### **Helping Specialists to be Closer**

# 弁護士ドットコム

FY3/2022 Results

May 13, 2022

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- **02** Business Overview (P11-P27)
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### **Corporate Mission**

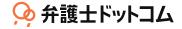
#### **Corporate Mission**

# Helping Specialists to be Closer

We strongly believe that specialists could contribute to people and the society by making the most of their knowledge and skill, so that we help the specialists to develop much closer relationship with people, under the corporate mission "Helping Specialists to be Closer".

We provide web services such as:

"Zeirishi.com", which connects people with legal professionals;
"Zeirishi.com", which connects people with tax accountants;
"BusinessLawyers", which is a portal site for legal departments of business;
"CloudSign", which is a cloud based contracting service for businesses





BUSINESS LAWYERS

**⊘CLOUD**SIGN

### **ESG** policy

We will work to build a sustainable society, where everyone has unrestricted access to the wisdom of professionals, by operating our business with an awareness of ESG.

## **Environment**

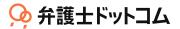
- Promote paperless operations with the nonuse of personal seals.
- Promote remote work to reduce energy consumption, including CO<sub>2</sub> emissions, and save resources.

### Social

- Solve social issues related to legal consulting services.
- Advance DX of society by harnessing the wisdom of professionals.
- Support the operations of companies.

### Governance

- Strengthen corporate governance.
- Build an information security management system.
- Establish and operate internal control.
- Provide services that lead to the reinforcement of corporate governance.









# FY3/2022 Results

### Highlights of financial results for FY3/2022

Net sales increased 29.3% YoY. Operating profit rose sharply, 560.2% YoY.

Net Sales	6,877 Mil. JPY	- + <b>29.3</b> % (YoY)
Operating Profit	<b>1,139</b> Mil. JPY	- + <b>560.2</b> % (YoY)
Ordinary Profit	1,149 Mil. JPY	- + <b>530.6</b> % (YoY)
Net Profit	<b>702</b> Mil. JPY	- + <b>986.1</b> % (YoY)

### **Summary for FY3/2022**

For FY3/2022 (the fiscal year ended March 31, 2022), the only specific forecast values that were disclosed were those for net sales.

Net sales fell short of the forecast but continued to grow steadily.

(Mil.Yen)

	FY3/2022 Actual	FY3/2022 Announced Forecast	Actual /Forecast	FY3/2021 Actual	YoY Growth
Net Sales	6,877	7,000	-1.7%	5,318	+29.3%
CoGS	1,090	-	-%	809	+34.6%
Gross Profit	5,787	-	-%	4,508	+28.4%
SGA	4,647	-	-%	4,335	+7.2%
Operating Profit	1,139	-	-%	172	+560.2%
Operating Profit Ratio	16.6%	-	-pt	3.2%	+13.3pt
Ordinary Profit	1,149	-	-%	182	+530.6%
Net Profit	702	-	-%	64	+986.1%

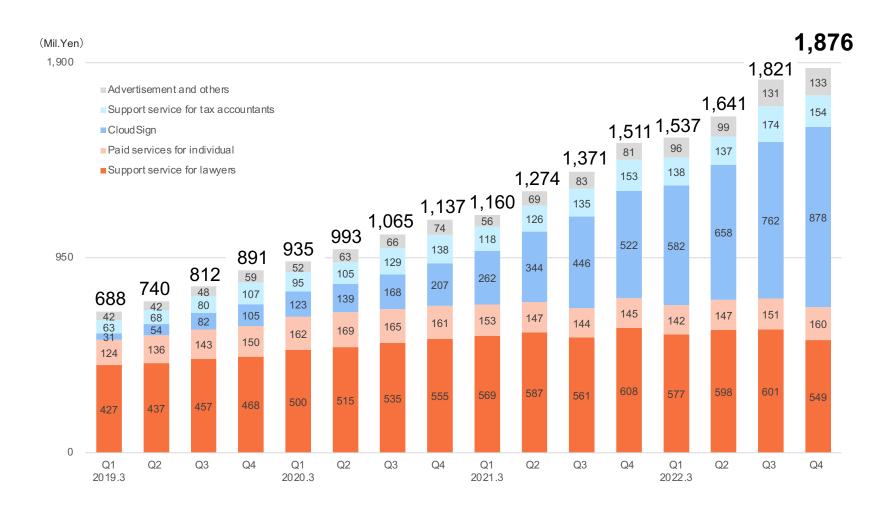
### **Balance Sheet**

Net assets increased by 202 million yen, attributable to an increase in retained earnings and the acquisition of treasury shares.

			(Mil.Yen)
	FY3/2022	FY3/2021	YoY
Current Assets	2,897	2,417	+479
Cash and equivalents	1,676	1,457	+218
Fixed Assets	914	684	+230
Total Assets	3,812	3,102	+709
Current Liabilities	1,413	905	+507
Fixed Liabilities	-	-	-
Net Assets	2,398	2,196	+202
Capital-to-Asset Ratio	62.9%	70.8%	-7.8pt

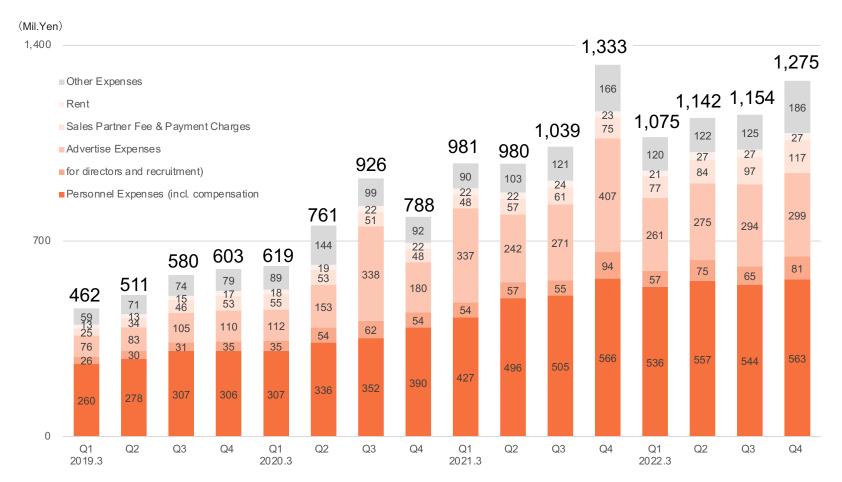
### **Quarterly trend of Net Sales**

In Q4, CloudSign net sales continued to increase steadily.



### **Quarterly trend of SGA**

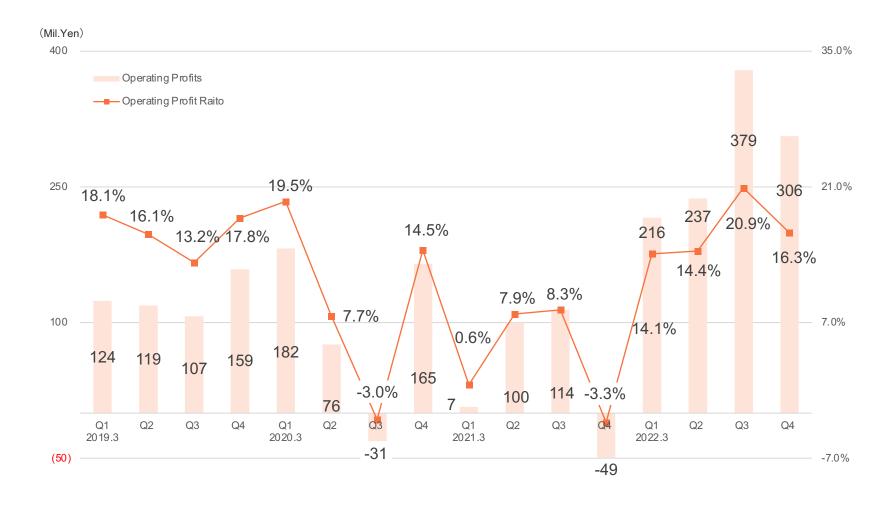
In Q4, SG&A expenses increased due to increases in personnel expenses and other expenses (expenses related to enhancing security, including expense for ISMAP certification).



\* ISMAP is a system to ensure a certain level of security in the government's procurement of cloud services and thereby to facilitate the introduction of cloud services through the evaluation and registration of cloud services that satisfy the security requirements of the government in advance.

### **Quarterly trend of Operating Profits**

Operating profit for Q4 stood at 306 million yen.

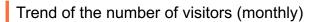


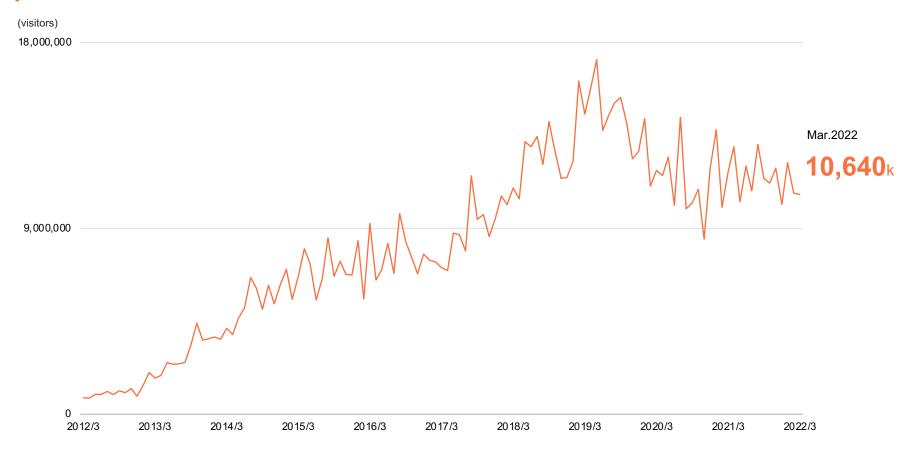
# Bengoshi.com

(Bengoshi means lawyer)

### Trend of the number of visitors

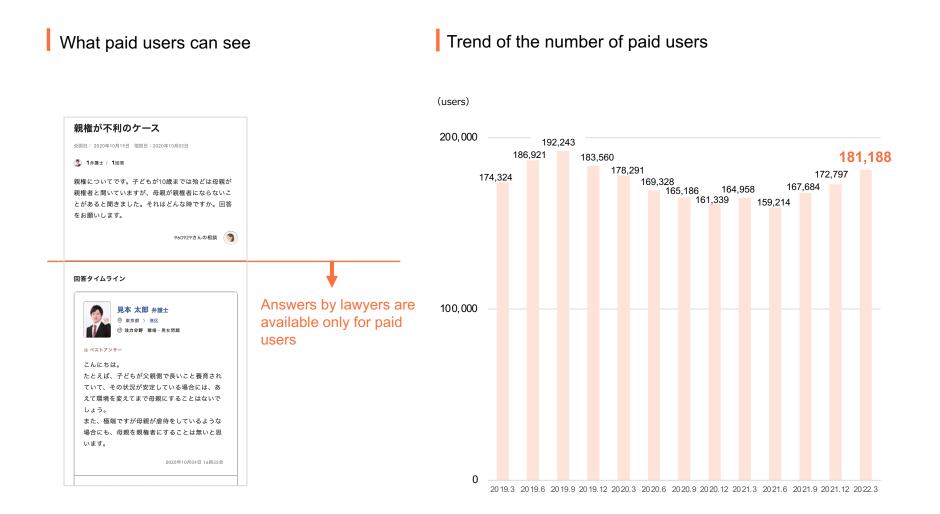
The number of monthly site visitors via Google Search remained on a recovery trend, although it was affected by changes in trends in the number of monthly site visitors to Bengo4.com News





### The number of paid users (Individual)

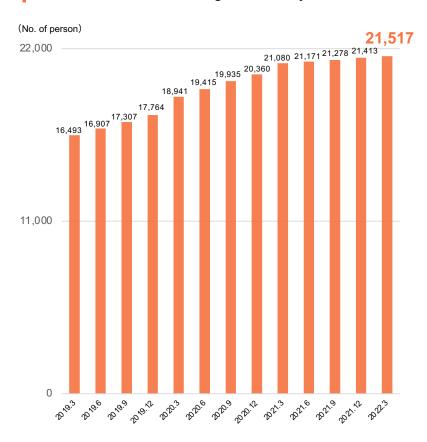
The number of paid individual users increased, reflecting new users through Google search.



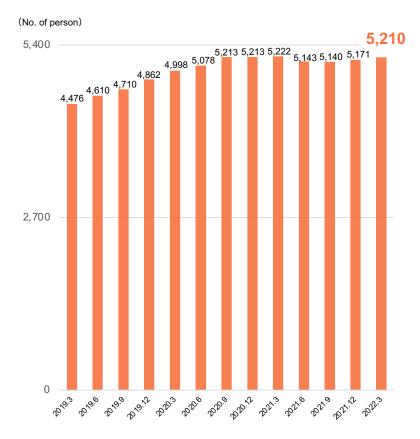
### The number of the registered lawyers

Registered lawyers and paid registered lawyers continued to increase.

Trend of the number of registered lawyers



Trend of the number of paid lawyers



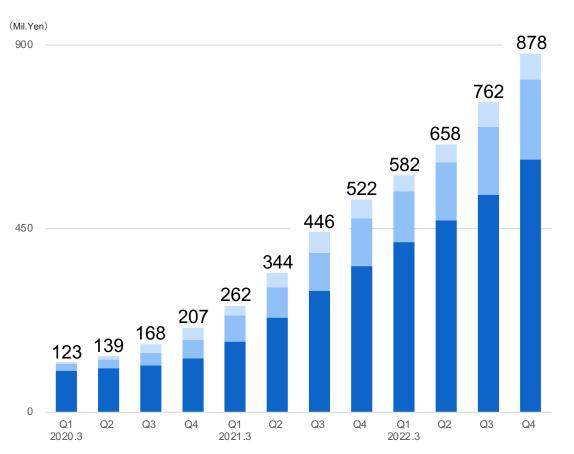
# CloudSign

### Trend in net sales

Fixed sales, variable sales and spot sales all recorded steady increases in Q4.

The number of paying companies increased thanks to an SMBC CloudSign campaign. The QoQ increase in net sales hit a record high.

### Sales of CloudSign

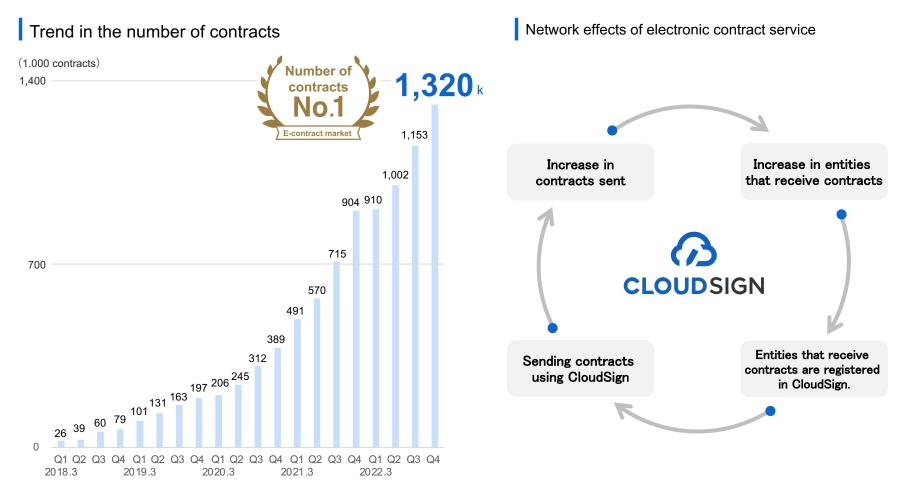


# CloudSign sales **Spot sales** CloudSign introduction support consulting, Initial cost of CloudSign scan, etc. Variable sales Number of paying companies X Number of transmission pre company x transmission price + **Fixed sales** Number of paying companies x fixed cost per company

### Trend in the number of contracts

The quarterly number of contracts(\*) exceeded 1,300,000.

A rise in the number of contracts sent increases network effects.



X Number of contracts transmitted that have been electronically signed and time-stamped in accordance with the requirements for electronic signatures under the Electronic Signatures Act.

### CloudSign introduction in different industries

The introduction of CloudSign is accelerating in many different industries. More than 1.3 million companies have introduced CloudSign.

The number of large companies that have introduced CloudSign has been increasing steadily.







Companies that have introduced CloudSign (excerpt)



- 💥 1. Companies that have introduced OEM products, including SMBC CloudSign, are included.
- X2. The logos and company names above are those of companies whose names are printed in the advertisement on the Nikkei newspaper of March 30, 2021, and companies that have approved the inclusion of their names and logos in this material.
- 3. The number of companies that have introduced CloudSign is the number of business entities that use CloudSign (companies and individuals). If more than one person uses CloudSign in a company, the number of companies is one.

### Accelerating introduction in local governments

From April 1, 2022, we participate in supporting the introduction of electronic contracting services ordered by the Tokyo Metropolitan Government through our partner NEC.

Expand the number of municipalities that have adopted CloudSign through demonstration tests, etc., to achieve the No. 1 share in the municipal market.



#### **Prefectures**

# **Tokyo**



Ibaraki



Kochi

Municipalities



Kikuchi, Kumamoto



Ikoma, Nara



Mihara, Hiroshima



Urayasu,Chiba



Tsukuba, Ibaraki



Kasama, Ibaraki



Nakano, Nagano



Takamori-machi, Shimoina-gun, Nagano



Awashimaura-mura, Niigata

### **Broadcasting TV commercials from June 2022**

We will broadcast TV commercials in the Kanto, Kansai, and Chukyo areas from June 2022 for branding. Actor Yukiyoshi Ozawa appears in the commercial as in the two preceding rounds of commercials.



# Zeirishi.com

(Zeirishi means tax accountant)

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### Zeirishi.com

Japan's largest tax consultation portal site which has 1,199k visitors/month.

#### 1. Tax Accountant introduction service

Provide introduction service by experienced tax coordinators.

They choose the best one for client from among 6,181 registered tax accountants.

#### 2. Tax consultation service

Provide tax consultation service free of charge.

#### 3. Tax Account Profile · Tax Accountant Search

Search for the best tax accountant for yourself from the region, focus areas etc.

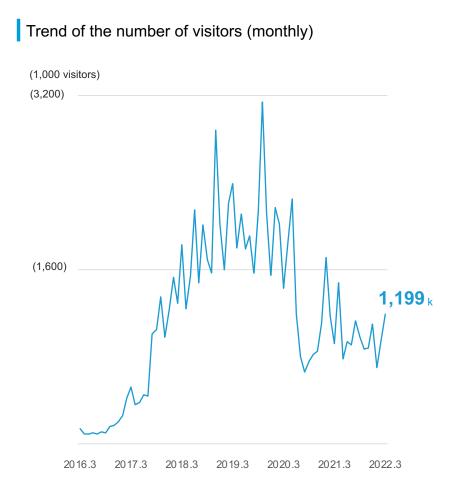


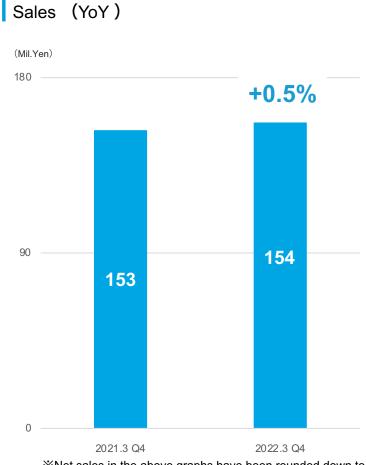
As of Mar. 2022

© Bengo4.com, Inc. 2022 22

### The number of visitors and sales

Sales grew steadily, the number of visitors to the site via search begin to rise.





XNet sales in the above graphs have been rounded down to the nearest million yen.

# **Business Lawyers**

### **Business Lawyers**

Japan's largest Corporate legal portal site which has 696k visitors/month.

#### 1. Registered lawyers

The lawyer who works in Nishimura & Asahi,

Mori Hamada & Matsumoto, Nagashima Ohno & Tsunematsu,

Anderson Mori & Tomotsune, TMI etc.

96offices 939lawyers

#### 2. "Business Lawyers Library"

Browse practical books online and streamline your research.

6,930 yen per month, 1,274 books, 23 legal publishers participate.

#### 3. "Business Lawyers Compliance"

Supporting the training challenges faced by companies with online videos.



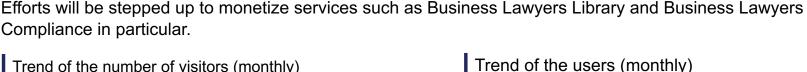
As of Mar. 2022

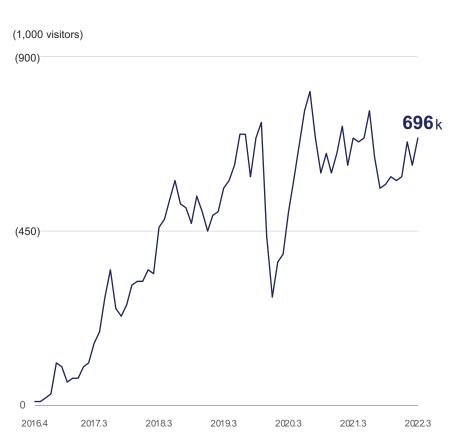
© Bengo4.com, Inc. 2022 25

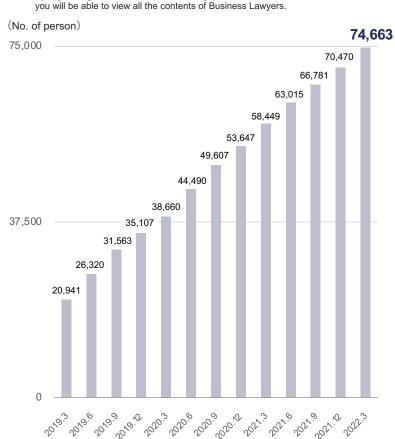
#### The number of visitors and users

Trend of the number of visitors (monthly)

The number of monthly site visitors recovered and the number of users grew steadily. Efforts will be stepped up to monetize services such as Business Lawyers Library and Business Lawyers Compliance in particular.







\*By registering as a member (free of charge),

### **Revision to Business Lawyers Library fee structure**

In March 2022, the functions provided and fee structure will change.

We will make improvements to monetize the Business Lawyers business.

### Light

The plan enables an individual to conduct minimum research about legal affairs.

6,930

yen (tax included)

One account (annual subscription)

 Attending seminars: 3,300 yen per seminar

#### **Standard**

A standard plan that includes education and information for legal teams

33,000 yen (tax included) /per month

Five accounts maximum (annual subscription)

- Attending seminars (free)
- Seminar archives
- Explanations about types of contract
- Videos
- Compliance training (Note) Part of the plan can be viewed as a bonus.

### **Enterprise**

The plan includes compliance training for legal departments.

### To be inquired

The number of accounts is negotiable (annual subscription).

- Attending seminars (free)
- Seminar archives
- Explanations about types of contract
- Videos
- Compliance training (Note) Need to be discussed

# FY3/2023

### **Change in Management Structure**

We have announced a change of the representative director for more flexible management.

#### Representative Director and President Taichiro Motoe

October 1999: Passed the bar examination

October 2001: Joined Anderson Mori & Tomotsune

January 2005: Founded Authense law firm

July 2005: Established Bengo4.com, Inc., President and CEO June 2017: Representative Director and Chairman, Bengo4.com

September 2020: Parliamentary Vice-Minister of Finance

December 2021: Chairman of the Education and Science Committee of the House of

Councilors

June 2022: Representative Director and President, Bengo4.com (plan)



#### Director and Chairman Yosuke Uchida

April 2000: Joined Mitsubishi Corporation November 2003: Joined Kakaku.com, Inc. June 2006: Director of Kakaku.com, Inc.

December 2014: Representative Director and President, Minnano Wedding Co., Ltd.

(present anymarry Co., Ltd.)

October 2015: Outside Director, Bengo4.com, Inc.

June 2017: Representaive Director and President, Bengo4.com

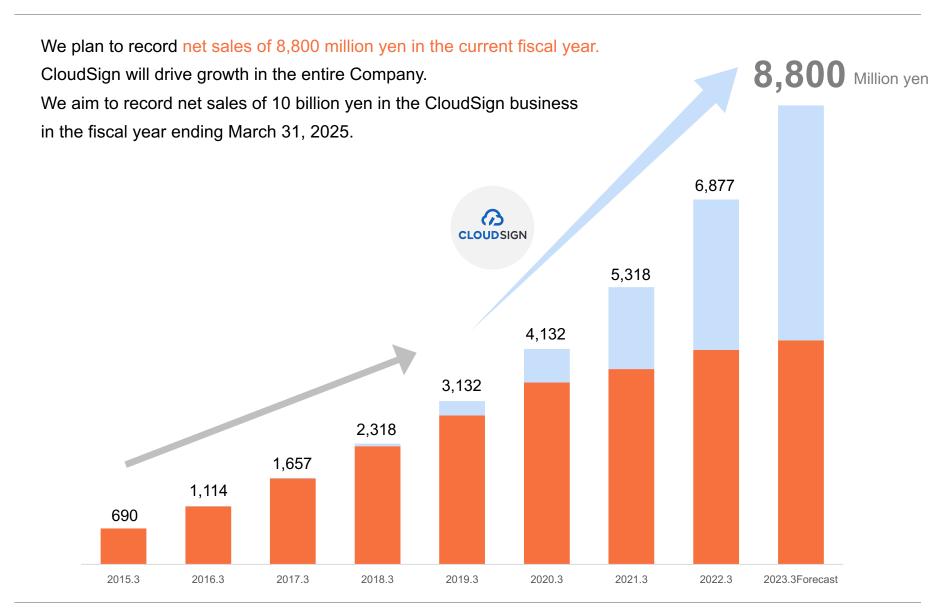
June 2022: Director and Chairman, Bengo4.com (plan)



X A change of the representative director is subject to a resolution of the annual general meeting of shareholders to be held in June 2022 and approval by the Board of Directors.

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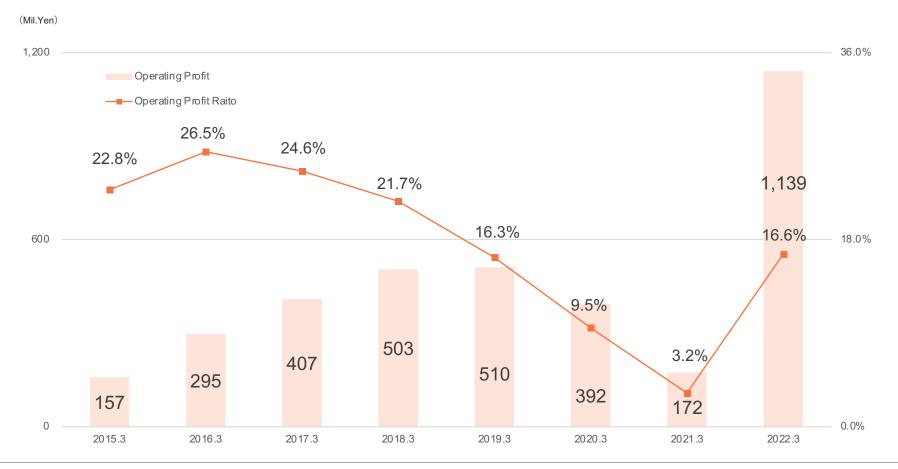
### Trends in Net Sales and Plan for FY3/2023



### **Trends in Operating Profit and Plan for FY3/2023**

In the fiscal year ended March 31, 2022, the CloudSign moved into the black, and the entire Company has come to be able to record a certain level of operating profit.

Meanwhile, we will invest in growth over the medium to long term, flexibly as needed. In this situation, our disclosure policy for this fiscal year, as in the previous fiscal year, is therefore to continue to maintain positive operating profit while not disclosing specific figures.



### Policy for Each Business in FY3/2023



In addition to marketing service, we will expand into learning support service and business process support service. We will strengthen our position as a provider of platforms for services for lawyers.



We will strengthen our position as the No. 1 player in the industry by continuing to attain clients, particularly large companies.

We will start in earnest a contract lifecycle management service as an extension of the contract conclusion service.

### **Growth Strategy**

# Promote DX in legal operations to make them essential service for lawyers.



Continue to expand media power and adding value for lawyers

Improving the functionality and quality of "Bengoshi.com Library"

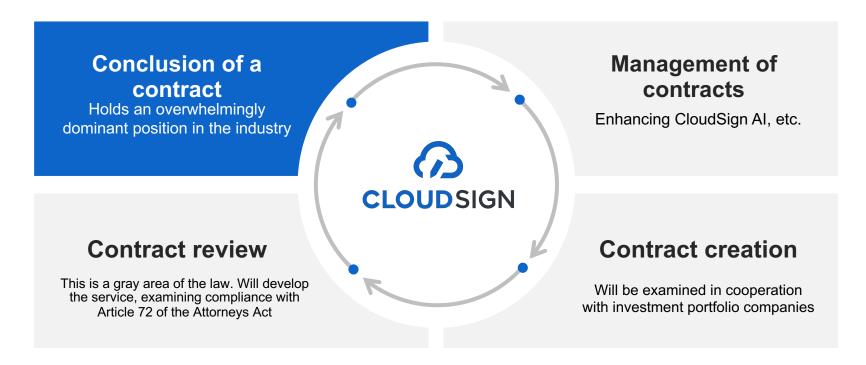
Strengthen collaboration with other services using the Business management tool.

Improving "Bengoshi.com Career".

### **Contract Lifecycle Management Service**

CloudSign provides a contract lifecycle management service that manages a whole cycle: the creation, review, conclusion, and management of a contract. It holds an overwhelmingly dominant position at the contract conclusion stage, which has the largest number of users.

### Contract lifecycle management



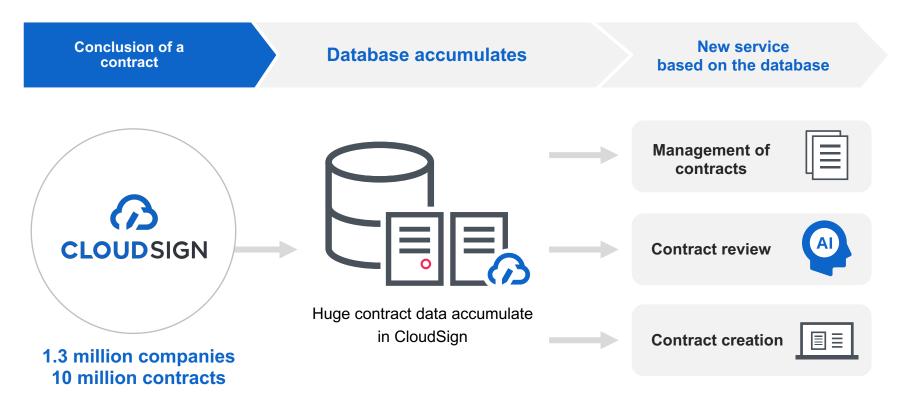
X Article 72 of the Attorneys Act: No person other than an attorney or a legal professional corporation may, for the purpose of earning compensation, engage in legal services such as provision of expert opinions, representation, mediation, or settlement in contentious cases, non-contentious cases, or cases for which an appeal is filed with the administrative authority, such as requests for examination, reviews, and re-examination, or other general legal cases, or may engage in mediation services related to these cases; provided, however, this does not apply if otherwise provided in this Act or other laws.

### **Strategy for Contract Lifecycle Management Service**

Develop a contract lifecycle management service based on the vast amount of contract data accumulated by CloudSign. With over 1.3 million companies using CloudSign and close to 10 million cumulative contracts, CloudSign has built a overwhelming database backed by its No. 1 position in the industry.

Achieved No. 1 position in contract management, contract review, and contract preparation.

### **Growth strategy**



# Appendix

# **Corporate Profile**

Name Bengo4.com, Inc.

Place 4-1-4 Roppongi, Minato-ku, Tokyo

Date of establishment 4th Jul., 2005

Representative Director Taichiro Motoe, Yosuke Uchida

Number of employees 343 (as of Mar. 2022)

# **Board Members**

#### **Chairman and Co-representative Director**

#### **Taichiro Motoe**

Joined Anderson Mori & Tomotsune Foreign Law Joint Enterprise and subsequently founded Authense Law Office. Jul. 2005 Established Bengo4.com, Inc., President and CEO

Jun. 2017 Takes office as Chairman and Co-representative Director

Sep. 2020 Becomes Parliamentary Vice-Minister of Finance and resigns as Chairman

Dec. 2021 Resigns as a Parliamentary Vice-Minister of Finance and becomes Chairman

#### **Co-representative Director**

#### Yosuke Uchida

Former director of Kakaku.com, Inc. Oct., 2015 Joined as an outside director Jun., 2017 Inaugurated as a Co-representative director

#### Director

# Yoshikazu Tagami

Woked Anderson Mori & Tomotsune Foreign Law Joint Enterprise and GREE.INC.

Engaged in legal services, legal affairs, new business.

Joined our company in 2015

Jun., 2019 Inaugurated as a director

#### Director

# Daichi Tachibana

Woked Cyber Agent, INC. and GVA law office Engaged in legal services, legal affairs Joined our company in 2015 Jun., 2019 Inaugurated as a director

#### Director

#### Keita Matsuura

In charge of management department at Escuri, INC. Joined our company in 2013 June 2019 Takes office as director

#### **Outside Director**

#### Fumihiko Ishimaru

Representative Director of Accord Ventures, Inc.

Former executive officer of Digital Garage, Inc. Former director and COO of DG Ventures. Inc. Has strong track records of investments Aug., 2012 Inaugurated as an outside director

#### **Outside Director**

#### Atsuhiro Murakami

Director of Kakaku.com. Inc.

Founded and developed "Tabelog", the most popular gourmet word-of-mouth website in Japan. Joined the company as an advisor in 2013 Aug., 2014 Inaugurated as an outside director

#### **Outside Director**

## Katsuya Uenoyama

Representative Director of PKSHA Technology Inc.

Worked for a major foreign-affiliated consulting firm Obtained a Ph.D (in machine learning) at Matsuo Laboratory 2012 Founded PKSHA Technology Inc. Jun. 2021 Appointed outside director

# **Corporate Mission**

#### **Corporate Mission**

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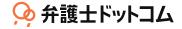
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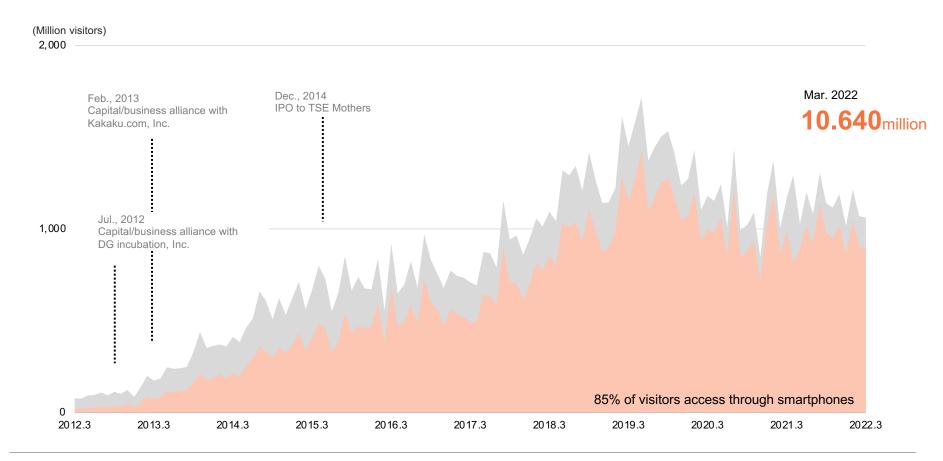
BUSINESS LAWYERS



# **Company History**

Growing influence of the website as a portal for legal counselling, by leveraging increasing popularity of mobile phones as more personalized devices, and nature of contents which relates to personal matters.

Trend of number of monthly visitors and achievements of the company



# Bengoshi.com

(Bengoshi means lawyer)

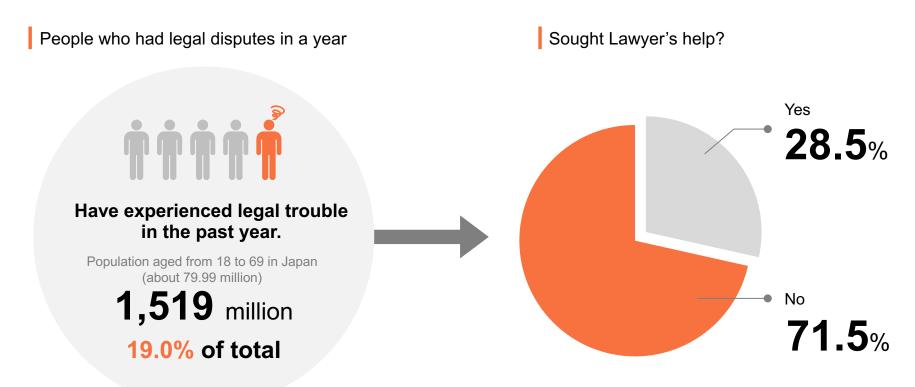
# Social background of legal consulting services in Japan

15.1 Million people had troubles / disputes over legal matters in a year

Only 28.5% of these people sought Lawyer's advices

Reasons why they hesitated to ask professional's help were:

Concerns over professional fees 41.5%; / It's a too minor problem to seek professional's help 45.1%;

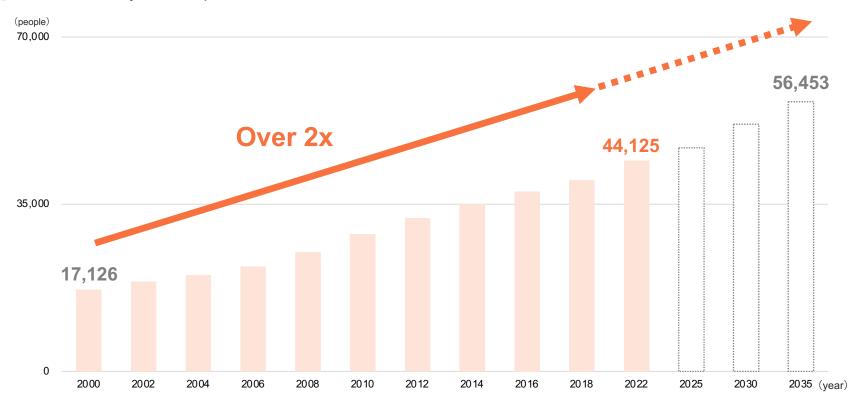


Based on the research conducted by Macromill, Inc in Dec. 2021
Target: Individuals from 18 to 69 years old, respondents of 1,200 individuals

# Background of lawyer's business in Japan

Environments of lawyer's business has been changing rapidly since the judicial system reform in 2000, such as lifting of ban on advertisements, liberalization of fees, and new bar examination, which was meant to increase number of lawyers in Japan.

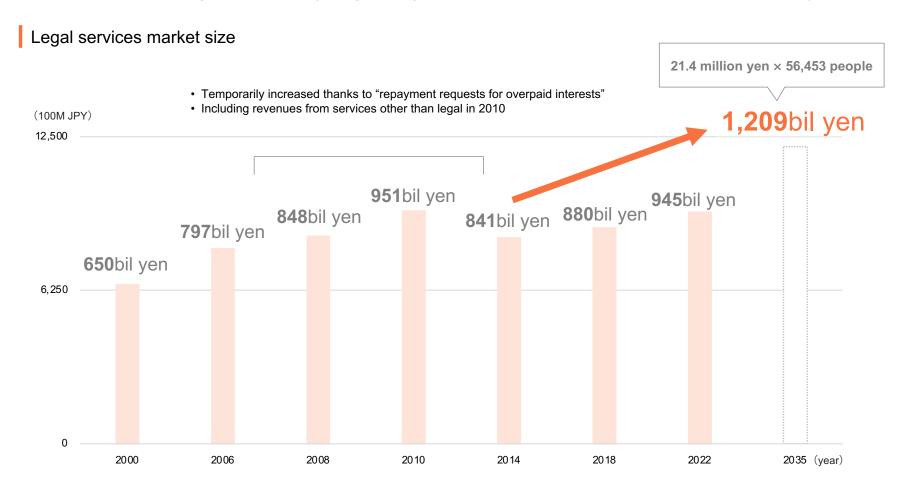
# Number of Lawyers in Japan



Source: Excerpted from the 2019 edition of the White Paper on Lawyers, published by the Japan Federation of Bar Associations (if the number of lawyers who have passed the bar exam is maintained at 1,500)

# Market Environment of the Legal Services Industry in Japan

The legal services industry has been growing since 2000 due to progress in the development of new customers, as marketing needs for lawyers grow together with the increase in the actual number of lawyers.



Source: Estimated based on the 2018 edition of the White Paper on Lawyers, published by the Japan Federation of Bar Associations

# Value proposition of Bengoshi.com

An web-based platform for consumers and lawyers, to realize "familiar legal service" Provides information and services about free legal consulting and detailed information about lawyers for consumers.



# Why Bengoshi.com?

The largest free legal consultation portal in Japan which has 10.64M visitors/month\*

- Because the lawyer offers user legal advice for free on the internet service
- The outstanding database which has over 1,127k records of consulting cases\*
- 2. Because it has a substantial database of lawyers
- 21,517 lawyers registered\*, One in two of the approximately 40,000 lawyers in the country are registered
- Consumers can search lawyers based on their needs
- Lawyers utilize it as a promotion media to acquire new customers
- 3. Because it has a popular news site which attracts readers even who are not keen in legal matters
- "Bengoshi.con news" offers articles about legal and business implication of current topics
- More than 6.70M people visited monthly\*, thanks to its distinctive positioning, "Legal × news topics"



\*As of Mar. 2022

# **Services of Bengoshi.com provides**

Provides each kind of contents according to seriousness of issues users have

Targets	Contents provided	Users can search for the most appropriate lawyer for free thanks to profound profile data of lawyers and detailed search options  Users can seek advice on the consulting board to lawyers for free Not only that, users can read all counselling questions by other users and answers by lawyers as well.	
Consumers who have urgent matters and are willing to seek help to lawyers	"List of lawyers" "Lawyers search"		
Consumers who have legal disputes and want to collect information about them	"Legal consulting for everyone"		
Consumers who don't have any legal disputes	"Bengoshi.com news"	Users can obtain legal knowledge and protect themselves by the knowledge from any disputes which may occur in future	

# Overview of "marketing support service for lawyers"





# A marketing support service for lawyers, which helps them acquire clients

- The number of visitors to the site has exceeded 10 million.
- Acquiring potential clients efficiently based on the focus area of each lawyer

Price

**20,000** yen or more per month (4 plans in total)

# Overview of "information support service for lawyers"





# Making lawyer book research more comfortable.

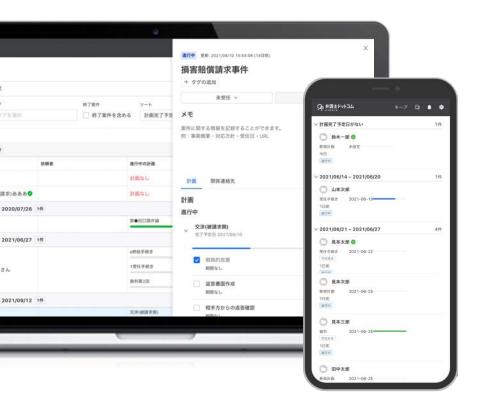
- Monthly subscription service for law books
- "Book browsing" "research service" functions can be used while working from home

Price 9,000yen per month

Number of books Over 1,100 books

Participating publishers 25

# Overview of "Business support service for lawyers"



# 📯 弁護士ドットコム

# All case can be planed.

- Visualize case status and support planned progress
- Supporting the digital shift of legal services in anticipation of the adoption of IT in trials

Video about the service https://youtu.be/O0mDUdE5SMY

# Overview of "paid services for individual"

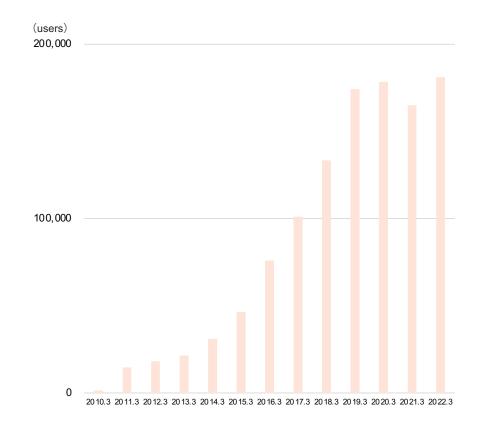
Paying users can read all answers posted by lawyers about topics on the consulting board for 300 yen per month (excluding tax).

What paid users can see



Answers by lawyers are available only for paid users

Trend of the number of paid users



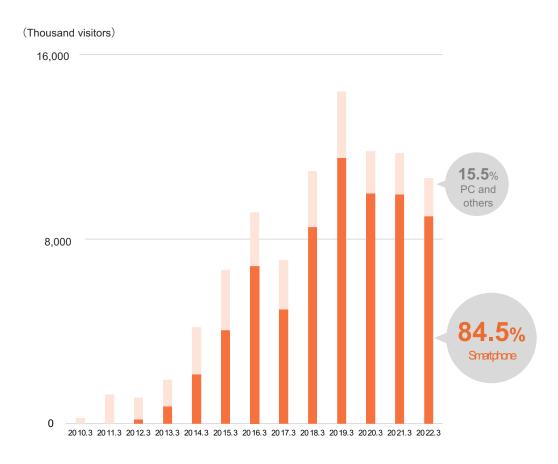
# Advertisement on the websites

Advertisement sales on the websites "Bengoshi.com" and "Zeirishi.com" are stable.

# Website page image

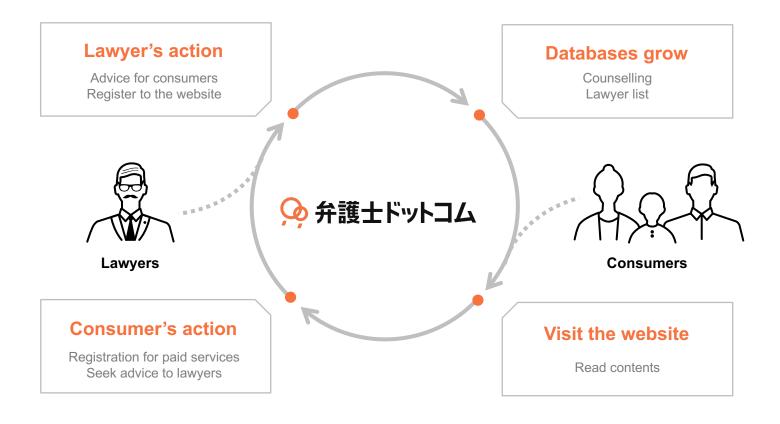


# Trend of monthly visitors



# **Growth Cycle of — Bengoshi.com**

Increased DB draws more visitors, which stimulates new registration of lawyers who seek to reach out expanded number of users



# CloudSign

# **Introducing CloudSign**

We are investing in a new business, CloudSign

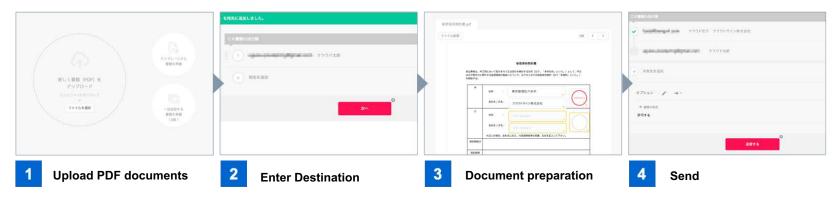
CloudSign is Japan's first web-based free-of charge cloud contracting service released in Oct 2015.



弁護士ドットコム

# **Usage Image**

#### Sender



#### Receiver



and agreement

# Sender · Receiver



#### Final step after conclusion of agreement

The signed documents will be automatically e-mailed to the sender and receiver.
(It is automatically stored on the CloudSign.)

# **Documents used for CloudSign (examples)**

#### **Human Resources**

Employment contract
Working conditions notice
Offer of employment
Employment agreement

#### **Sales**

Sales Contract Land purchase agreement Building Sales Contract Real estate sales contract

#### Leases

Building Lease Agreement Land Lease Agreement Parking Lot Rental Agreement Building Use Lease Agreement

#### Sales and Purchasing

Basic Transaction Agreement Service Application Form Order Forms Purchase Orders Invoices Receipts

## **Loans and borrowings**

Loan Agreement Written acknowledgment of debt Debt acknowledgment and repayment agreement Assignment of receivables agreement

## **Outsourcing and Contracting**

Outsourcing Agreement
Construction Contracts
Agency Contract
Merchandise Sales Consignment
Agreement
Supply Contract

#### **Others**

Nondisclosure agreement Stock Transfer Agreement Personal Information Handling Agreement Contract Modification Agreement Contract Termination Notification Estate Division Agreement Cause of death gift agreement Copyright Transfer Agreement Merger agreement Minutes of board of directors meetings

# **Benefits of CloudSign**



#### **Speed up process**

With CloudSign, contract signing process will be shorten by 1-2 weeks, which boosts up upside of your business.



#### **Reduce cost**

Shipping cost, paper cost,printer ink cost, and stamp tax will no longer pressure your business. Also human resource cost can be reduced who envolves around contract signin process.



#### **Strengthening of compliance**

No more losing/missing paper or altering of contract. By managing contract via CloudSign, transparency of business will be improved.

# **Price of CloudSign**

Free	Light	Corporate	Enterprise
Fixed fee:0 JPY/Month Pay- per-use:0 JPY/Month	Fixed fee: 10,000 JPY/Month Pay- per-use: 200 JPY/Sending	Fixed fee: 28,000 JPY/Month Pay- per-use: 200 JPY/Sending	Fixed fee: To be inquired  Pay- per-use: 200 JPY/Sending
Plan contents  Number of users: 1 user  Number of contracts: 5	Plan contents  Number of users : Unlimited  Number of contracts : Unlimited	Plan contents  Number of users : Unlimited  Number of contracts : Unlimited	Plan contents  Number of users: Unlimited  Number of contracts: Unlimited
Features  · Sending, storage and search of contracts  · Two-factor authentication	Features  • Functions featured by the Free plan  • Collective creation and sending of documents  • Provision of document templates  • Alerts  • Conclusion of contracts in English and/or Chinese.	Features  · Functions featured by the Light plan  · Creation of audit logs  · Paper document importing  · Web API function  · Recipient Authentication	Features  Functions featured by the Corporate plan  Restriction of contract approvers  Restriction of internal users  IP address-based restriction of accesses  Provision of the Single Sign On functionality  Advanced management function  Provision of support by telephone

 <sup>※</sup> The unit price of ¥ 200 for the Standard plan applies from companies registered after March 2019. Companies registered before February 2019 use 50 yen and 100 yen in unit price.

# Why CloudSign?

## Cloud contracting service offered by Bengoshi.com

• Our Company, which has a deep understanding and knowledge of Japanese law, provides legally reliable products under the supervision of a lawyer.

## 2. Product development in line with Japanese business practices

- In order to expand electronic contract services that were not familiar in Japan, we developed a user interface that is easy to understand even for first-time users.
- The best and fastest product development in line with Japanese business practices, while referring to the opinions of many user companies.

# 3. Industry-standard cloud contracting service

 Proliferation as a standard service in the industry based on the advantages of a first-mover and the network effect of a cloud contracting service.



# CloudSign services

#### **Uploading PDF**

Automatic conversion to data





# CloudSign Al

It facilitates contract management operations with AI, which automatically identifies the counterparty to the contract, the amount of the contract, and other items based on PDF data of the contract document stored in CloudSign and converts them to data.



# CloudSign scan

It handles the process from scanning contract documents to storing documents and entering document information into CloudSign.

# **CloudSign Now**

An electronic contract service that uses a tablet terminal and that can be used in face-to-face transactions as well.







# CloudSign payment

Payment by credit card is made at the same time as the signing of the contract.



#### <WARNING>

This document is meant for explaining the company's business itself and doesn't mean any inducement or persuasion for buying stocks or/and bonds of the company.

This document include descriptions about prospects for future which are based on information available as of today, and actual situation mentioned in it would be significantly different from what it was stated, because of change of macro-economic trends, business trends the company faces, intrinsic and extrinsic factors.

Therefore, please note that this document doesn't guarantee any future of the company as well as other institutions.