

March 25, 2003

Credit Industry's First Account Aggregation Service

SAISONPASS for Saison Card Holder to be Launched March 27, 2003

On March 27, 2003, Credit Saison Co., Ltd. (Headquarters: Toshima-ku, Tokyo; President: Hiroshi Rinno) will introduce the SAISONPASS, the first product in the Japanese credit card industry that enables integrated management of account information from multiple financial institutions.

The new service will focus on major financial institutions such as banks and securities firms, as well as major credit card companies. Credit Saison also intends to further add to the advantages of the service with the addition of a feature, scheduled to begin in June, allowing access to airline mileage, points accumulated at major department stores and other information. One hundred thousand cardholders are expected to use the service in its first year.

About SAISONPASS

SAISONPASS is an account aggregation service that gives customers real-time access via computer to account information, details of transactions and other data consolidated from banks, securities firms, credit card companies and from the online services of companies with which Credit Saison has a card or service alliance.

CREDIT SAISON CO., LTD.

Saison cardholders registered with the free Net Answer website can download and use the SAISONPASS software free of charge. After a simple initial one-time registration of IDs and passwords for the internet services the customer wishes to access, SAISONPASS enables automatic log-on to each registered service using just the ID for Credit Saison's Net Answer internet service. This frees users from the time and hassle of entering IDs and other information every time they use these internet services, and makes various online services, including online shopping and online cashing, more pleasant and more convenient to use.

Unbound by traditional business practices, Credit Saison responds sensitively to leading technologies and marketing needs, and aims to be a cutting-edge service company that always supports customer lifestyles. Using the strength of its network of card-based and service-based alliances, Credit Saison is actively involved in the creation of a new business model that integrates the real and internet-based virtual markets.

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Features of the New Service

- Integrated management of IDs and passwords for all sites with NET Answer ID and password.
- One-click automatic log-on to all sites and menus of Credit Saison alliance companies and registered companies.
- Extreme convenience in importing consolidated account information and transaction itemization into Microsoft Excel for home account management.
- IDs, passwords and other personal information are encoded and saved on computers using Rijndael, the Advanced Encryption Standard (AES) of the U.S. government.

Instead of saving personal information such as IDs, passwords and account information on Credit Saison or third party servers, SAISONPASS uses the Client System, in which the information is encrypted and saved directly on customers' computers for extra security.