

Solution Business

Providing optimal business support solutions, realizing a better society

The labor market in Japan is now facing a number of challenges, including a worker shortage, as well as how best to improve productivity per person, enact workstyle reforms, and achieve a better work-life balance among employees. Amid such an environment, we are leveraging the experience gained over many years in the credit card business, our customer base of about 37 million (consolidated) users, and a rich variety of alliance partners to promote enhanced efficiency in back-office operations and a shift toward cashless operations in the corporate market in order to create a better society and fuller lives for all workers.

Solution services offered by Credit Saison

Streamlining expense settlement operations

The decline in the size of the working population in recent years has made it vital for companies to improve productivity and reduce operations. In addition to the issuance of credit cards, Credit Saison works with our partner organizations providing expense reporting systems to streamline operations in this field and bolster corporate governance.

Improving cash flow

There are a number of reasons for companies to improve cash flow, including to secure funds for business investment, capex, and operating capital. Credit Saison's business funding service is Japan's first service allowing affiliated stores to acquire future receivables. We also provide receivables purchasing services and solutions in the corporate payments domain.

Support in establishing cashless systems

The Ministry of Economy Trade and Industry (METI) has released a "Cashless Vision" calling for a cashless settlement rate of 40% by 2025. With the goal of supporting the development of a cashless society, we are providing support in establishing cashless systems that improve business productivity and enhance convenience for consumers.

Using our accumulated knowledge to provide business support

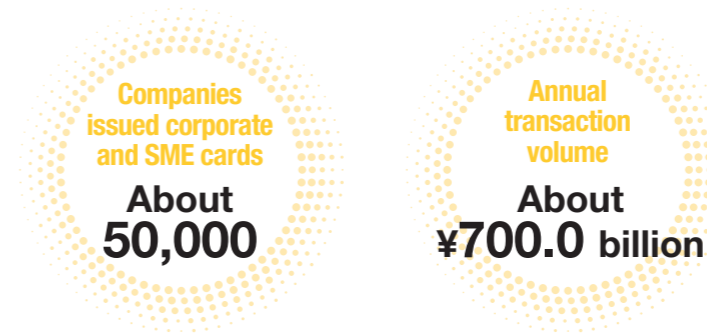
Companies are facing a wide range of challenges, including in recruiting, increasing sales, and improving efficiency in operations. Credit Saison offers a number of services, mainly in the field of payments, though these services are not limited to traditional payment services and include payment services that are tailored to current trends.



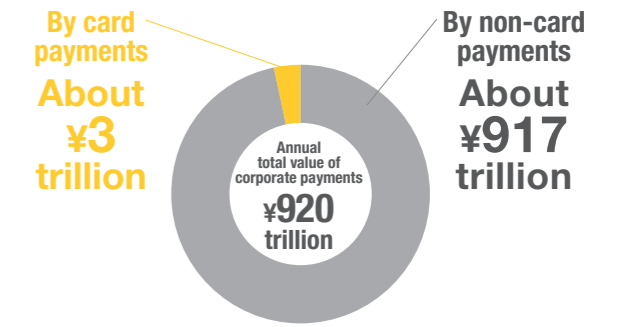
The Company's Medium-term Management Plan focuses in particular on expanding card shopping transaction volume in the BtoB domain. Leveraging strengths such as a wide variety of business partners, a customer base of about 37 million individuals, and experience in the credit card business built up over many years, we continue to promote a cashless shift in the corporate market and enhanced efficiency in back-office operations. Our goal for the future is to achieve the integrated management of corporate information through the use of affiliated stores and leasing contracts. We will construct our own credit model based on a company's transaction history with us, and use it in future corporate financing and lending activities.

Shunji Ashikaga
Director, Executive Officer In charge of Business Solution Dept.

Main indicators



Corporate payment market in Japan



*Source: Credit Saison estimates based on the VISA Worldwide "Japan's corporate market and Visa strategy" report and other sources

Key issues and solutions

With the aim of resolving corporate challenges, Credit Saison provides solutions services that are tailored to the size and needs of a given company. In line with our goal of promoting cashless systems in the BtoB domain, we partnered with freee to begin issuing to sole proprietors

and small business owners using freee's cloud-based accounting software the "freee Saison Platinum American Express® Card," which uses a credit model based on corporate financial and transaction data.

Examples of services

Streamlining expenses settlement operations: Corporate cards (UC, American Express, JCB), Expense settlement system, Concur, Cloudsign

Cashless support: Freee Saison Platinum American Express Card, SAISON INVOICE

Improving cash flow: Business funding services, Advanced Pay

Business support: Business matching, Leasing and financing services, Transfer services, Cards for individuals, Loans, Insurance, Money transfers

Medium- to long-term initiatives

We are working to build a cross-business platform in order to create solution proposals that better meet the needs of our customers. Our goal is to improve the sophistication of our solutions business, including by providing timely and appropriate corporate financing and lending proposals

through the construction of an original credit model based on transaction history (including transaction volume and content) and the creation of an ID for all businesses within a given company.

■ Cross-business corporation platform

