



Cacco Inc. | Securities Code: 4166
FY2026 First Half
Earnings Presentation

FY2026 First Half Financial Results

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August 13, 2026



**Shaping the “Let’s Do It”
for a next game changer**

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COXIO

FY2026 First Half Results

FY2026 First Half Financial Results

Enhancing Product Value

Service Expansion

April

Fraud detection services unified under the “O-PLUX” brand

- Renamed the unauthorized login detection service “O-MOTION” to “O-PLUX Account Protection,” unifying it under “O-PLUX” (No.1 in Japan by installations*). Now covers account opening, login and transactions at financial institutions.

Fraud Detection Service

O-PLUX

April

“Mail Validator” patent granted; 2 million cumulative checks

- Our proprietary email-validity algorithm (Patent No. 7840545) was granted a patent. Adoption is accelerating in finance, real estate and telecom, with cumulative checks surpassing 2 million.

Email Check Service

Email Validator

February

“CS-Cart” EC platform now integrated with “O-PLUX”

- “O-PLUX” began integration with “CS-Cart,” an EC platform with 50,000+ deployments worldwide.
- Credit card fraud prevention can now be adopted without system development, helping more EC operators secure transactions.

cs cart

Expansion of Business Domains

M&A

June

Anycloud, Inc. becomes a wholly owned subsidiary

- Made Anycloud, Inc. a wholly owned subsidiary. It delivers end-to-end support from product management to development, built on AI system/app contract development and UX design.
- Combining our fraud detection and data science expertise with Anycloud’s AI development capability to drive new products, in-house AI upgrades, AI x rule-based detection in “O-PLUX,” mutual referrals and AI hiring.

Anycloud

April

Ad Fraud (Fraudulent Ad Clicks) Countermeasure Service Launch of “X-log”

- Acquired and launched “X-log,” extending fraud prevention from advertising to payment.

X-log

* Tokyo Shoko Research, Inc., survey of paid fraud detection services on EC sites in Japan (as of end-March 2026)

Revenue remained solid

First half (H1) FY26 revenue was 455 million yen, +11.9% YoY (non-consolidated)*1.

Mainly driven by wider adoption of the fraud detection service “O-PLUX Account Protection” (unauthorized login prevention). Fraud detection service revenue, which is highly recurring, was 404 million yen (+22.5% YoY), or 88.7% of total revenue.

Operating loss improved YoY excluding one-time M&A costs

FY26 H1 operating loss was 92 million yen. Excluding 37 million yen of one-time costs from M&A and the business acquisition, the loss was 55 million yen; on an existing-business basis aligned with the prior-year scope, the loss was 46 million yen, a 19 million yen improvement from 65 million yen a year earlier.

Fraud detection service adoption progressed, driving recurring revenue growth

By further advancing the domain-based market development strategy launched last fiscal year, adoption of “O-PLUX Account Protection” expanded among EC and financial industry clients. As a result, FY26 H1 recurring revenue*2 reached 385 million yen (+22.3% YoY) and the recurring revenue ratio rose to 84.5% (+7.2pt YoY), growing faster than total revenue.

*1 From Q2 FY2026 the Company prepares interim consolidated financial statements (prior-year figures are non-consolidated and shown for reference, as the earnings report does not present YoY comparisons). Anycloud, Inc. is consolidated on a balance-sheet basis only, as its deemed acquisition date is May 31, 2026; its profit and loss are not included (to be consolidated from Q3).

*2 Recurring revenue = monthly fixed fees for the fraud detection service “O-PLUX” plus screening fees charged by screening volume (including “Fraud Checker”), and the ad fraud countermeasure service “X-log.” Excludes SaaS-type BNPL system revenue.

FY2026 First Half | Financial Summary

FY26 H1 Revenue

455 million yen

YoY +11.9%
vs. Plan 50.6%

FY26 H1 Operating profit (loss)

-92 million yen

YoY - %*1
vs. Plan - %

FY26 H1 Ordinary profit (loss)

-93 million yen

YoY - %*1
vs. Plan - %

FY26 H1 Recurring revenue, fraud detection services*2

385 million yen

YoY +22.3%

As % of FY26 H1 revenue Recurring revenue ratio, fraud detection services

84.5%

YoY +7.2pt

FY26 H1 Churn rate, fraud detection service “O-PLUX”

0.40%

YoY +0.01pt

*1 YoY and progress-vs-plan figures for operating profit and ordinary profit are shown as “-” in line with the disclosure conventions of the Tokyo Stock Exchange earnings report.

*2 Monthly fixed fees for the fraud detection service “O-PLUX” plus screening fees charged by screening volume (including “Fraud Checker”), and the ad fraud countermeasure service “X-log.” Excludes SaaS-type BNPL system revenue.

Revenue
455 million yen (YoY +11.9%)
 (vs. Plan 50.6%)

Operating profit (loss)
-92 million yen (YoY - %)
 (vs. Plan - %)

Ordinary profit (loss)
-93 million yen (YoY - %)
 (vs. Plan - %)

(Millions of yen)

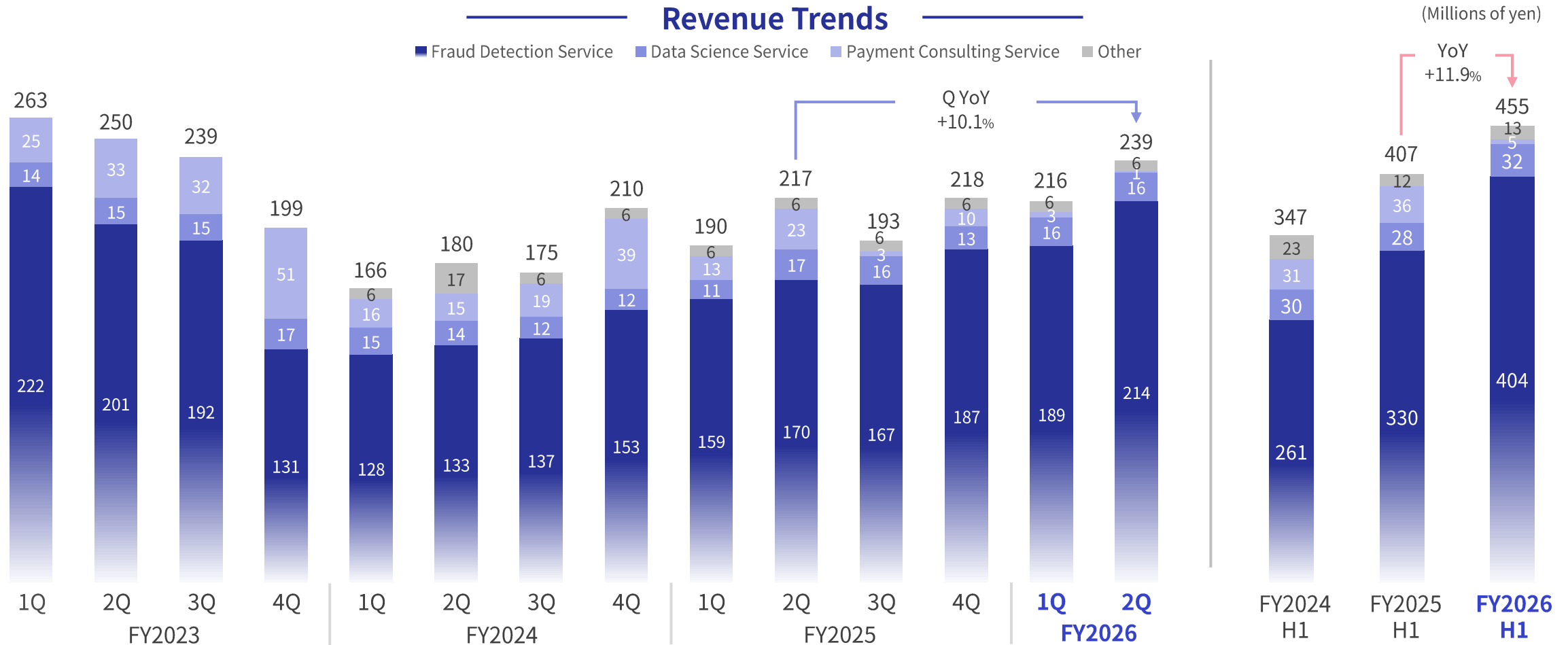
	FY2023 H1	FY2024 H1	FY2025 H1	FY2026 H1	YoY change	FY2026 Plan	vs. Plan
Revenue	513	347	407	455	+11.9%	900	50.6%
(Fraud detection service revenue)	423	261	330	404	+22.5%	801	50.5%
Operating profit (loss)	17	-148	-65	-92	-	-112	-
(Operating margin)	3.5%	-42.6%	-16.0%	-20.4%	-	-12.5%	-
Ordinary profit (loss)	17	-148	-64	-93	-	-116	-
(Ordinary margin)	3.4%	-42.7%	-15.8%	-20.6%	-	-13.0%	-
Net income (loss) attributable to owners of parent	10	-148	-64	-107	-	-117	-

*1 From Q2 FY2026 the Company prepares interim consolidated financial statements (prior-year figures are non-consolidated and shown for reference, as the earnings report does not present YoY comparisons). Anycloud, Inc. is consolidated on a balance-sheet basis only, as its deemed acquisition date is May 31, 2026; its profit and loss are not included (to be consolidated from Q3).

*2 YoY and progress-vs-plan figures for operating and ordinary profit/loss are shown as “-” in line with the disclosure conventions of the Tokyo Stock Exchange earnings report.

FY26 H1 revenue was 455 million yen (+11.9% YoY), reaching 50.6% of the full-year plan.

- Mainly driven by wider adoption of “O-PLUX Account Protection” (unauthorized login prevention); the acquisition of the ad fraud countermeasure service “X-log” also contributed.



* Fraud detection services = fraud detection service “O-PLUX” and ad fraud countermeasure service “X-log.”

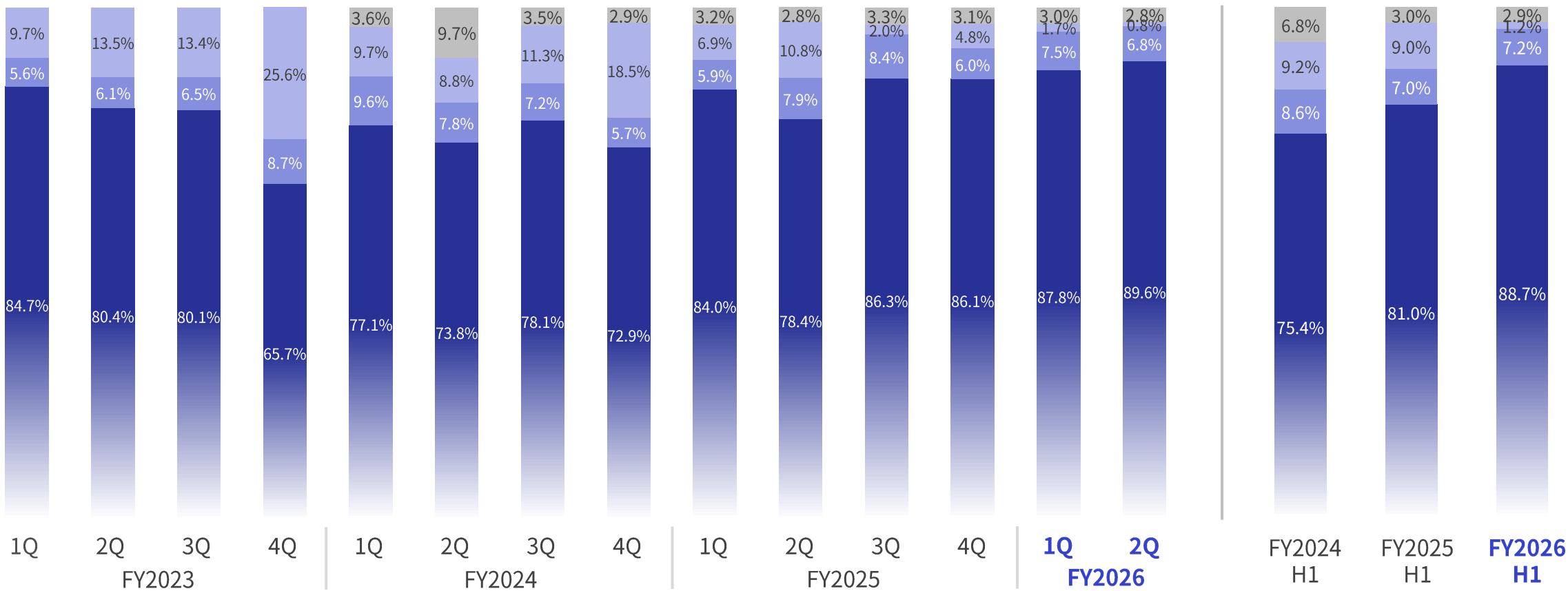
* Other = other revenue including SaaS-type BNPL system revenue.

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Fraud detection services, our highly recurring core service, accounted for 88.7% of FY26 H1 revenue (+7.7pt YoY).

Revenue Composition by Service

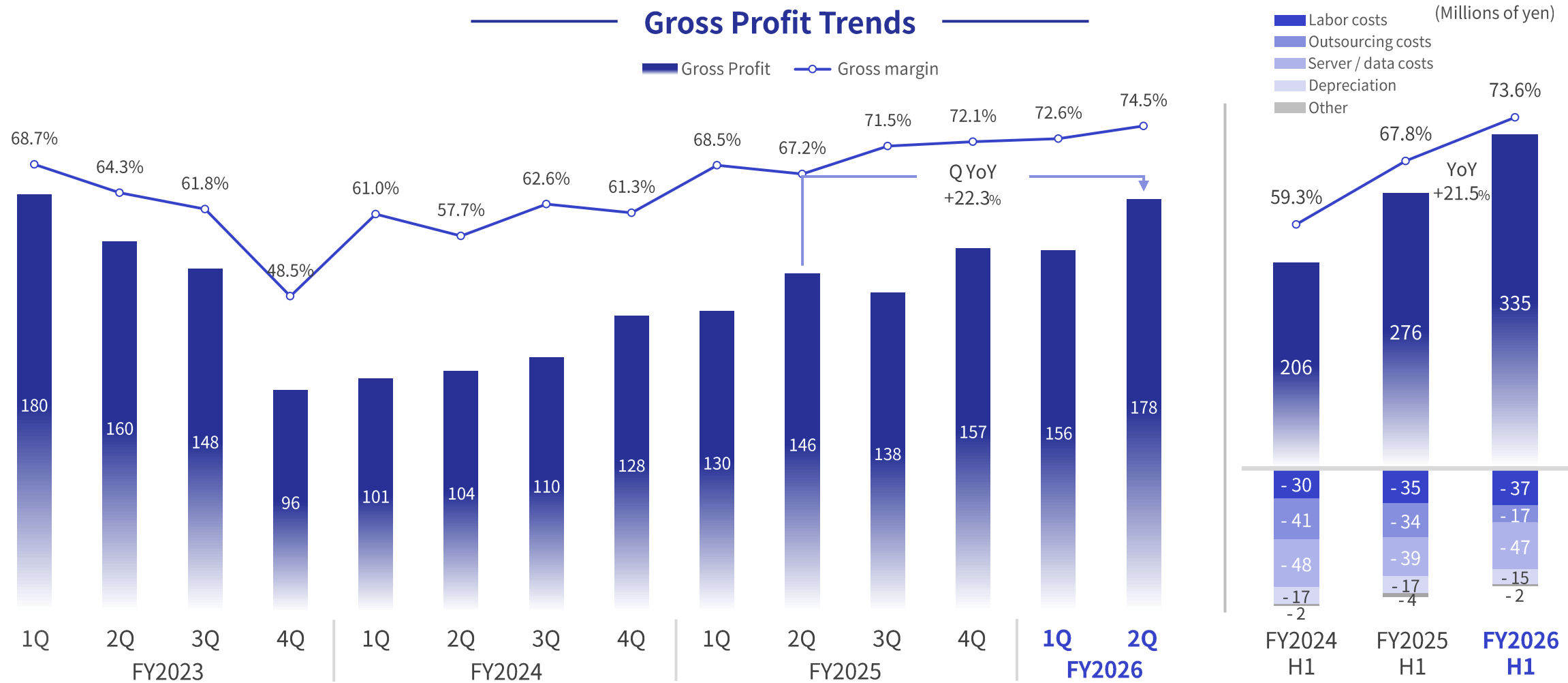
Fraud Detection Service Data Science Service Payment Consulting Service Other



* Fraud detection services = fraud detection service “O-PLUX” and ad fraud countermeasure service “X-log.”
* Other = other revenue including SaaS-type BNPL system revenue.
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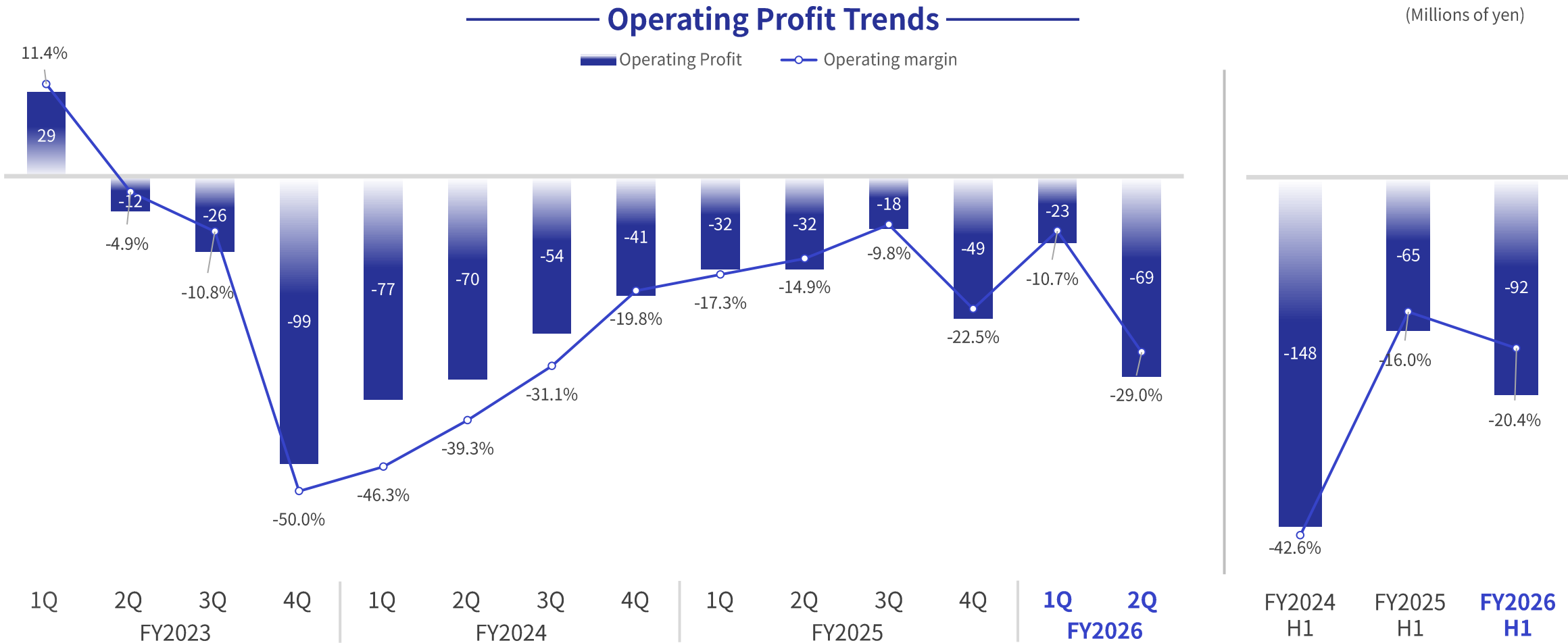
FY26 H1 gross profit was 335 million yen (+21.5% YoY) and the gross margin was 73.6% (+5.8pt YoY).

- On top of higher revenue, a decline in outsourcing costs (-17.6 million yen) outweighed increases in server and other costs, cutting cost of sales 8.4% YoY.



FY26 H1 operating loss was 92 million yen, with an operating margin of -20.4% (-4.3pt YoY).

- Excluding 37 million yen of one-time costs from M&A and the business acquisition, the loss was 55 million yen; on an existing-business basis, 46 million yen, a 19 million yen improvement from 65 million yen a year earlier.



* From Q2 FY2026 the Company prepares interim consolidated financial statements (prior-year figures are non-consolidated and shown for reference, as the earnings report does not present YoY comparisons). Anycloud, Inc. is consolidated on a balance-sheet basis only, as its deemed acquisition date is May 31, 2026; its profit and loss are not included (to be consolidated from Q3).

* One-time costs of 37 million yen from M&A and the business acquisition = 28 million yen related to the acquisition of Anycloud, Inc. plus costs related to the X-log business transfer. “Existing-business basis” is a reference figure aligned with the prior-year business scope.

Adjusted operating loss excluding one-time M&A and business-acquisition costs was 55 million yen; 46 million yen on an existing-business basis.

- Versus the prior-year operating loss of 65 million yen, adjusted operating profit improved by 9 million yen and the existing-business basis by 19 million yen.

Adjustment process

Before adjustment

Operating loss -92 million yen

Operating margin -20.4%

+ One-time costs from M&A and business acquisition +37 million yen

Anycloud, Inc. acquisition 29 million yen (brokerage and advisory fees)

Ad fraud countermeasure business acquisition 8 million yen (brokerage and advisory fees)

① Adjusted operating loss -55 million yen

Operating margin -12.2%

+ Exclude operating profit of the ad fraud countermeasure business

+9 million yen

H1 results of that business: revenue 6 million yen, operating loss 9 million yen — still ramping up after the transfer, with upfront investment.

Adjusted to ensure comparability, as the business did not exist a year earlier (acquired April 2026).

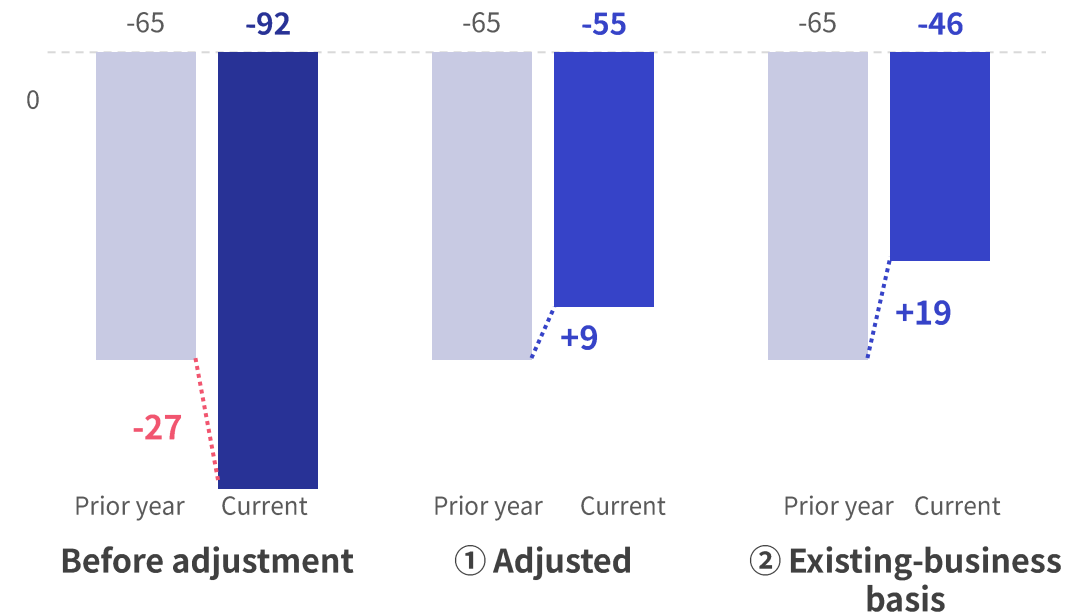
② Existing-business basis -46 million yen

Operating margin -10.3%

Existing-business basis = scope aligned with the same period last year

Comparison with prior-year operating profit

(Millions of yen)



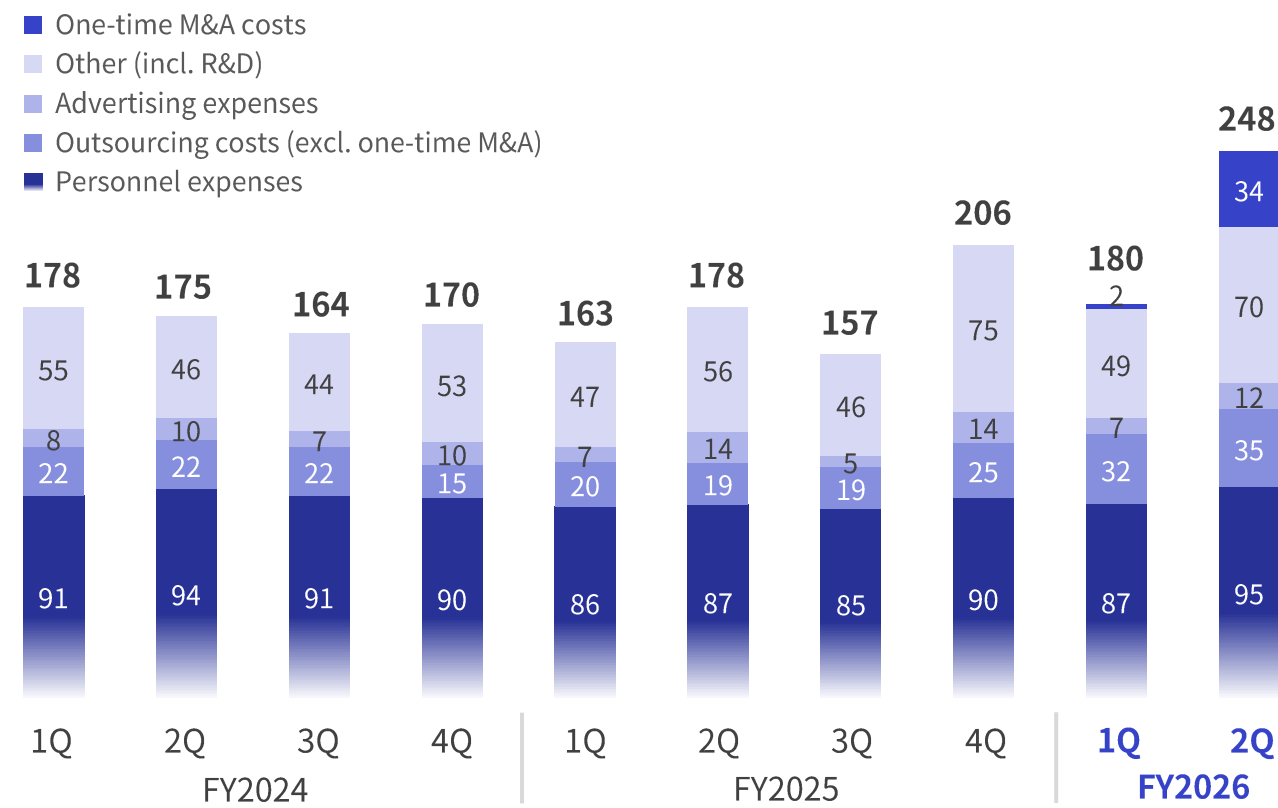
① Adjusted operating margin -12.2%
(prior year -16.0% / 3.8pt improvement)

* Prior-year figures are the Company's non-consolidated results (reference comparison, as the earnings report does not present YoY figures). As the deemed acquisition date of Anyccloud, Inc. is May 31, 2026, its profit and loss are not included (to be consolidated from Q3). The existing-business margin uses revenue excluding the ad fraud countermeasure business as the denominator.

FY26 H1 SG&A was 428 million yen (+86 million yen YoY), of which 37 million yen was one-time costs from M&A and the business acquisition.

- Excluding one-time costs, the increase was +49 million yen, roughly in line with the revenue increase (+48 million yen). SG&A ratio (excl. one-time costs): 83.8% → 85.8%

H1 breakdown of change (YoY)



H1 breakdown of change (YoY) (Millions of yen)

Category	FY25 H1	FY26 H1	Change
Personnel expenses	174	182	+8
Outsourcing costs	40	68	+28
Advertising expenses	22	20	-1
Other (incl. R&D)	104	119	+15
One-time M&A costs	0	37	+37
Total	341	428	+86

Breakdown of the 86 million yen increase

One-time costs from M&A and business acquisition	+37
Other (outsourcing, recruiting costs, etc.)	+49

SG&A ratio (excl. one-time costs) 83.8% → 85.8%

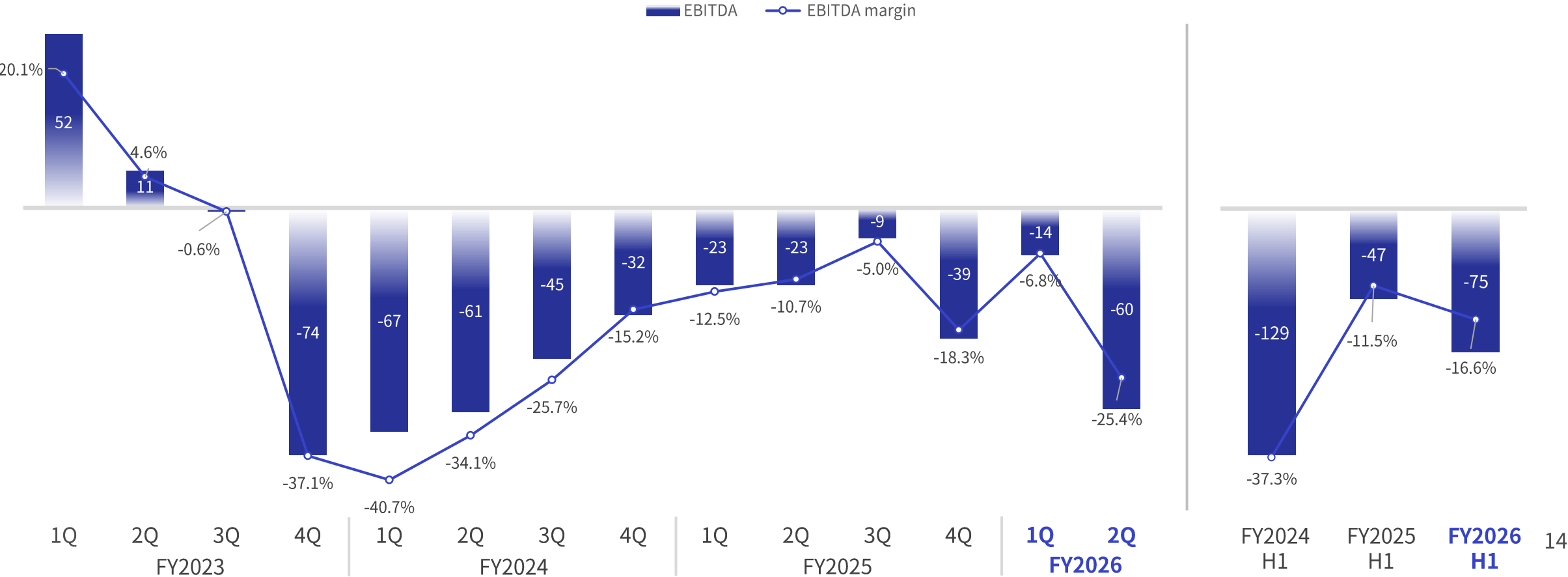
Of the 49 million yen increase, outsourcing costs accounted for +28 million yen, reflecting greater use of external resources for development and M&A.

* Prior-year figures are non-consolidated. As the deemed acquisition date is May 31, 2026, Anycloud, Inc.'s results are not included (P&L to be consolidated from Q3). YoY figures are reference values, as they are not disclosed in the earnings report.
* One-time costs of 37 million yen from M&A and the business acquisition = 28 million yen related to the acquisition of Anycloud, Inc. plus costs related to the X-log business transfer. Amounts are rounded down, so components may not sum to the total

FY26 H1 EBITDA was -75 million yen, with an EBITDA margin of -16.6% (-5.1pt YoY).

EBITDA Trends

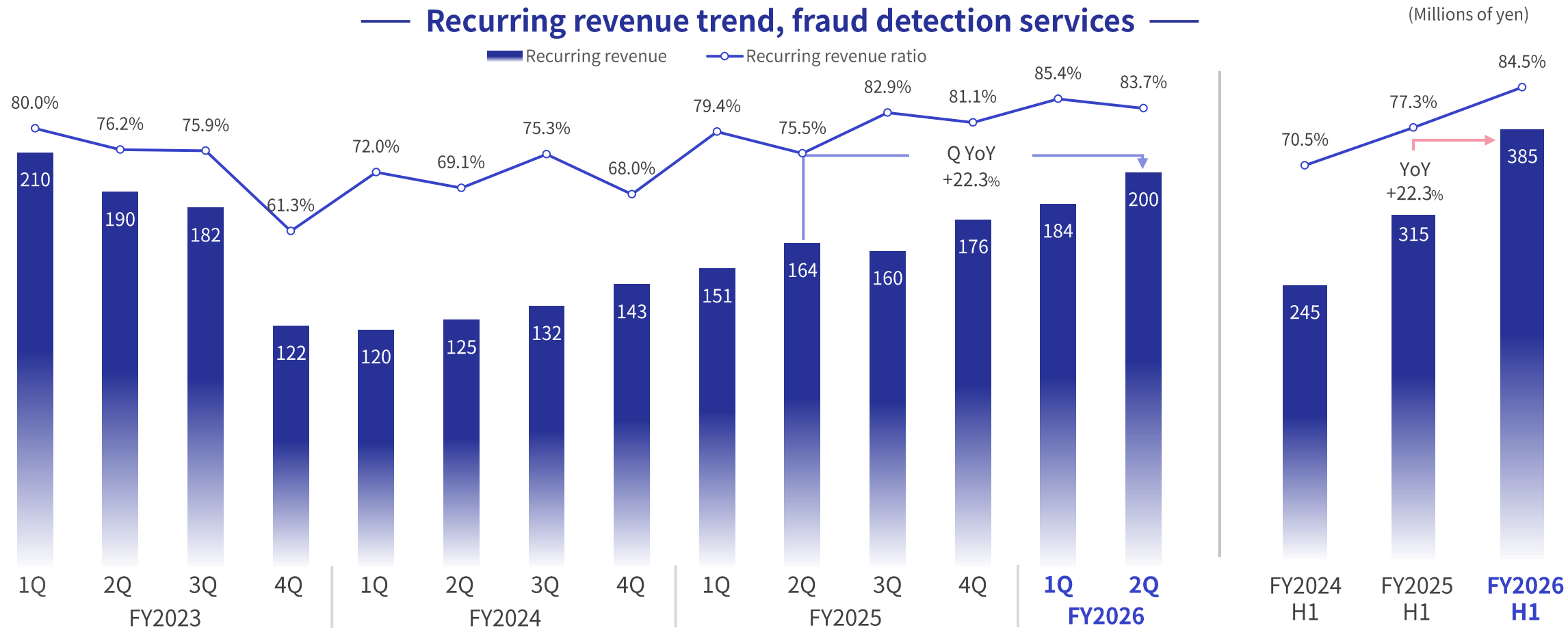
(Millions of yen)



*1 From Q2 FY2026 the Company prepares interim consolidated financial statements (prior-year figures are non-consolidated and shown for reference). Anyccloud, Inc. is consolidated on a balance-sheet basis only; its profit and loss are not included (to be consolidated from Q3).

FY26 H1 recurring revenue from fraud detection services was 385 million yen (+22.3% YoY), with a recurring revenue ratio of 84.5% (+7.2pt YoY).

- Mainly driven by higher revenue from wider adoption of O-PLUX Account Protection (unauthorized login prevention) (+47 million yen, 68% of the increase). O-PLUX Payment Protection (+15 million yen) and the ad fraud countermeasure service (+6 million yen) also contributed.



* Recurring revenue = monthly fixed fees for fraud detection services plus screening fees charged by screening volume (including “Fraud Checker” and the ad fraud countermeasure service “X-log”). Excludes SaaS-type BNPL system revenue.

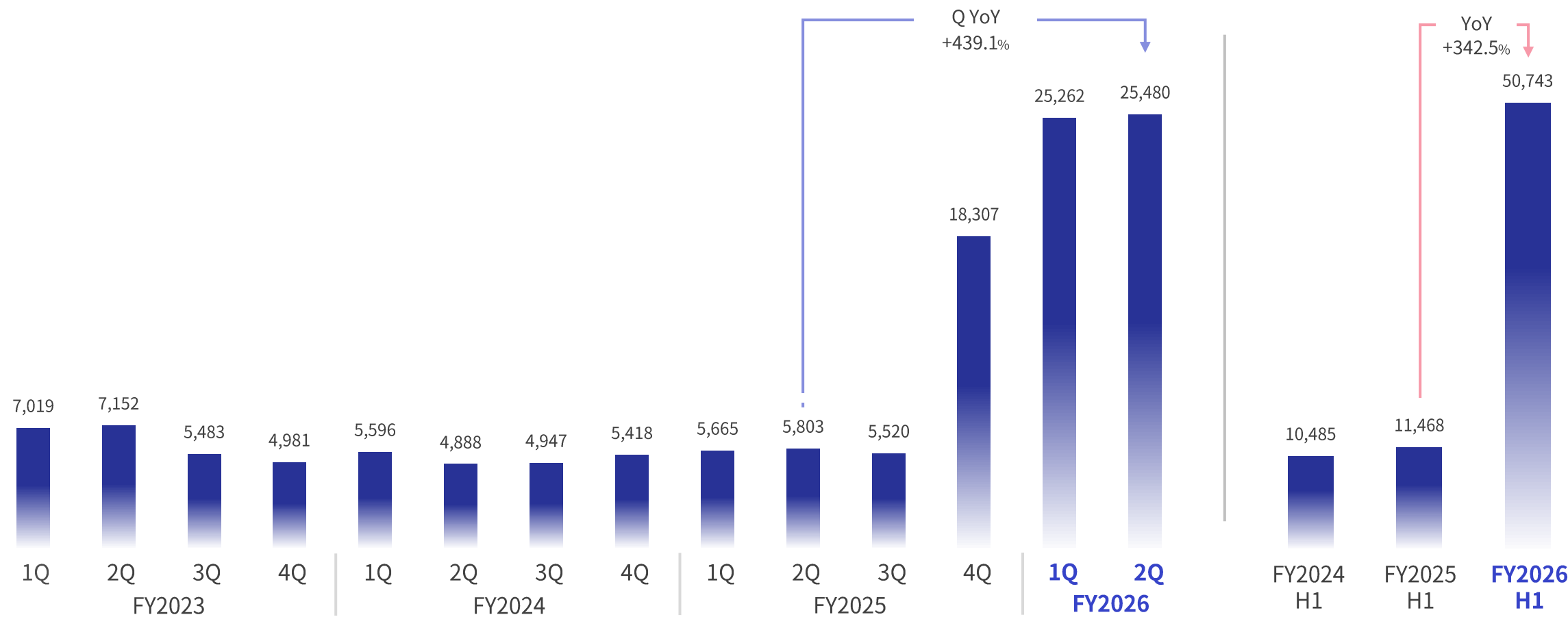
* Recurring revenue ratio = recurring revenue ÷ total revenue * FY2026 Q2 is consolidated; FY2025 Q2 and earlier are non-consolidated.

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FY26 H1 screening volume for “O-PLUX Account Protection” rose sharply, +342.5% YoY, on a larger installed base.
- Rising demand for unauthorized login prevention drove more installations and a sharp increase in screening volume.

— Screening volume trend, “O-PLUX Account Protection” —

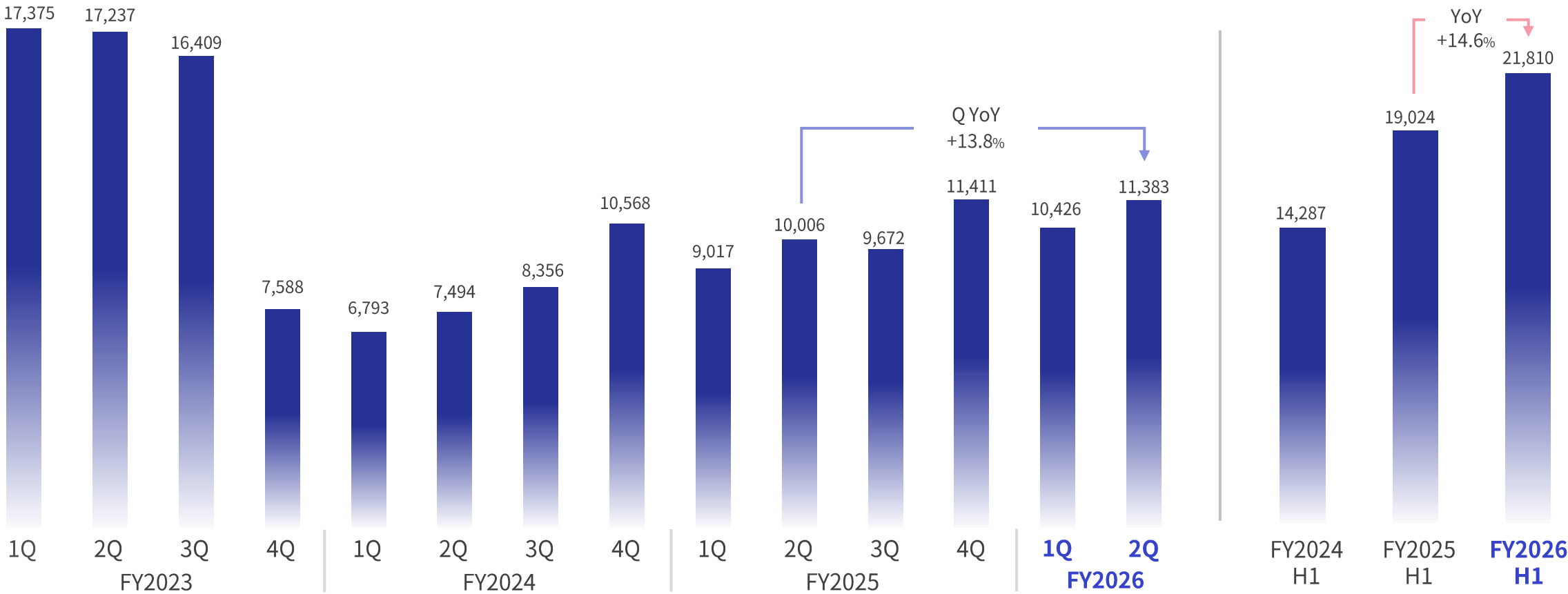
(Screenings, in 10,000s)



FY26 H1 screening volume for “O-PLUX Payment Protection” continued to grow, +14.6% YoY.

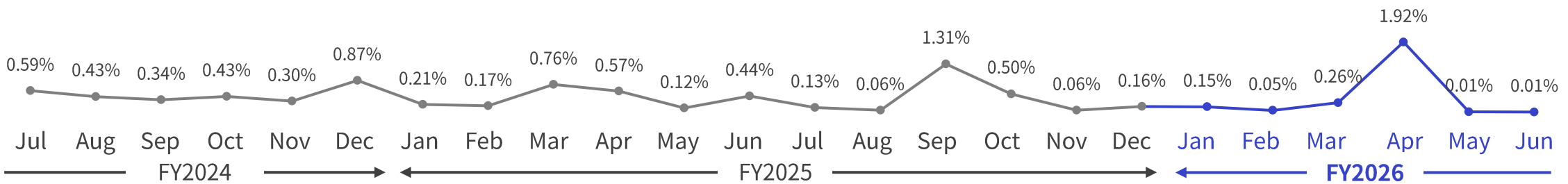
— Screening volume trend, “O-PLUX Payment Protection” —

(Screenings, in thousands)



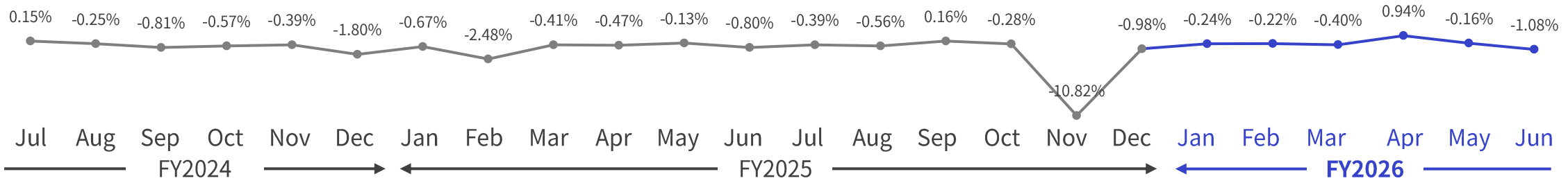
The average monthly churn rate for the fraud detection service “O-PLUX” in FY26 H1 was 0.40% (+0.01pt YoY), remaining at a low level.

Gross churn rate



* Gross churn rate = annual average of recurring revenue churned in the month ÷ recurring revenue at the start of the month (excluding SaaS-type BNPL system)

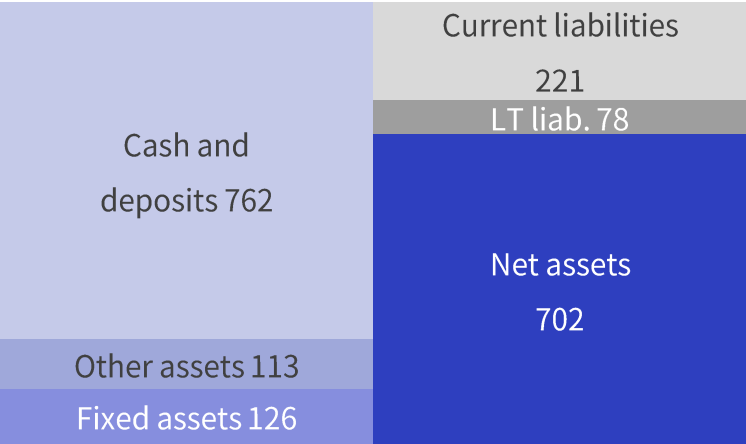
Net churn rate



* Net churn rate = (annual average of recurring revenue churned in the month – new recurring revenue in the month) ÷ recurring revenue at the start of the month (excluding SaaS-type BNPL system)

Two M&A transactions added 171 million yen of goodwill, increasing fixed assets. Short-term borrowings of 247 million yen raised to fund the acquisitions increased current liabilities. Net assets declined on an interim net loss of 107 million yen, and the equity ratio fell from 70.1% to 55.1%. The interim net loss includes a 14 million yen valuation loss on investment securities (extraordinary loss). Financial covenants*2 remain comfortably satisfied.

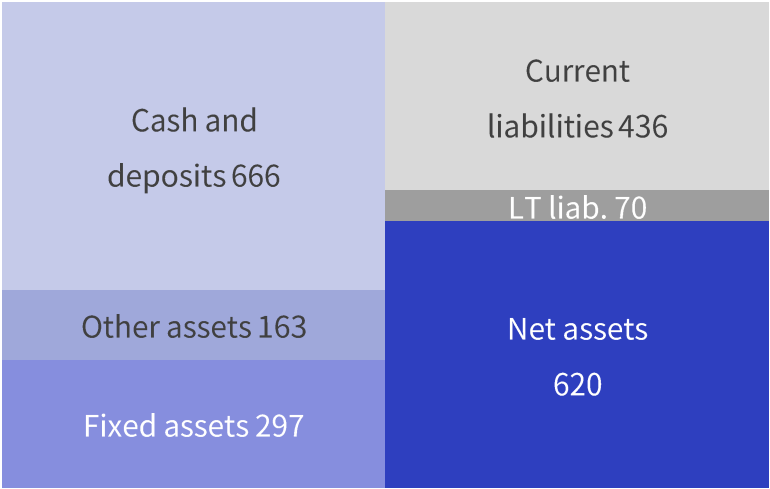
FY2025 4Q (non-consolidated)



Total assets **1,002** million yen
Equity ratio: **70.1%**

FY2026 2Q (consolidated)

(Millions of yen)



Total assets **1,127** million yen
Equity ratio: **55.1%**

Main drivers of change

Cash and deposits -96

Anyccloud acquisition -247, related costs -28, X-log transfer -23 / borrowings +247, Anyccloud cash acquired +112

Fixed assets +171

Goodwill +171 (Anyccloud 151, X-log 20)

Current liabilities +215

Short-term borrowings +247 / long-term debt due within one year -39

Net assets -81

Interim net loss -107 / Valuation difference on available-for-sale securities, etc. +25

*1 From Q2 FY2026 the Company prepares interim consolidated financial statements (prior fiscal year-end is non-consolidated, shown for reference). Anyccloud, Inc. is consolidated on a balance-sheet basis only; its profit and loss are not included (to be consolidated from Q3).

*2 The borrowings carry financial covenants requiring, among other things, consolidated cash and deposits of at least 450 million yen and consolidated net assets of at least 250 million yen.

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FY2026 Full-Year Earnings Forecast

FY2026 Full-Year Earnings Forecast

(Millions of yen)

	FY2025 Full-year actual	FY2026 Initial full- year forecast	FY2026 Revised full- year forecast	YoY change
Revenue	819	900	956	+16.7%
(Fraud detection service revenue)	685	801	846	+23.6%
Operating profit (loss)	-133	-112	-141	-
(Operating margin)	-16.3%	-12.5%	-14.8%	-
Ordinary profit (loss)	-137	-116	-150	-
(Ordinary margin)	-16.7%	-13.0%	-15.7%	-
Net income (loss)	-137	-117	-164	-
EPS(yen)	-50.45	-42.95	-59.54	-

Revenue YoY +16.7%

Alongside solid performance in our core fraud detection services, revenue from the ad fraud countermeasure service “X-log,” acquired on April 1, 2026, will contribute. FY2026 revenue is forecast at 956 million yen (+16.7% YoY, +56 million yen vs. the previous forecast).

Operating loss -141 million yen

Operating loss of 141 million yen (28 million yen worse than the previous forecast). One-time costs from the acquisition and integration of the “X-log” business, together with higher audit fees associated with the start of consolidated reporting, outweigh the revenue increase. Hiring investment to strengthen product development continues.

Net loss -164 million yen

Net loss of 164 million yen, including a 14 million yen valuation loss on investment securities recorded as an extraordinary loss. This valuation loss involves no cash outflow and has no impact on cash flow.

* Costs related to the acquisition of Anycloud, Inc. are included in the acquisition cost of subsidiary shares in the non-consolidated financial statements and are therefore excluded from this non-consolidated forecast. The consolidated forecast reflects these costs and goodwill amortization.

Revised the non-consolidated forecast (revenue upward, profit downward) and newly announced a consolidated forecast following the acquisition of Anycloud, Inc.

Revenue is forecast at 956 million yen non-consolidated and 1,058 million yen consolidated; operating loss at 141 million yen non-consolidated and 182 million yen consolidated.

FY2026 full-year forecast (revised non-consolidated / newly announced consolidated)

(Millions of yen)	Non-consol. previous forecast (A)	Non-consol. revised forecast (B)	Change (B-A)	Consol. current forecast	(Ref.) FY2025 actual
Revenue	900	956	+56	1,058	819
Operating profit (loss)	-112	-141	-28	-182	-133
Ordinary profit (loss)	-116	-150	-33	-191	-137
Net income (loss)*3	-117	-164	-46	-206	-137
EPS(yen)	-42.95	-59.54	—	-74.72	-50.45

Differences between non-consolidated and consolidated

The consolidated operating loss of 182 million yen equals the non-consolidated loss of 141 million yen plus the following:

- Anycloud acquisition-related costs -28 million yen (included in the acquisition cost of subsidiary shares on a non-consolidated basis)
- Goodwill amortization -12 million yen (151 million yen ÷ 7 years × 7 months)

Reasons for the revision

- Revenue +56 million yen ... solid performance of “O-PLUX” and contribution from the “X-log” business transfer
- SG&A +68 million yen ... costs related to the acquisition and integration of “X-log,” and higher audit fees from the start of consolidated reporting
- Extraordinary loss 14 million yen ... valuation loss on investment securities (no cash outflow)

*1 The consolidated forecast assumes a deemed acquisition date of May 31, 2026 for Anycloud, Inc. and incorporates seven months of its profit and loss from June to December 2026. Goodwill of 151 million yen is assumed to be amortized evenly over seven years; as allocation of the acquisition cost is not yet complete, amounts may change.

*2 As consolidated financial statements are prepared from FY2026, there is no previously announced consolidated forecast or prior-year consolidated actual. (Reference) Prior-year figures are non-consolidated.

*3 Consolidated figures are net income attributable to owners of parent.

Excluding one-time M&A costs and the valuation loss on investment securities, the full-year operating loss is expected to be 76 million yen, 35 million yen better than the initial plan (-112 million yen). These are one-off costs that will not recur next fiscal year.

Excluding one-time M&A costs and the valuation loss on investment securities, operating profit is expected to exceed the initial plan

(Millions of yen)	Full-year plan (A)	Excluding one-time factors Outlook (B)	Difference (B-A)	(Ref.) Current revised forecast
Revenue	900	935	+34	956
Gross profit	650	685	+34	—
SG&A	763	761	-1	—
Operating profit (loss)	-112	-76	+35	-141
Ordinary profit (loss)	-116	-82	+34	-150
Net income (loss)	-117	-82	+35	-164

One-time factors excluded (will not recur next fiscal year)

- Costs of executing M&A (brokerage and advisory fees, due diligence costs, borrowing-related fees, etc.)
- Valuation loss on investment securities 14 million yen (extraordinary loss / no cash outflow)
- All are one-off costs with no impact on profit or loss from next fiscal year
- * Goodwill amortization and operating costs of the ad fraud countermeasure business will continue next fiscal year and beyond

*1 One-time factors = costs associated with executing M&A and the valuation loss on investment securities. Goodwill amortization (approx. 21 million yen per year from next fiscal year) and operating costs of the ad fraud countermeasure business will continue.

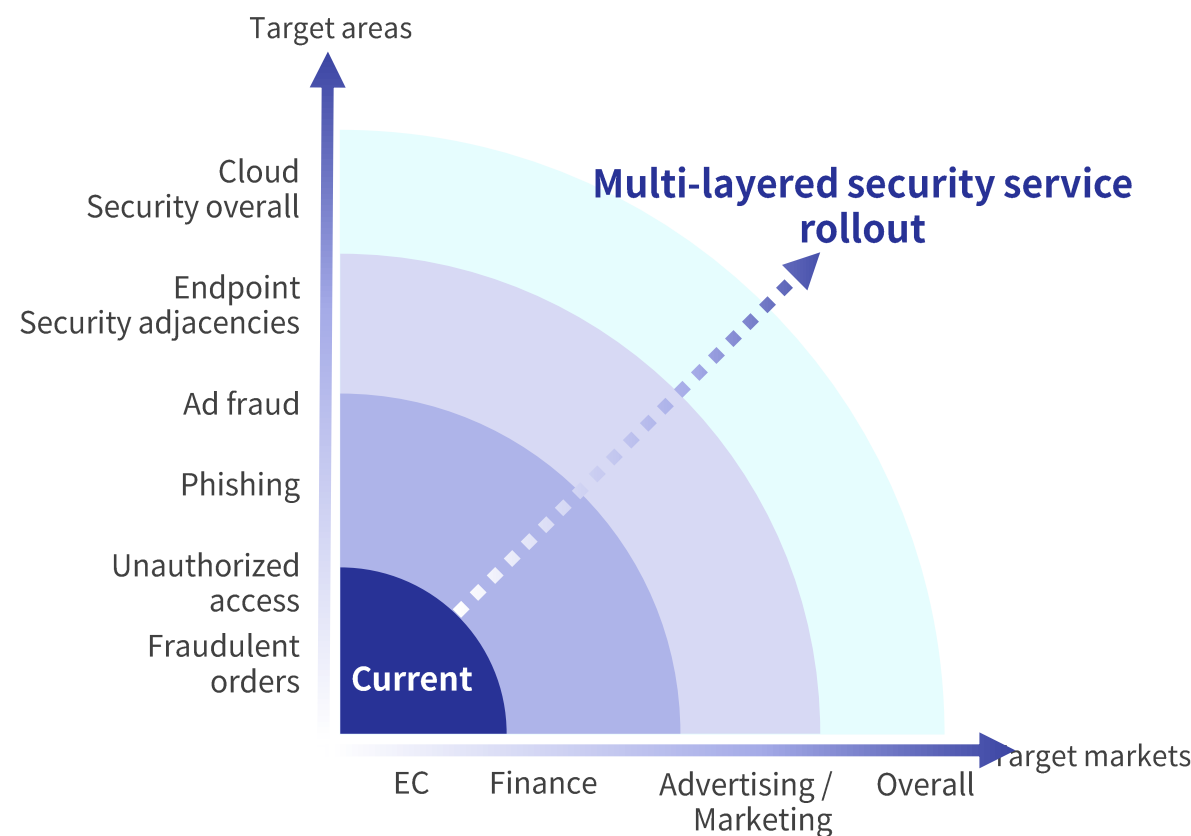
*2 This page presents a non-consolidated full-year outlook on an internal management basis; its scope differs from the disclosed non-consolidated full-year forecast. Amounts are rounded down, so totals may not match the sum of components.

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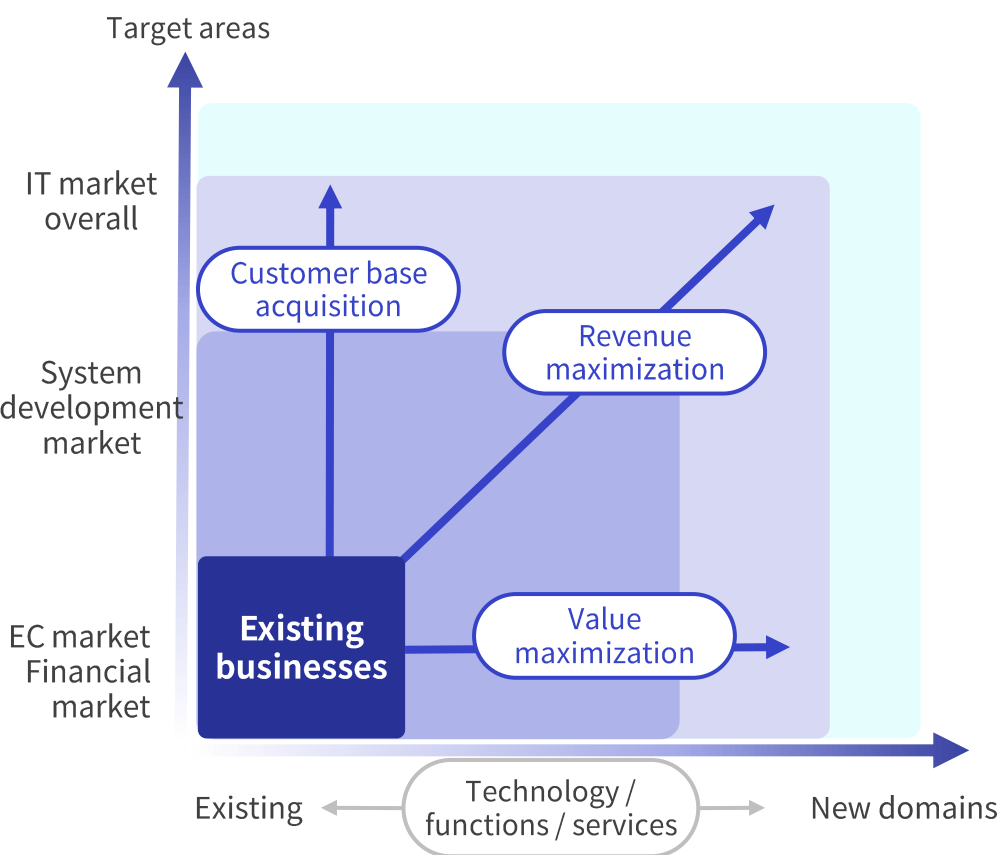
FY2026 Growth Strategy

Building on our core fraud detection services, we aim to expand and deepen our presence in the security domain and build a multi-layered security service portfolio. We will also expand our business domains through strategic alliances and M&A to maximize corporate value.

Expansion of the security domain



Business domain expansion through alliances and M&A



As Japan's leading cybersecurity company in the fraud detection domain, we continue to pursue "value enhancement" and "domain expansion" to deliver trusted services

1

Further advancing the domain-based market development strategy

Continuing from last fiscal year, we will drive further expansion across the EC, financial, overseas and new-domain segments.

2

Expanding functions and market share of fraud detection services

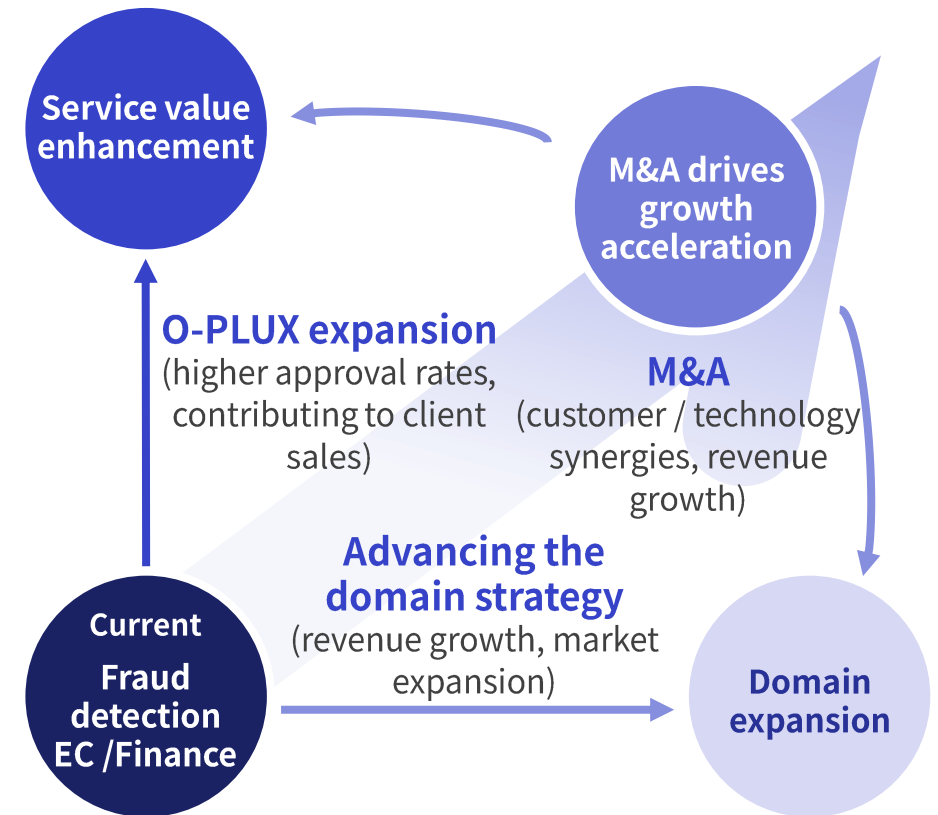
Centered on improving credit card approval rates and optimizing EMV 3-D Secure*1 operating patterns, we will differentiate from competitors and raise service value, including stronger support for Shopify apps and similar platforms.

Deepen relationships through a growing track record with financial institutions and expand new installations.

3

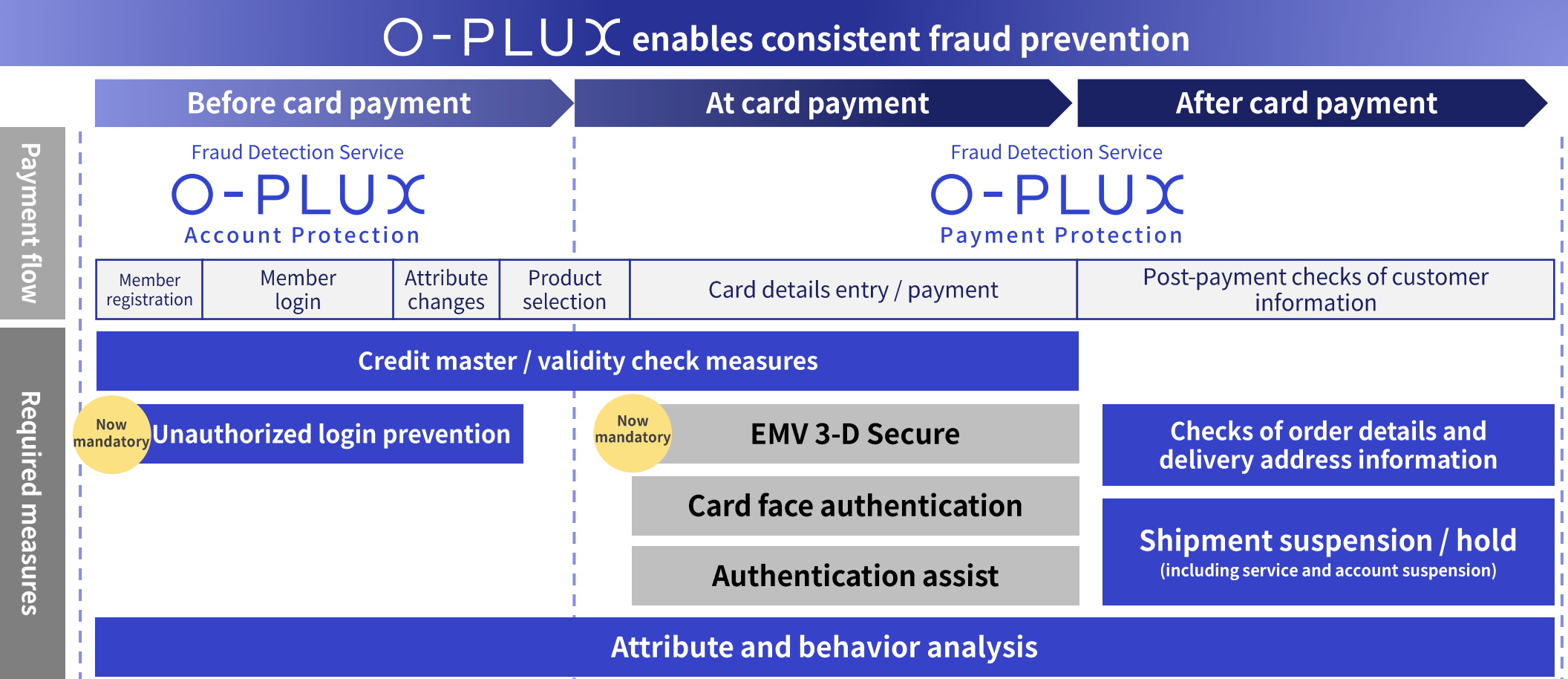
M&A and alliances to accelerate growth

M&A and business alliances will bring new business domains and technologies adjacent to existing businesses, accelerating growth.



*1 An authentication service recommended by the international card brands to make online credit card payments more secure. Names differ by brand but are collectively referred to as "EMV 3-D Secure."

The Credit Card Security Guidelines [Version 6.0]*1, issued in March 2025, made not only EMV 3-D Secure*2 but also unauthorized login countermeasures mandatory. EC merchants must now view the credit card transaction flow as a continuous “line” and apply appropriate anti-fraud measures at each point along it. This is creating a favorable market environment for Cacco’s fraud detection services, which enable consistent protection based on that “line” approach.



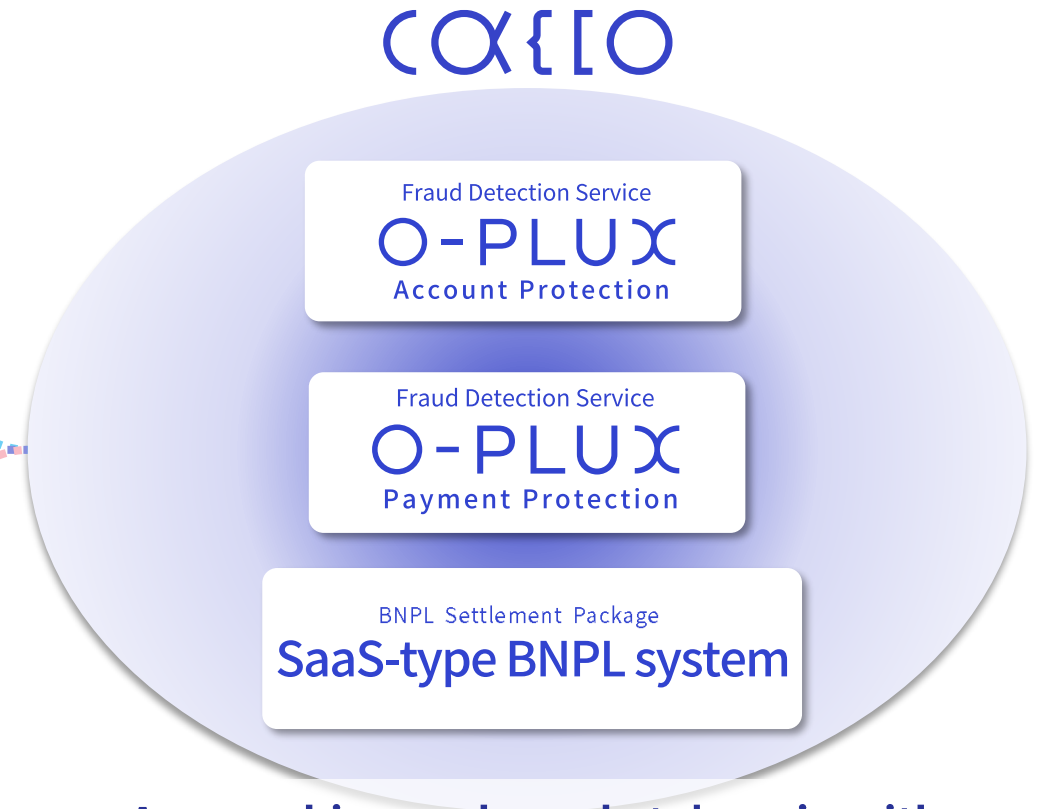
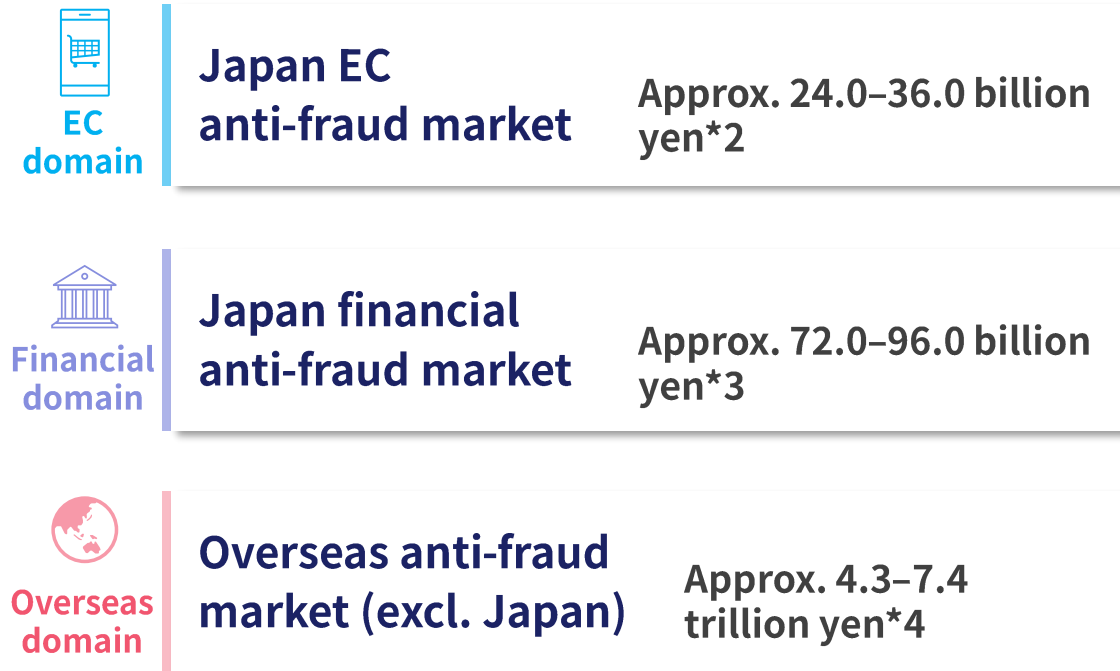
*1 Credit Card Security Guidelines [Version 6.0], issued by the Council of Credit Transaction Security (secretariat: Japan Consumer Credit Association), March 2025

*2 EMV 3-D Secure: an authentication service recommended by the international card brands to make online credit card payments more secure. Names differ by brand but are collectively referred to as “EMV 3-D Secure.”

= Covered by O-PLUX

We will further advance the domain-based market development strategy launched last fiscal year and expand our services across each domain.

TAM by domain*1



Approaching each market domain with end-to-end product solutions

*1 TAM = Total Addressable Market

*2 Company estimate based on forecasts in IMARC Group, “Japan Fraud Detection and Prevention Market Report 2024-2033” (2024), converted at USD 1 = JPY 150 and assuming an EC segment ratio.

*3 Company estimate based on market data from IMARC Group, “Japan Fraud Detection and Prevention Market Report 2024-2033” and MarketsandMarkets, “Fraud Detection and Prevention (FDP) Market – Global Forecast to 2030,” applying the BFSI (banking, financial services and insurance) segment share of the global market.

*4 Estimated based on forecasts in MarketsandMarkets, “Fraud Detection and Prevention (FDP) Market – Global Forecast to 2030” and Research and Markets, “Fraud Detection and Prevention Global Market Report 2025.” Converted at USD 1 = JPY 150.

* Anti-fraud measures = fraud detection and prevention solutions (rule-based and AI), authentication and identity verification (eKYC, 3-D Secure, etc.) and financial crime countermeasure (AML/CFT) systems, including related system integration (SI) and operation and maintenance service costs.



Growing severity of fraud damage

Credit card fraud losses remain high at around 50 billion yen, keeping demand for countermeasures among EC operators at an elevated level.



A new challenge: falling approval rates

As anti-fraud regulation tightens*1 and security is strengthened (mandatory EMV 3-D Secure), liability for fraud losses is shifting from merchants to card issuers. Issuers have responded by tightening screening criteria, which has lowered payment approval rates.

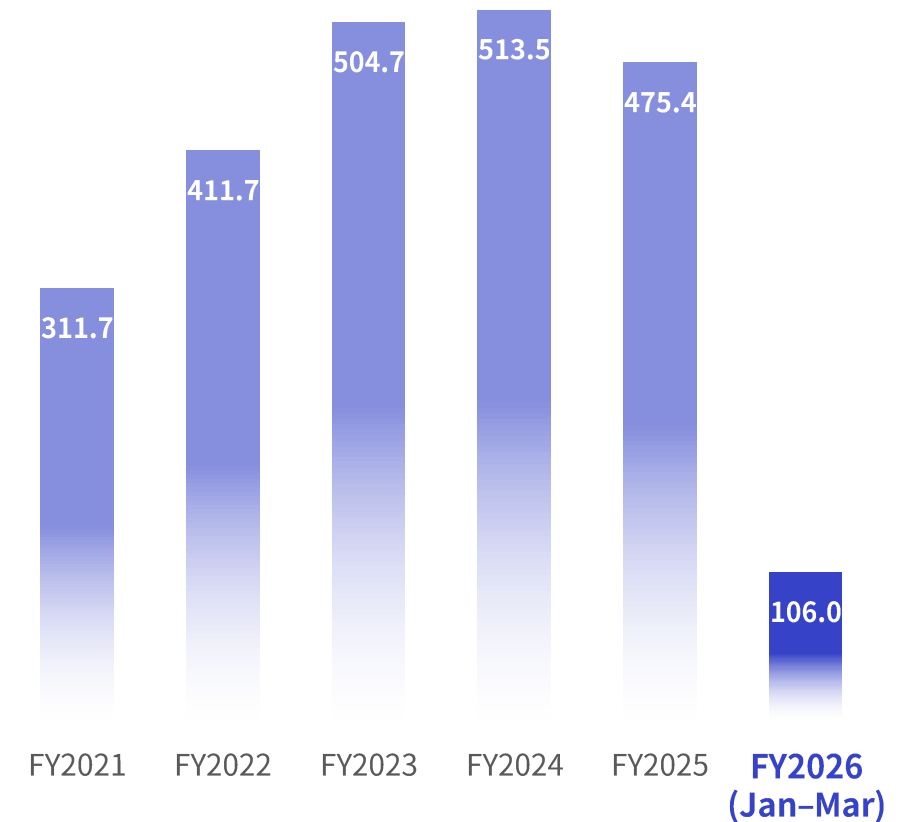


Rising need to address cart abandonment

Genuine users who dislike the friction of authentication abandon their carts, creating lost sales opportunities for EC operators. Demand is rising from merchants who want to stop fraud without losing sales.

Credit card fraud losses (card number theft)*2

(Hundreds of millions of yen)



*1 The Credit Card Security Guidelines [Version 6.0], issued in March 2025 by the Council of Credit Transaction Security (secretariat: Japan Consumer Credit Association), made not only EMV 3-D Secure but also unauthorized login countermeasures mandatory.

*2 Japan Consumer Credit Association, “Status of Credit Card Fraud Losses”

EC domain

Fraud Detection Service O-PLUX Payment Protection

Working with card issuers to expand share through the “O-PLUX growth cycle,” starting with higher approval rates



Partnering with card issuers to promote full screening by O-PLUX, preventing fraudulent transactions from reaching issuers



Higher card approval rates and fewer false positives / cart abandonments



Maximizing client sales

Preventing lost opportunities and lifting the top line



O-PLUX demand increases

Recognized not only as protection but as a tool for growing sales



O-PLUX customer base (share) expands

Establishing competitive advantage, winning new clients, accumulating screening data

Cycle



Actions to make this happen

- **EMV 3-D Secure operation optimization:**

Supporting risk-based authentication so genuine users skip authentication, raising purchase completion rates.

- **Collaboration with card issuers:**

Working with card issuers to create an environment where merchants can quantitatively see higher approval rates from O-PLUX translating into higher sales.

- **Operational proposals leveraging the No.1 installation base in Japan:**

Rather than a one-size-fits-all system, we raise approval rates through detailed, flexible operational tuning informed by deep knowledge of fraud trends and business practices in Japan.



Unauthorized access incidents centered on major online brokerages

Large-scale unauthorized access surged from early 2025
Total losses: approx. 620.0 billion yen through the end of July 2025; approx. 739.3 billion yen for the full year.*1
Incidents: approx. 15,000 accounts subject to unauthorized access and 9,752 fraudulent transactions on a cumulative basis.*1



Limits of existing authentication as attack methods grow more sophisticated

Beyond credential-stuffing attacks exploiting 16 billion credentials leaked to the dark web, malware-enabled remote operation and AI-generated advanced phishing mean conventional ID/password authentication can no longer play its intended role.

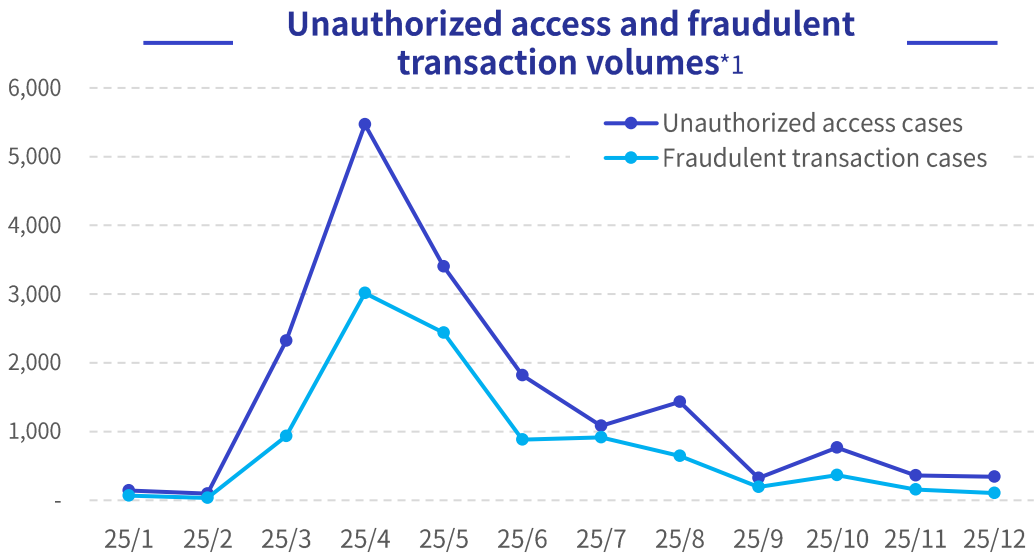
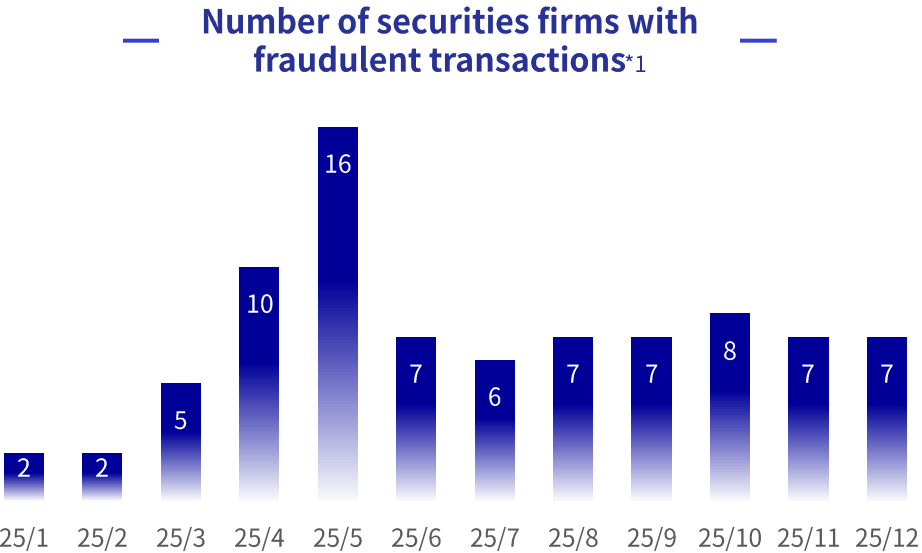


Tighter regulation and heavier operational burden

The Financial Services Agency’s supervisory guidelines*2 require robust internal control systems and security at account opening, login and transaction*3, increasing the operational burden of countermeasures.



Multi-factor authentication*4 (MFA) and unauthorized access detection now mandatory



*1 Financial Services Agency, “Status of Unauthorized Access and Fraudulent Transactions in Internet Trading Services,” January 2026
*2 Financial Services Agency, “Comprehensive Guidelines for Supervision of Financial Instruments Business Operators, etc.,” December 2025
*3 Financial Services Agency, “Comprehensive Guidelines for Supervision of Financial Instruments Business Operators, etc.,” December 2025 – (Guidelines III-2-8-2-2)
*4 Multi-factor authentication (MFA): a security mechanism that verifies identity by combining two or more different types of evidence



Financial domain

Fraud Detection Service

O-PLUS

Addressing the latest fraud techniques in the financial industry and expanding share as a security partner for financial institutions



Finance-specific functional enhancements

- Detection of remote operation
- Detection of access from high-risk countries
- Expanded external DB integration



End-to-end countermeasure proposition

Supporting a framework that seamlessly protects the full journey from account opening screening to login and transactions.



Consulting support

- Support for building internal control systems
- Data science support, including fraud detection

Track record since 2025

- December 2025

Business alliance

NTT DATA Corporation

Collaboration in the EMV 3-D Secure domain. We provide our fraud detection technology to “ACS,” the authentication platform adopted by major card issuers in Japan, enhancing fraud detection in payments.
- April 2026

Business transfer

Ad fraud countermeasure service “X-log”

Acquired the ad fraud countermeasure service, entering the ad fraud domain at the web advertising inflow stage and adding a new revenue source.
- June 2026

Wholly owned subsidiary

Anycloud, Inc.

Acquired AI and app development capabilities and engineers, shortening the development roadmap and building a foundation for next-generation products.
- Continuous sourcing of the next opportunities

Three-axis synergies: revenue, technology and business

Revenue expansion

M&A immediately adds new revenue sources, targeting discontinuous top-line growth.

Relevant deals: [X-log](#) / [Anycloud](#)

Existing business synergies

Cross-selling the acquired customer bases and offerings with our existing EC and financial domains to broaden the revenue base.

Relevant deal: [X-log](#)

Technology synergies

Acquiring and implementing specific technologies quickly shortens the development roadmap and strengthens product competitiveness.

Relevant deals: [Anycloud](#) / [X-log](#)

Through M&A and alliances, building an anti-fraud framework covering everything from web advertising acquisition to login and payment

Deploying acquired businesses and technologies into existing domains to accelerate discontinuous growth

FY2026 Growth Strategy | Accelerating Growth through M&A and Alliances | Acquiring AI Development Capability through Anycloud



Anycloud, Inc. became a wholly owned subsidiary on June 17, 2026



- Fraud detection know-how backed by the No.1 installation base in Japan
- Data science expertise
- Customer base of more than 120,000 cumulative sites



Anycloud

- AI implementation capability rooted in UX design
- FDE-style engineering organization
- End-to-end structure from design through operation



Co-creating next-generation security infrastructure

AI implementation in existing products

Embedding AI technology into core services to raise the value we deliver

Continuous UI/UX improvement

Leveraging UX design expertise to improve usability of admin screens and customer touchpoints

Development agility aligned to customer needs

In-house development resources enable flexible, rapid product development matched to client requests

FDE (Forward Deployed Engineer)

A development style embedded in the client's workplace, covering problem discovery through design, development and operation

FY2026 Growth Strategy | Accelerating Growth through M&A and Alliances | Financial Impact of the Anycloud Acquisition



Acquisition price of 247 million yen. Only acquisition-related costs were recorded in H1; profit and loss will be consolidated from Q3*1

Overview of the acquisition

Acquisition price	June 17, 2026: acquired all shares
247 million yen	
Acquisition-related costs	Brokerage and advisory fees Expensed in full in Q2 on a consolidated basis*2
28 million yen	
Goodwill recognized	Amortization period: 7 years
151 million yen	
Acquisition funding (short-term borrowings)	Financial covenants: consolidated cash and deposits of at least 450 million yen / consolidated net assets of at least 250 million yen
247 million yen	

Timing of P&L impact

FY26 H1 through Q2	FY26 H2 From Q3	FY2027 onward From the fiscal year ending December 2027
Deemed acquisition date: May 31, 2026	P&L consolidation begins	Full-year contribution
Balance sheet consolidated only	Revenue and profit start contributing	Goodwill amortization 21 million yen per year
No P&L contribution Costs only: -28 million yen	Goodwill amortization approx. 12 million yen	Synergies begin to materialize

*1 As the deemed acquisition date of Anycloud, Inc. is May 31, 2026, its operating results are not included in the consolidated statement of income for the interim consolidated period (to be consolidated from Q3).

*2 Acquisition-related costs are included in the acquisition cost of shares of subsidiaries in the non-consolidated financial statements and are expensed as incurred in the consolidated financial statements. They are therefore not recorded in non-consolidated SG&A.

*3 Forward-looking statements above are based on information currently available and actual results may differ.

	Short termThrough December 2026	Medium termFrom January 2027	Medium to long termFrom 2028
Advancing our products Detection accuracy and customer experience	Under review AI implementation in existing products Optimizing development speed and cost at the same time In design UX improvement of admin screens Joint design work started	Under review Advancing fraud detection technology Applying AI to “O-PLUX” to improve detection accuracy and customer experience Under review More advanced customer reporting	Building new products Developing next-generation AI algorithms and new services that stay ahead of fraud techniques
Improving business infrastructure efficiency Cost and productivity	Under review Advancing and insourcing AI development Reviewing in-house development of core internal systems and cost optimization	In preparation Mutual use of customer bases Driving group-wide revenue growth through mutual referrals between both companies’ clients	Rolling out the FDE model in Japan Business opportunity from early entry into a model not yet established in Japan
Integrating organizations and talent Recruiting power and technical capability	In progress Strengthening recruitment Attracting AI talent by leveraging “Progate co-founder x AI development x fraud detection” In progress Technical exchange between engineers of both companies	Started Group-wide rollout of AI know-how and training programs	

* The timing categories above are for explanatory purposes only. All initiatives are at the review or design stage, and the timing and scale of results and earnings contribution are not guaranteed.

COXIO

Appendix



Company profile

Company Cacco Inc.

Address 1-5-31 Motoakasaka, Minato-ku, Tokyo

Founded January 28, 2011

Business SaaS-based algorithm provision business
(Fraud Detection, Payment Consulting, and Data Science Services)

Representative Hiroyuki Iwai, President & CEO

Listing Tokyo Stock Exchange Growth Market
(Securities Code: 4166)

Patents Patent No. 6534255 · Patent No. 6534256
Patent No. 6860156 · Patent No. 7840545

Certifications **ISMS** (Information Security Management System)
ISO/IEC 27001:2013
JIS Q 27001:2014 Registration No.: IA120255
Privacy Mark® No. 10824248

Cacco Evolutionary Purpose

**Shaping the “Let’s Do It”
for a next game changer**



Cacco Evolutionary Purpose

Shaping the “Let’s Do It” for a next game changer

The Cacco Evolutionary Purpose expresses our wish to stand alongside the people and companies who take on challenges to make the world better, and to contribute to the development of the Japanese economy.

When we were founded, fraud in online transactions was rare and no service on the market offered sufficient fraud detection functionality. Even so, we believed that in the near future diverse and enormous volumes of fraud would arise across all online transactions, starting with e-commerce.

Since then, exactly as we anticipated, fraud has spread across every form of online transaction, and the methods have grown more complex while continuing to evolve and expand. Since its release in 2012, “O-PLUX” has been developed continuously so that it can respond fully to evolving threats, and today it is rated No.1* in Japan by number of installations.

Cacco will continue to create new value through security, payment and data science technologies, realizing the Cacco Evolutionary Purpose and aiming for sustainable improvement in corporate value.



* Tokyo Shoko Research, Inc., survey on paid fraud detection services installed on EC sites in Japan, as of the end of March 2026

One-stop support for building safe online infrastructure — from advertising and customer acquisition to login, payment and data utilization

01 ADVERTISEMENT



Web advertising / customer acquisition

X-log

AI and proprietary algorithms analyze and automatically block fraudulent ad clicks (ad fraud), cutting wasted ad spend in real time.

02 LOGIN CHECK



EC / financial institutions / membership sites

O-PLUX Account Protection

Real-time detection of unauthorized access and logins on EC sites, financial institutions and membership sites.

Teppeki PACK for Phishing

One-stop protection against phishing emails, malicious domain detection and impersonated logins.

03 TRANSACTION



Order and payment systems

O-PLUX Payment Protection

Real-time detection of fraudulent orders such as non-payment in EC payments and resale. No.1 in Japan by installations*.

SaaS-type BNPL system

A package system for introducing postpaid payment (BNPL*2) with no upfront investment.

04 ANALYSIS



Fraud trend and purchase demand analysis

Data Science Services

Advanced data analysis using AI, statistics and mathematical optimization. Beyond fraud trend analysis, we provide data analysis services across every field, including demand forecasting and production planning optimization for retailers.



SECURITY

Fraud detection

Recurring revenue

O-PLUX Payment Protection

Real-time detection of fraudulent orders such as non-payment in EC payments and resale.

O-PLUX Account Protection

Real-time detection of unauthorized access and logins on EC sites, financial institutions and membership sites.

Teppeki PACK for Phishing

One-stop protection against phishing emails, malicious domain detection and impersonated logins.

X-log

Detects fraudulent clicks (ad fraud) on web advertising and cuts wasted ad spend.



PAYMENT

Payment consulting

Non-recurring revenue

Payment Consulting Service

System provision to payment providers and companies considering BNPL, plus BNPL business consulting.

* “O-PLUX” is used as the screening engine.

Recurring revenue

SaaS-type BNPL system

A package for introducing postpaid payment with no upfront investment: the “SaaS-type BNPL system.”

Also provided to EC shopping carts and major EC operators.



DATA SCIENCE

Data science

Recurring revenue

Non-recurring revenue

Data Science Service

Development and provision of data analysis and algorithms using AI, statistics and mathematical optimization.

- Optimal production planning for manufacturers
- Demand forecasting for retailers
- Optimal shift scheduling for call centers

— data science services for every field.

83.6 %

Fraud detection services are our core revenue driver.

More than 80% of our revenue comes from fraud detection services, which generate recurring revenue.

On top of this stable revenue base, we are layering on adjacent services such as data science and payment consulting.

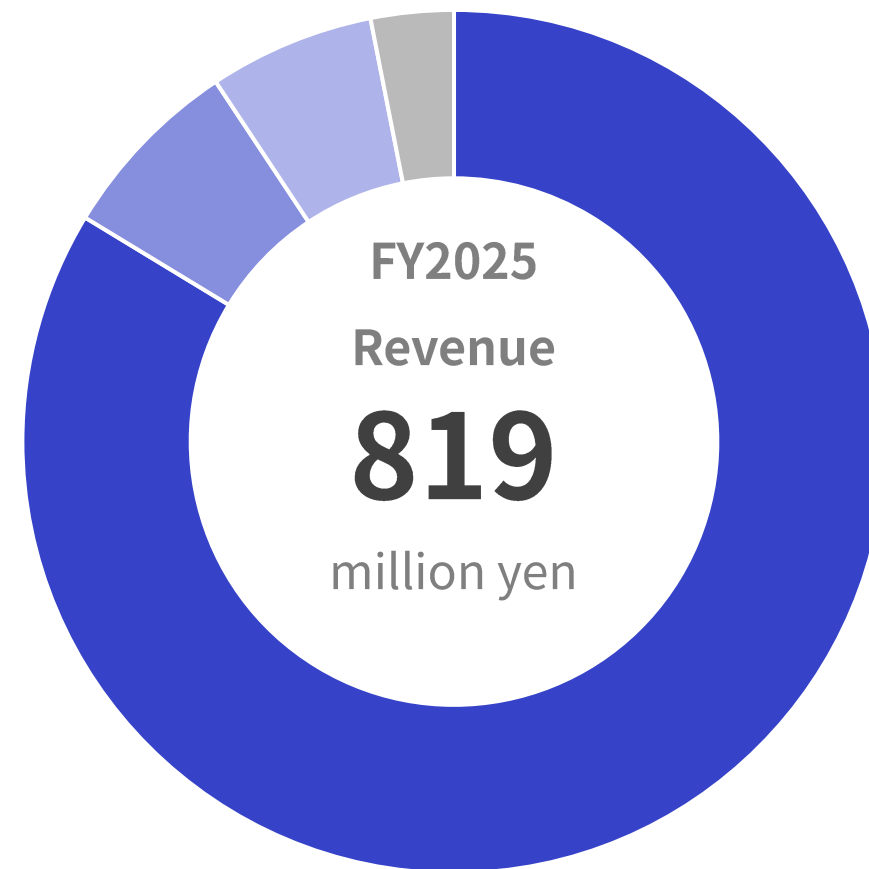
Fraud Detection Service **83.6%**

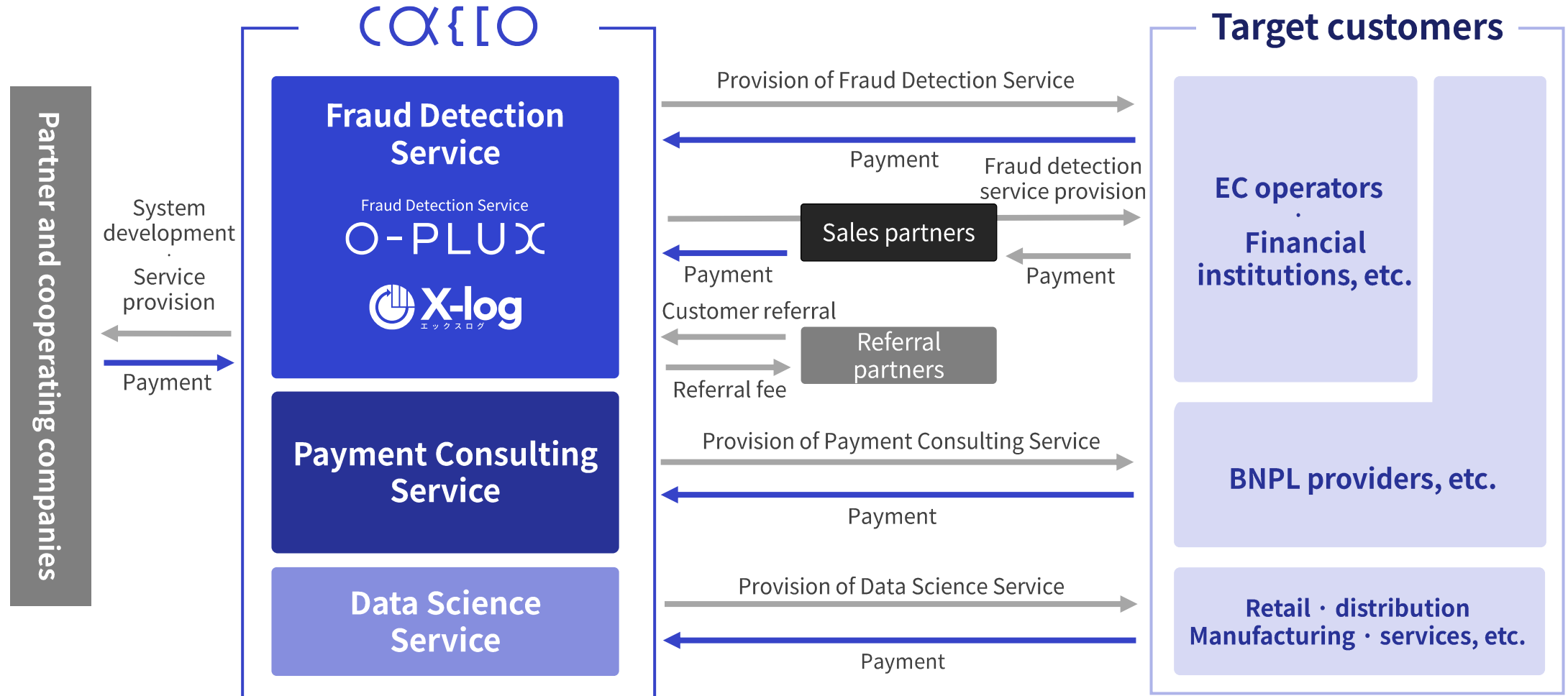
Data Science Service **7.1%**

Payment Consulting Service **6.2%**

Other **3.1%**

* Other: includes revenue from our SaaS-type BNPL system





CLIENT

General retailer

Annual GMV: approx. 7.0 billion yen

Challenge

Frequent credit card fraud on the EC site.
Losses reached up to 10 million yen per month.

Measures

Introduced the fraud detection service “O-PLUX.”
Built a real-time detection framework to prevent fraud.

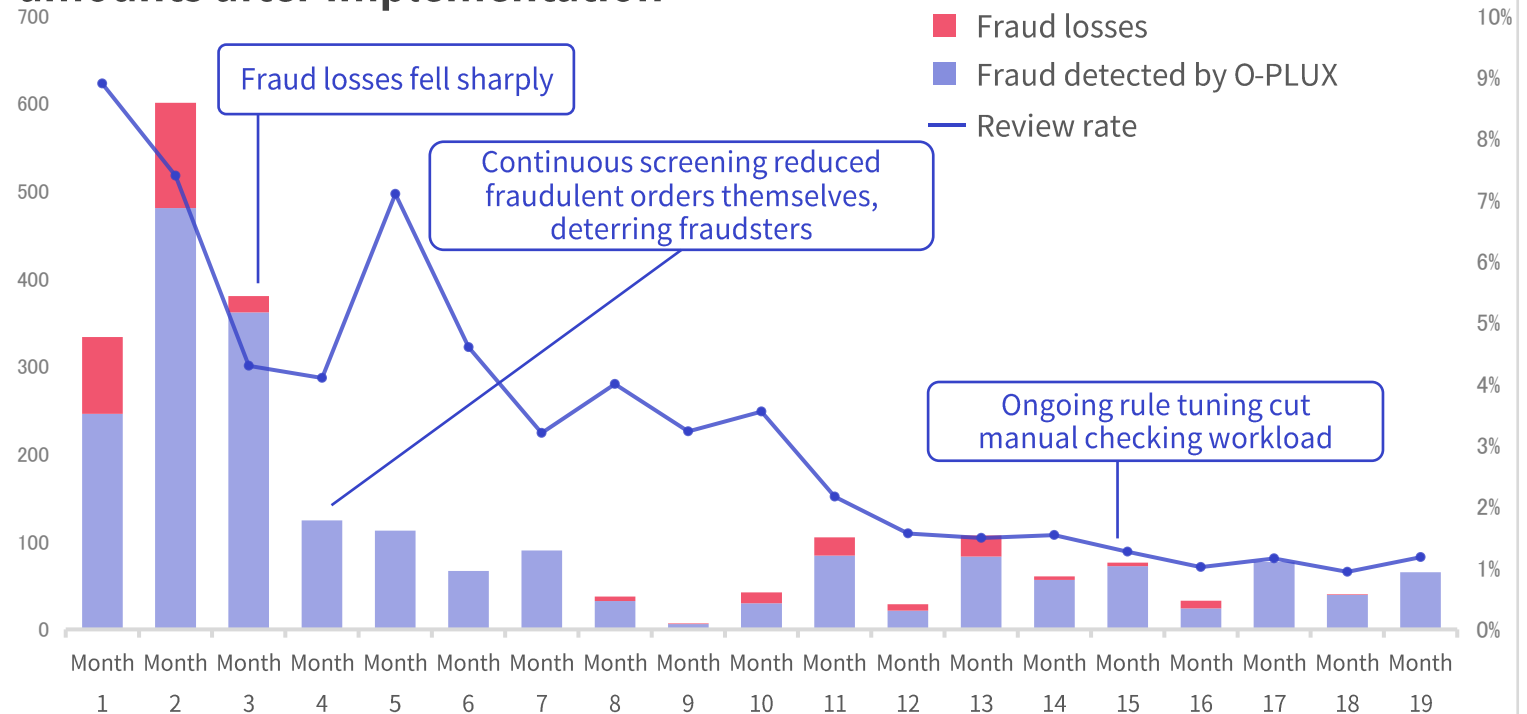
Results

Approx. 250 million yen
equivalent (cumulative over 5 years)

Detected and prevented 100 million yen of credit card fraud in the first year

Fraud losses and detected amounts after implementation

(Ten thousand yen)



Key takeaways

Fraud losses plunged immediately after implementation. With continued use, fraudulent orders themselves subsided and the REVIEW (manual check) rate declined, improving operational efficiency.

* Detected fraud amount = total value of transactions confirmed as fraudulent (registered as negative) before becoming chargebacks, based on an “NG” screening result or a “REVIEW” result with card attribute mismatch, pre-shipment identity verification, etc.

* Review rate = share of “REVIEW” results in total screenings.

Kitamura Co., Ltd.

Camera no Kitamura / Studio Mario, etc.

Retail · EC

“O-PLUX” broke through the limits of manual checking.
Combined with 3-D Secure for even stronger security.



Background and challenges

Fraud continued even after 3-D Secure; manual checks hit their limit

Despite having introduced 3-D Secure, credit card fraud continued to occur. Manual checks were used as a countermeasure, but increasingly sophisticated methods pushed workload to the limit.

Situation before implementation

Existing measures	3-D Secure already in place
Remaining issue	Credit card fraud continued
Operations	Manual checking workload at its limit

Results and evaluation

Fraud in transactions judged OK	Manual checking workload cut	Screening rules
0 cases	2 FTE	Customized per client

Why O-PLUX was chosen

- Complements 3-D Secure
Screening rules were built to complement, not replace, existing measures.
- Localized support
Accuracy secured with screening rules optimized for Kitamura.

Combining with 3-D Secure resolved manual checking issues and dramatically improved efficiency

* Based on case studies published with each company’s permission. https://frauddetection.cacco.co.jp/o-plux/case_studies/kitamura/

GEO Store Corporation

GEO official online store “GEO Online Store”

Reuse · home appliances

After confirming zero fraud in another business where it was first deployed, rolled out
Countering credit card fraud and malicious resale with a single service.



Background and challenges

Need to address credit card fraud and malicious resale at the same time

Because the company handles highly liquid goods, countering fraudulent and malicious resale in addition to impersonated credit card orders was a challenge.
Few services address both credit card fraud and resale at once, and a mechanism covering both regardless of damage type or payment method was needed.
O-PLUX had first been deployed to the appliance subscription rental service “Arekore Rental,” where fraud fell to zero.

Situation before implementation

Fraud to be addressed	Impersonated orders · fraudulent resale
First deployment	Subscription “Arekore Rental”
Challenge	Few tools cover both with one service

Results and evaluation

Fraud in the first deployment

Zero

Coverage

Fraud + resale

Check items

Several hundred+

Rollout based on the results of the first deployment

- Both covered by one service
Covers both fraud and malicious resale regardless of payment method.
- Multi-dimensional checks
Combines several hundred check items to keep pace with changing techniques.

Rolled out based on results elsewhere, addressing fraud and malicious resale together

* Based on case studies published with each company’s permission. https://cacco.co.jp/frauddetection/case_studies/geo-online

eplus inc.

Ticketing site “e+”

Ticket sales

Additional authentications cut to 1/30 of the initial estimate.
Balancing user convenience with unauthorized login prevention.



Background and challenges

Authenticating everyone hurt convenience; resilience to traffic spikes also needed

Authenticating every transaction risked degrading user convenience.
Measures were also needed that would not affect the system during sudden traffic surges, such as on-sale days for popular events.

Situation before implementation

Authentication issue	Authenticating all users hurts convenience
Load assumptions	Traffic spikes on popular on-sale days
Requirement	Security and convenience together

Results and evaluation

Additional authentication reduced 1/30	Complaints after implementation 0 cases	During traffic spikes No impact
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Why O-PLUX was chosen

- Risk-based authentication
Only suspicious transactions require additional authentication, preserving convenience.
- Resilience to heavy load
Stable operation without trouble even during sudden traffic surges.

Strengthened security while cutting additional authentications to 1/30 of the initial estimate

* Based on case studies published with each company’s permission. https://frauddetection.cacco.co.jp/case_studies/eplus

PIA Corporation

Ticketing site “Ticket Pia”

Ticket sales

Risk-based authentication applies additional authentication only to suspicious users.
Eliminated impersonated logins without hurting convenience across a wide age range.



Background and challenges

Balancing automated attacks with consideration for a wide age range

Automated impersonated login attacks occurred during short bursts of concentrated access. At the same time, with users spanning a wide age range, the company wanted to avoid reducing convenience through complex authentication.

Situation before implementation

Attacks observed	Automated impersonated logins
Timing	Short bursts of concentrated access
Constraint	Maintain convenience for a wide age range

Results and evaluation

Impersonated logins	Additional authentication	Genuine users
0 cases	Only when suspicious	Convenience maintained

Why O-PLUX was chosen

- Detection of automated access
O-PLUX detects automated access and blocks it before login.
- Tiered authentication design
Three tiers—OK, Review and NG—apply additional authentication only where needed.

Risk-based authentication eliminated impersonated logins while maintaining convenience

* Based on case studies published with each company’s permission. https://cacco.co.jp/frauddetection/case_studies/t-pia-after-introduction

Major financial institution

Member site

Finance

Log visualization dramatically cut monitoring workload.
Device identification technology enabled advanced measures independent of IP addresses.

Background and challenges

Logs were recorded but not visualized; manual monitoring consumed enormous effort

Logs were recorded but not visualized, and manual monitoring consumed enormous effort. Control based on IP addresses alone had limits, and accurate negative-list management was required.

Situation before implementation

Log status	Recorded but not visualized
Monitoring method	Manual monitoring, enormous workload
Limits of control	IP addresses alone lacked accuracy

Results and evaluation

Monitoring workload Sharply reduced	Negative list management upgraded	Items to review Only those flagged
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Why O-PLUX was chosen

- Visualization of access
Visualizes access data for each user and flags only suspicious activity.
- Device identification technology
Enables management using device identification data, not just IP addresses.

Flagging only suspicious logins improved monitoring workload and detection accuracy at the same time

LIXIL Corporation

Official online store “LIXIL Store”

Housing equipment

Recorded a 97% block rate in the trial and moved to full deployment in under a month, curbing losses of several million yen a month with zero operational burden.



Background and challenges

Fraud bypassing 3-D Secure surged after site integration

After integrating multiple sites in 2023, credit card fraud surged. The methods were sophisticated enough to bypass the “3-D Secure” authentication service, and losses reached several million yen per month.

Targets were highly liquid goods such as water filter cartridges, high-function shower heads and the “HOBOT” window-cleaning robot. Staff spent more than 30 minutes a day on visual checks and were also tied up with shipment stops and product recovery, squeezing the customer service work they should have focused on.

Situation before implementation

Losses	Several million yen per month
Visual checks	Over 30 minutes daily
Targeted products	Water filter cartridges, shower heads, etc.

Results and evaluation

Block rate in the trial

97%

From evaluation to full deployment

Under 1 month

System development

Not required

Why O-PLUX was chosen

- **Reliable detection accuracy**
Recorded a 97% block rate in a trial using actual order data.
- **Transparent rationale**
Clear reasons for blocking gave confidence in day-to-day operations.

Combined detection accuracy with speed of deployment against sophisticated fraud targeting highly liquid goods

* Based on case studies published with each company's permission. https://cacco.co.jp/frauddetection/case_studies/lixil

PARCO CO., LTD.

Official online store “ONLINE PARCO”

Marketplace EC

Complements EMV 3-D Secure, protecting both shoppers and tenant brands.
Reduced the monitoring burden of a marketplace-type EC site handling diverse categories.



Background and challenges

A monitoring burden unique to a marketplace EC site spanning many categories

“ONLINE PARCO” is a marketplace-type EC site bringing together the diverse brands with stores in PARCO shopping centers, along with art, culture and entertainment shops.

Because it handles a wide range of categories—fashion, general goods, food, entertainment merchandise, art and tickets—monitoring order activity was complex. Measures such as EMV 3-D Secure were already in place, but as fraud techniques grew more sophisticated, further strengthening was needed to protect both shoppers and brands.

Situation before implementation

Site format	Marketplace-type EC
Categories handled	Fashion, general goods, food, art, etc.
Existing measures	EMV 3-D Secure and others already in place

Results and evaluation

Relationship to existing measures	What is protected	Categories handled
Complementary	Shoppers + tenants	Wide-ranging

O-PLUX selected after careful comparison

- Selected on overall merit
Judged comprehensively on effectiveness, detection accuracy, operational support and cost.
- Proprietary DB and machine learning
High-accuracy detection using a proprietary database no single merchant could build alone.

Complements EMV 3-D Secure, delivering fraud prevention tailored to the diverse merchandise of a marketplace EC site

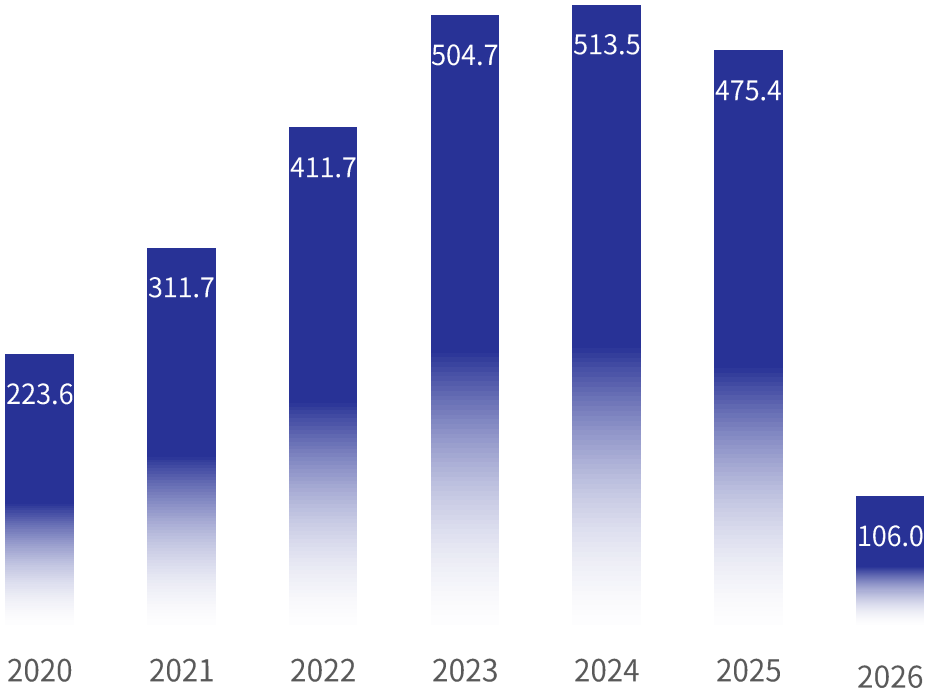
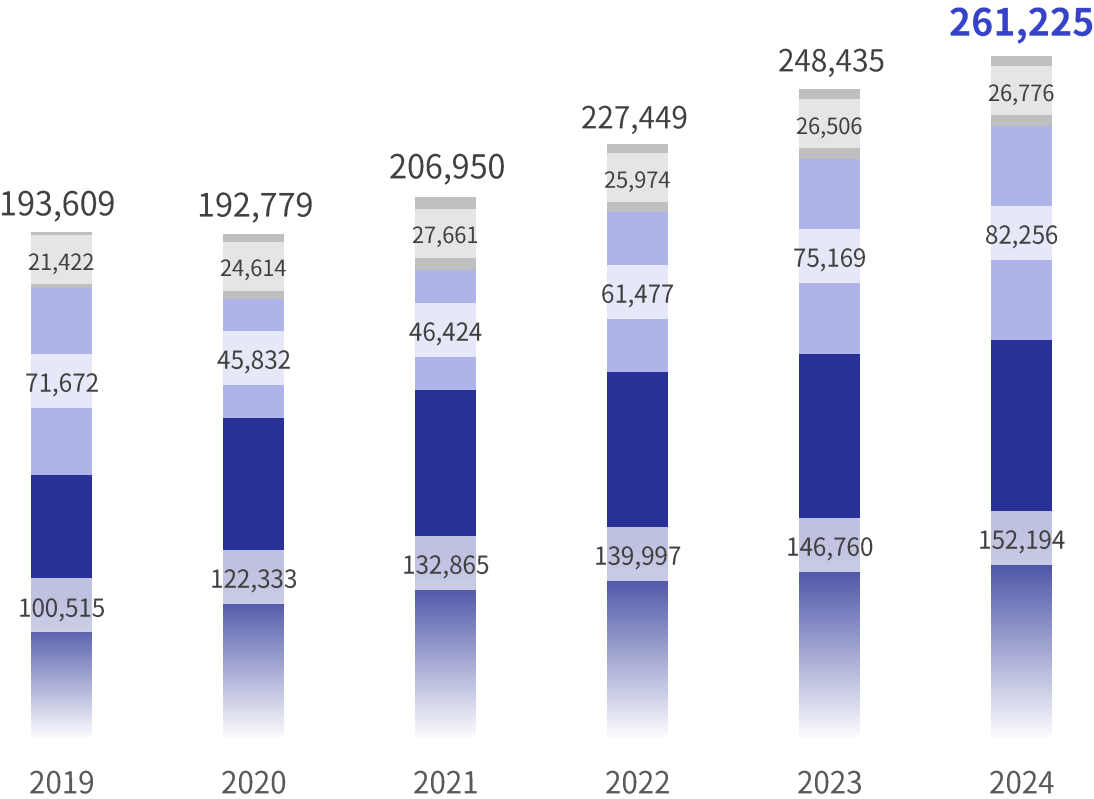
* Based on case studies published with each company’s permission. https://cacco.co.jp/frauddetection/case_studies/parco

Credit card fraud losses (card number theft) are expanding in proportion to EC market growth.

- Social demand for anti-fraud measures is rising, with the revision of the Installment Sales Act and the publication of the “Credit Security Measures Vision 2025.”

Japan BtoC-EC market size
(Hundreds of millions of yen)

Credit card fraud losses in Japan
(card number theft)
(Hundreds of millions of yen)



* Ministry of Economy, Trade and Industry, “FY2024 Industrial Economy Research Commissioned Project (Market Survey on Electronic Commerce)”
Japan Consumer Credit Association, “Status of Credit Card Fraud Losses”



TECHNOLOGY

01

Data science know-how



Security engineering capability

Combining advanced data analysis technology with specialist engineering in the security domain to develop proprietary algorithms unmatched by competitors.

Patents held

Patent No. 6534255
Patent No. 6534256
Patent No. 6860156
Patent No. 7840545



TRACK RECORD

02

Installations of our services in the EC and payment domains

No.1 track record in Japan

We have achieved an overwhelming installation share in the EC and payment domains. Extensive operational experience creates a virtuous cycle that further improves detection accuracy.

* Tokyo Shoko Research, Inc., survey on paid fraud detection services installed on EC sites in Japan, as of the end of June 2026



RECURRING REVENUE

03

Solid recurring revenue from fraud detection services

Our main offering, fraud detection services, is a continuing recurring revenue model. This stable earnings base drives growth across the company.

Recurring revenue ratio: 79.7%

(Share of FY2025 full-year revenue accounted for by recurring revenue of fraud detection services)

Differentiating factors in the product

01 Holding large volumes of data

We hold a large volume of fraudulent order data in Japan.

High detection accuracy from overwhelming data coverage, underpinned by the No.1 installation base in Japan.

02 Building proprietary models

Fusing data science with security technology and know-how.

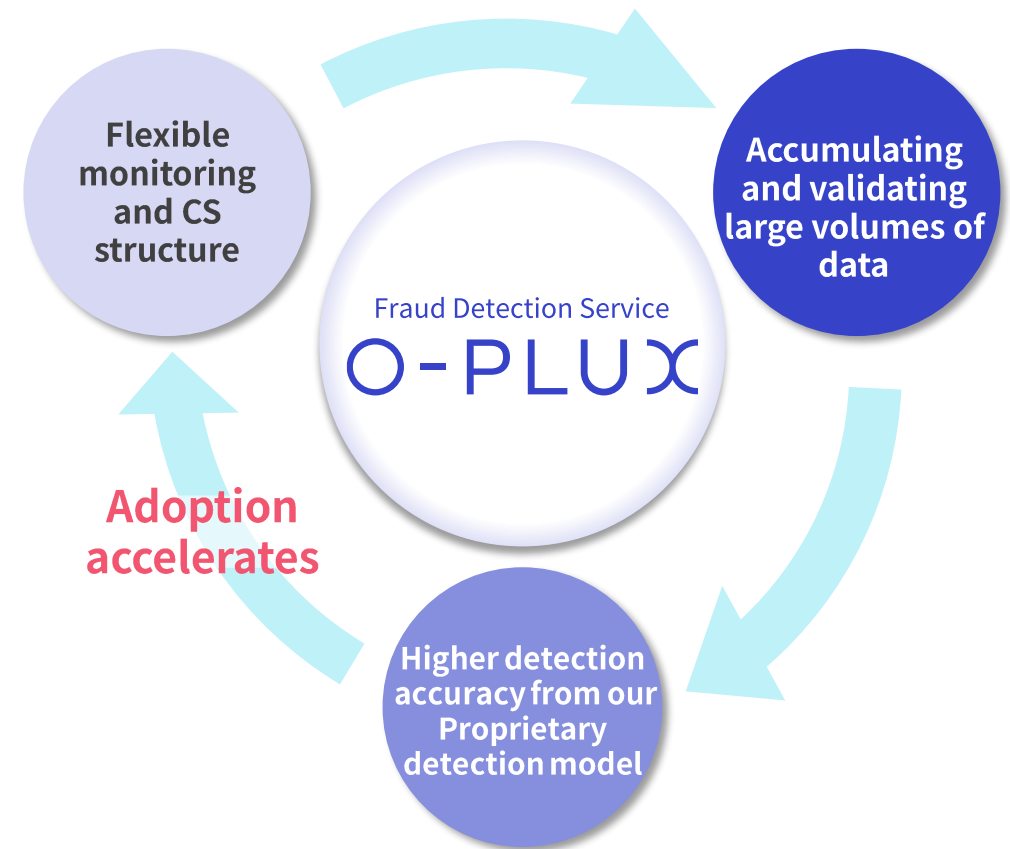
Building proprietary detection models tuned to business practices and fraud techniques specific to Japan.

03 Comprehensive support structure

Support delivered with the speed and flexibility only an in-house Japanese product can offer.

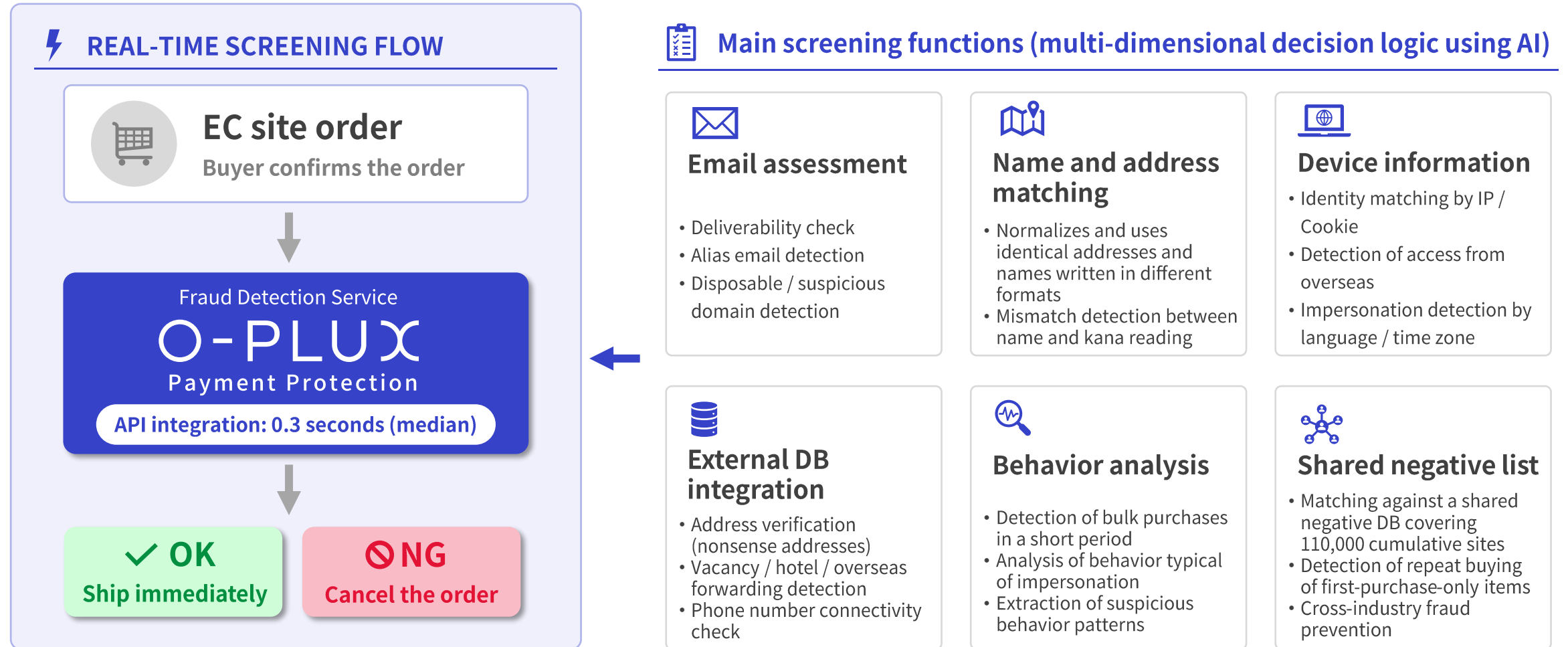
After implementation, a dedicated team flexibly supports rule tuning and operations.

A virtuous cycle that sustains competitive advantage



* Tokyo Shoko Research, Inc., survey on paid fraud detection services installed on EC sites in Japan, as of the end of March 2026

Real-time detection of fraudulent orders such as non-payment in EC using our proprietary screening model



Cosmetics · hair care



Hobby



PC / tablet



Food / health food



Housing / interiors



Pet supplies



Cameras / audio equipment



Apparel / sports / eyewear / precious metals



Online supermarkets / TV shopping / hometown tax donation / MVNO / hosting and others



* Only companies that granted permission are shown (in Japanese alphabetical order). As of the end of July 2026

EC cart systems and others



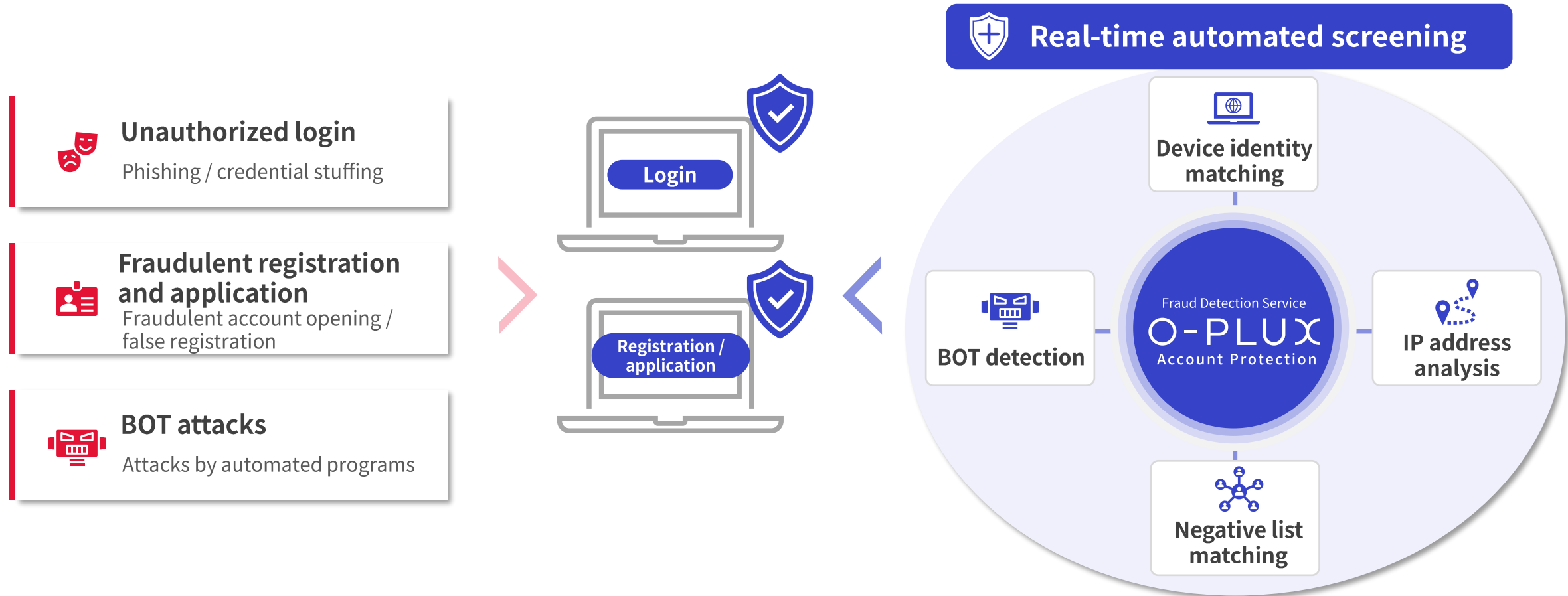
Card companies and payment service providers



* Subscription Store and Tamago Repeat are implemented as standard via TAG integration. * As of the end of July 2026.

* When using standard implementation with each cart system, separate development costs may apply; please confirm with each system provider.

Analyzes in real time the operational and device information of users accessing a website.
Identifies impersonation of others and prevents fraudulent acts arising from unauthorized access (personal data leakage, fraudulent purchases, etc.).



Fraud Detection Service “O-PLUX Account Protection” | Selected Clients

Adoption is progressing in industries requiring advanced security, including ticketing sites, financial institutions, and points and membership sites.

EC sites

ORBIS

Mail order



* Preparing for launch

Ticketing sites



Membership sites



EC carts / packages



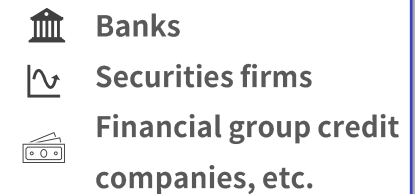
Consumer finance



Real estate crowd-funding

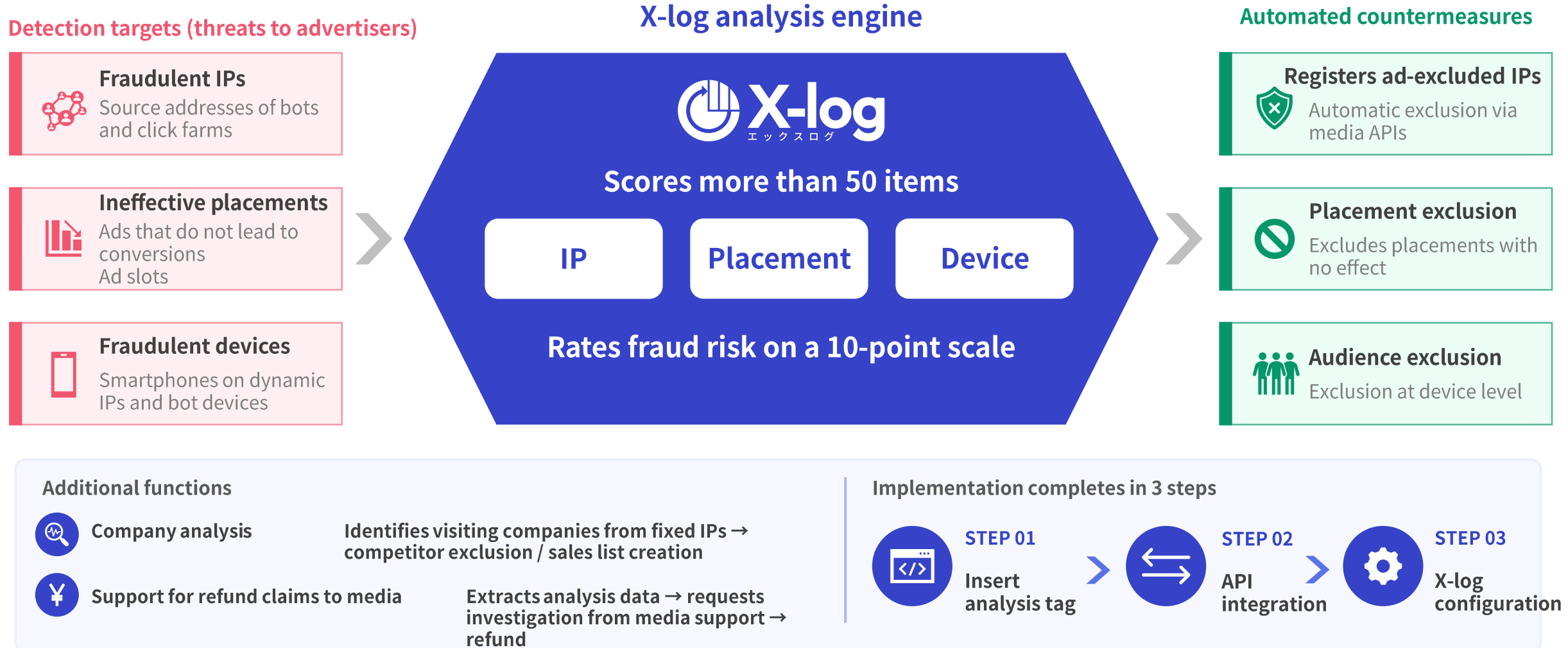


Other undisclosed client companies



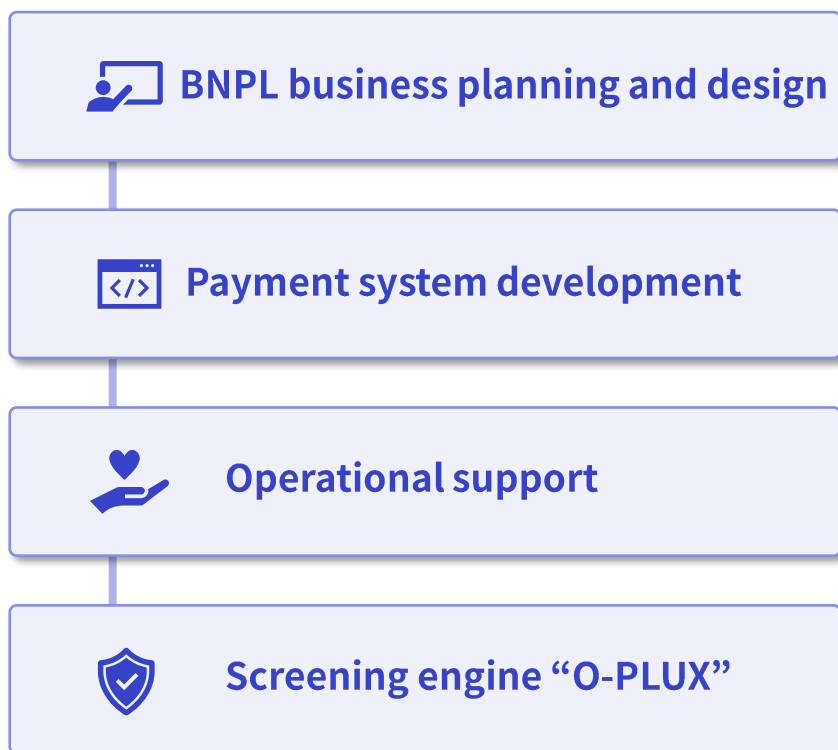
* Only companies that granted permission are shown. As of the end of July 2026

Once integration is complete, everything from detection to countermeasures is fully automated, improving ad performance without adding work for ad operators.



One-stop support for building and launching BNPL, covering service design, payment system development and operational support. The fraud detection service “O-PLUX” is provided as the screening engine.

»» ONE-STOP-SUPPORT



»» Three strengths

01 POINT

Track record launching and developing multiple BNPL businesses

- Experience building payment systems handling millions of transactions per month
- Launch support including business planning and requirements definition
- Coverage through post-launch operations such as credit screening

02 POINT

Specialist consulting by practitioners with BNPL operating experience

Consultants with extensive BNPL operating experience make optimal proposals from the client's perspective, providing strong support on the business side as well as the system side.

03 POINT

Fraud detection by “O-PLUX,” No.1 in Japan by installations

We have built a fraud detection track record in the finance and payment fields, where accuracy requirements are severe. The fraud detection service “O-PLUX” holds the No.1 installation base in Japan*.

* Tokyo Shoko Research, Inc., survey on paid fraud detection services installed on EC sites in Japan, as of the end of March 2026

Based on AI, statistics and mathematical optimization, we develop and provide algorithms that optimize the numbers that matter to management, including predictive modeling and automation using machine learning.

Our Approach



KPI calculation

From data aggregation and visualization to factor analysis, KPI calculation and recommendations.



Data science annex

Use data analysis services on a monthly contract, like an in-house department, covering diverse analytical needs.



Algorithm development

Optimization that does not rely on experience, plus productivity gains through automation. We develop dedicated algorithms, such as demand and risk forecasting, that pursue profit growth.

Case Studies

Wall material manufacturer with 119.0 billion yen in annual sales

Optimization

Automatically generates complex production plans across 1,700 products and 12 production lines.
Maximizes output while minimizing loss.



130 million yen

Annual cost reduction (maximum)

Stationery manufacturer with 5.5 billion yen in annual sales

Statistics · AI

Developed demand forecasting and production instruction algorithms for calendars, planners and similar products.
Minimizes lost opportunities from stockouts.



70%

Reduction in lost sales opportunities

Call center

Optimization

Forecasts demand by day and time slot for the following month and automatically generates staffing plans that satisfy multiple



60 million yen

Annual cost reduction

Disclaimer and Notes on Forward-Looking Statements

This material may contain forecasts based on assumptions, outlooks and plans regarding the future as of the date of publication. These forward-looking statements are based on information currently available to the Company and on certain assumptions the Company judges to be reasonable, and the Company makes no commitment as to their achievement.

Actual results may differ materially from these forecasts due to various future factors, including changes in economic conditions, changes in customer needs, competition, and changes in laws and regulations.



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For inquiries or to request a one-on-one meeting, please contact our IR team using the details above.



Shaping the “Let’s Do It”
for a next game changer