview

Business activities structured to deliver

Stable growth in two segments focused on customers and society

ITFOR's dedication to meeting its customers' needs is well acknowledged within its market. That compels us to continuously introduce solutions through our System Development and Sales segment, which, in turn, fuels our growth. Our Recurring Business segment ensures that our solutions are used with confidence by customers, leading to ongoing customer engagement that contributes to our strong management foundation.

Our six business divisions deliver solutions:

● **Financial Systems Division**
Provides systems to promote consumer product sales, loan reviews, and debt management for entities such as banks, credit card companies, and consumer finance companies

● **Public Systems Division**
Offers debt management solutions for local governments, including delinquency management and notice service systems; provides academic support solutions for educational institutions; and delivers outsourcing services

● **Retail EC Systems Division**
Furnishes detailed support for retail operations through a core system that encompasses essential functions, such as product management, sales management, and customer management

● **CTI Systems Division**
Ensures comprehensive support for contact center operations, enabling automation through AI and robotics technology, and collects customer feedback for improved service quality
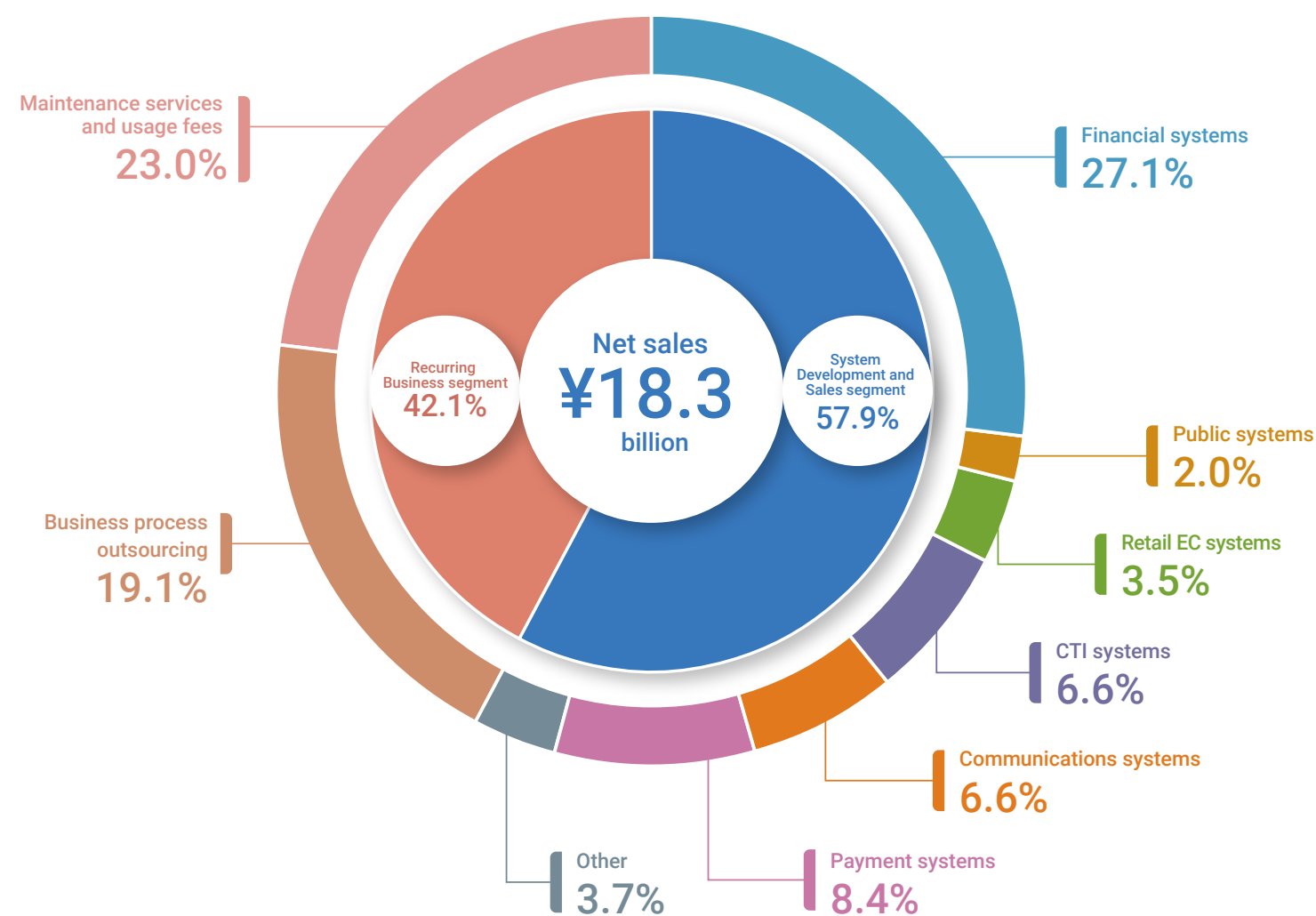
● **Communications Systems Division**
Constructs corporate IT infrastructure, with a focus on server infrastructure, cloud services, and security measures

● **Payment Business Division**
Supplies multi-payment terminals that support the retail industry's largest number of payment methods to financial institutions and retailers, thereby contributing to the advancement of a cashless society

ITFOR sales breakdown

Net sales **¥18.3** billion

Recurring Business segment **42.1%**

System Development and Sales segment **57.9%**

Maintenance services and usage fees **23.0%**

Business process outsourcing **19.1%**

Financial systems **27.1%**

Public systems **2.0%**

Retail EC systems **3.5%**

CTI systems **6.6%**

Communications systems **6.6%**

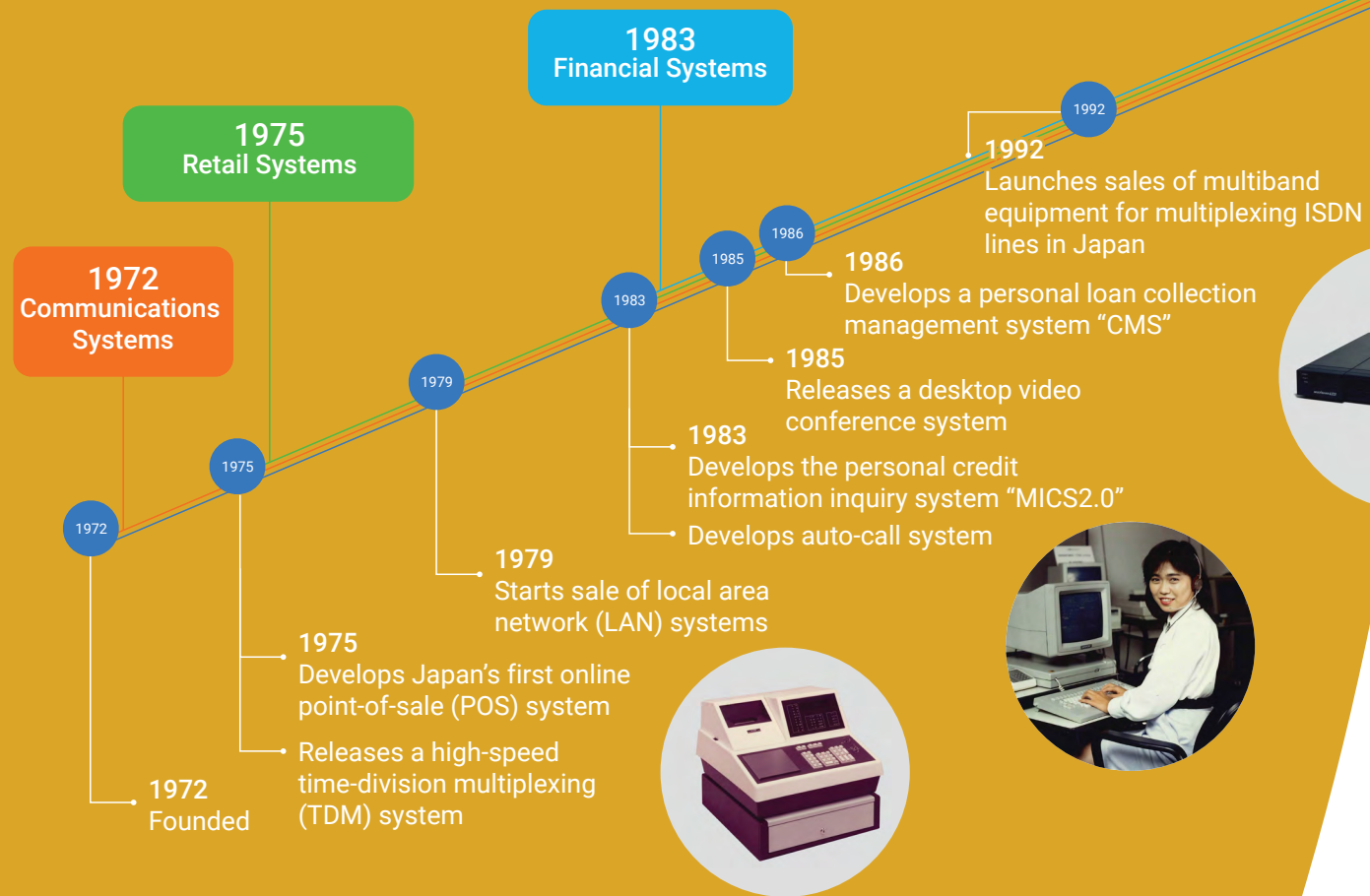Payment systems **8.4%**

Other **3.7%**

Corporate history

Evolving in tandem with regional societies

ITFOR was founded in 1972 as CJK Co., Ltd. Under that name, the company's business was the import and sale of information equipment and systems from overseas. By 1975, however, we had developed and introduced Japan's first online POS system. Ever-expanding capabilities led us in 1983 to develop and introduce a personal credit information inquiry and debt management system.

ITFOR has continued to provide optimal products and services to customers central to regional economies, among them regional financial institutions, governments, and department stores. This, of course, has contributed to our growth, as has our 2017 move into new business areas with our development of payment cloud and payment terminal solutions.

Our history is characterized by a journey alongside the regions we serve. In pursuing our mission, we provide inspiration and meaningful experiences for our regional customers and communities in an ongoing effort to contribute to a joyful society.

FOR SMILES AND SOLUTIONS: OUR STORY

1999 Retail EC Systems

2017 Payment Systems

2008 Public Systems

1999 CTI Systems

1983 Financial Systems

1975 Retail Systems

1972 Communications Systems

2021
Commences sale of the AI-based EDR service "CyCraft AIR" for protecting against cyberattacks

2020
Develops and commences sale of web-based loan application system "WELCOME"

2018
Develops the ITFOR Package Cloud service "IPaC"
Develops and commences sale of robotic call technology

2017
Develops and commences sale of the cashless payment platform "iRITSpay"
Develops personal loan operation support system "SCOPE"

2012
Introduces business process outsourcing (BPO) services for CARS

2008
Develops the ITFOR-developed Civic Administration Relationship Service "CARS"

2004
Develops Retail Information Technology System for Strategic Management "RITS"
Develops the e-commerce site construction package "ITFOReC"

2001
Develops an automated home loan approval system

2000
Goes public on the JASDAQ Securities Exchange and changes name to ITFOR Inc.
Develops the total collection system "TCS"

1999
Initiates sale of digital voice logging system
Releases e-commerce system

1992
Launches sales of multiband equipment for multiplexing ISDN lines in Japan

1986
Develops a personal loan collection management system "CMS"

1985
Releases a desktop video conference system

1983
Develops the personal credit information inquiry system "MICS2.0"
Develops auto-call system

1979
Starts sale of local area network (LAN) systems

1975
Develops Japan's first online point-of-sale (POS) system
Releases a high-speed time-division multiplexing (TDM) system

1972
Founded

ITFOR