

Helping Specialists to be Closer

弁護士ドットコム

FY3/2023 Q2 Results

Oct 26, 2022

Contents

- 01** **FY3/2023 Q2 Results (P4-P10)**
- 02** **Business Overview (P11-P27)**
- 03** **Reference (P28-P53)**

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:

“Bengoshi.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 contract management platform



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 non-use of personal seals.
- Promote remote work to reduce energy consumption, including CO₂ 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.



BUSINESS LAWYERS



FY3/2023 Q2 Results

Topics for FY3/2023 Q2

Net sales increased **27.2% YoY**. Operating profit decreased, 18.1% YoY.

Net Sales	4,045 Mil. JPY	—	+ 27.2 % (YoY)
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Operating Profit	371 Mil. JPY	—	- 18.1 % (YoY)
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Ordinary Profit	377 Mil. JPY	—	- 17.9 % (YoY)
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Net Profit	232 Mil. JPY	—	- 18.2 % (YoY)
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Summary for FY3/2023 Q2

Net sales increased 27.1% YoY.

(Mil.Yen)

	FY3/2023 Q2 Actual	FY3/2022 Q2 Actual	YoY	FY3/2023 Q1 Actual	QoQ
Net Sales	2,086	1,641	27.1%	1,959	+6.5%
CoGS	337	262	28.7%	311	+8.6%
Gross Profit	1,748	1,379	26.8%	1,648	+6.1%
SGA	1,515	1,142	32.7%	1,510	+0.3%
Operating Profit	233	237	-1.6%	138	68.9%
Operating Profit Ratio	11.2%	14.4%	-3.2pt	7.0%	4.1pt
Ordinary Profit	239	240	-0.7%	138	73.0%
Net Profit	142	147	-3.3%	90	57.4%

Balance Sheet

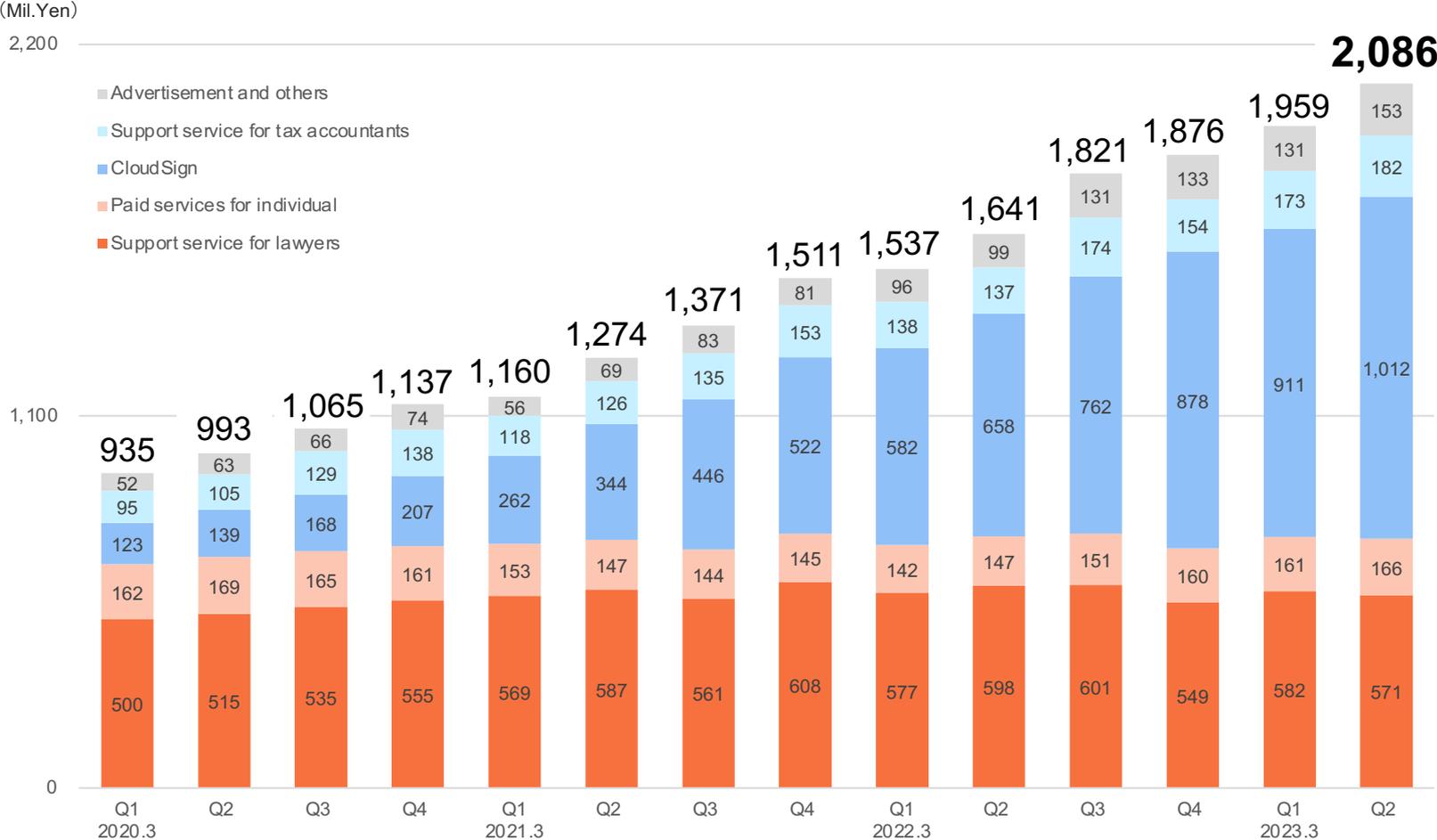
Net assets increased 175 million yen due to the accumulation of retained earnings.

Equity ratio rose to 71.9%

	FY3/2023 Q2	FY3/2023 Q1	QoQ
Current Assets	2,709	2,697	+12
Cash and equivalents	1,333	1,416	-82
Fixed Assets	984	924	+59
Total Assets	3,694	3,622	+72
Current Liabilities	1,029	1,133	-103
Fixed Liabilities	-	-	-
Net Assets	2,664	2,489	+175
Capital-to-Asset Ratio	71.9%	68.7%	+3.2pt

Quarterly trend of Net Sales

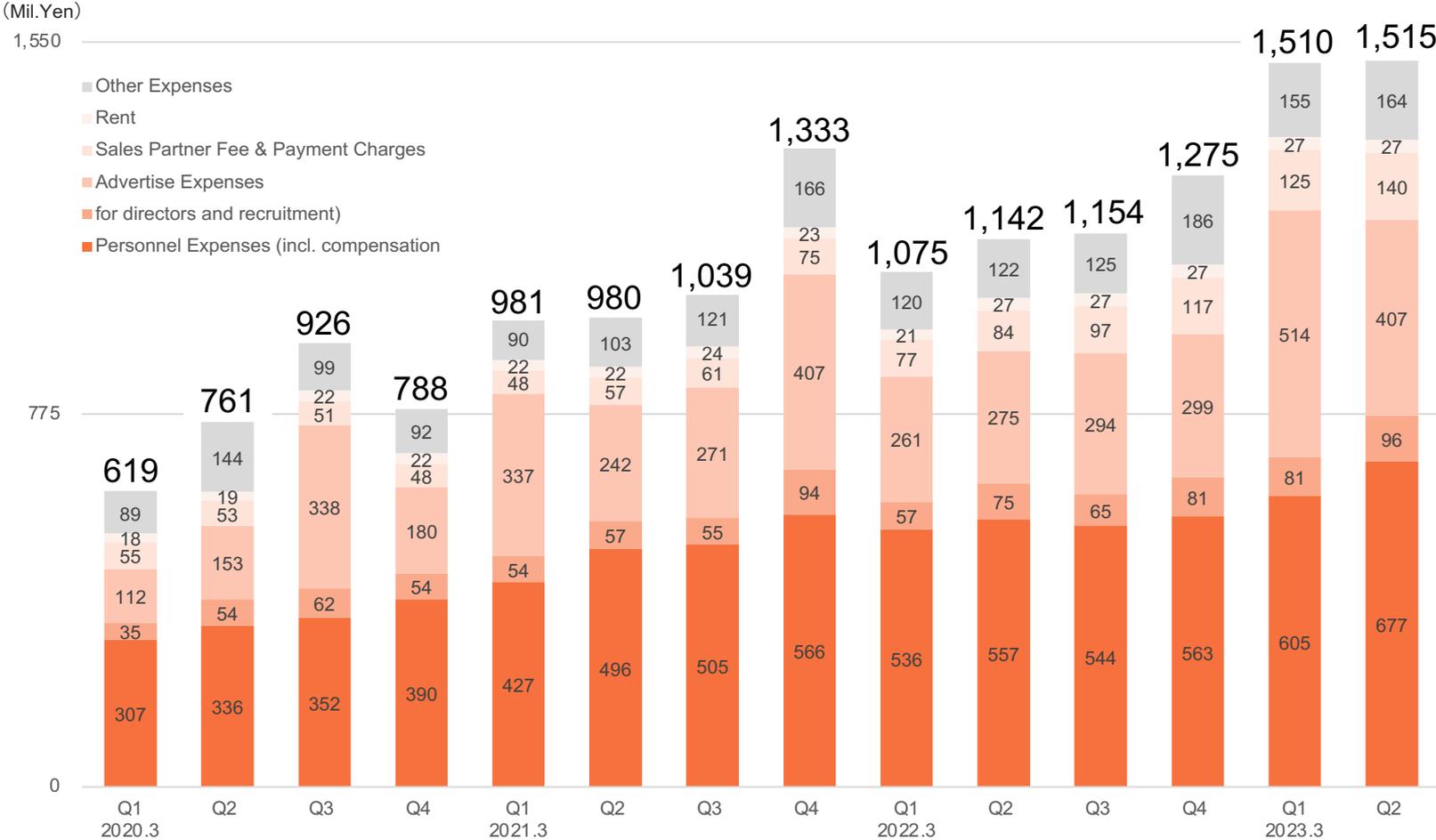
In Q2, CloudSign grew steadily.
 Quarterly net sales of CloudSign exceeded 1 billion yen.



Quarterly trend of SGA

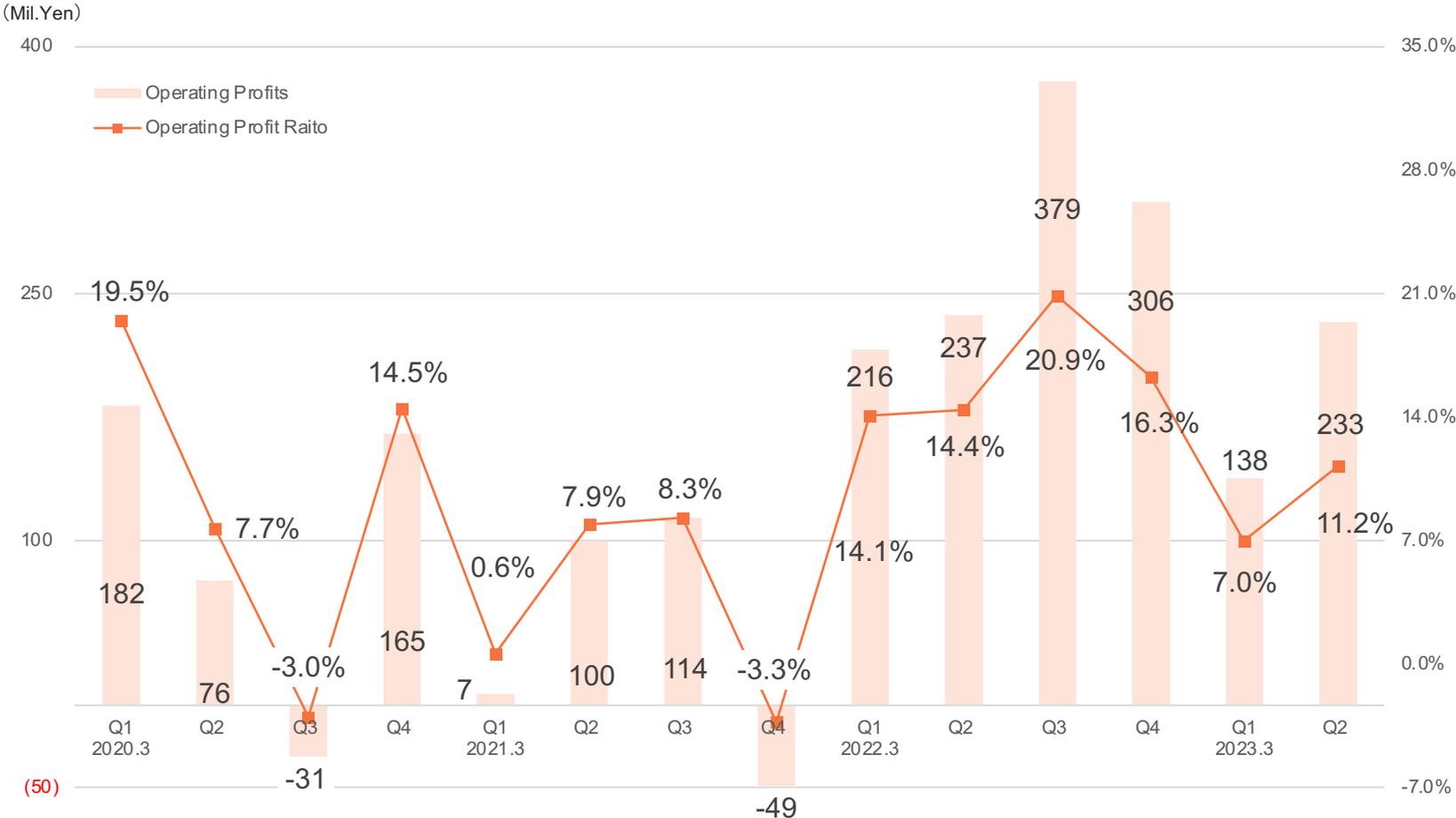
Personnel expenses rose as the number of employees increased as planned.

Although TV commercials continued to be aired as in the first quarter, advertising expenses decreased from the previous quarter due to regionally focused broadcasts.



Quarterly trend of Operating Profits

Operating profit for Q2 stood at 233 million yen.



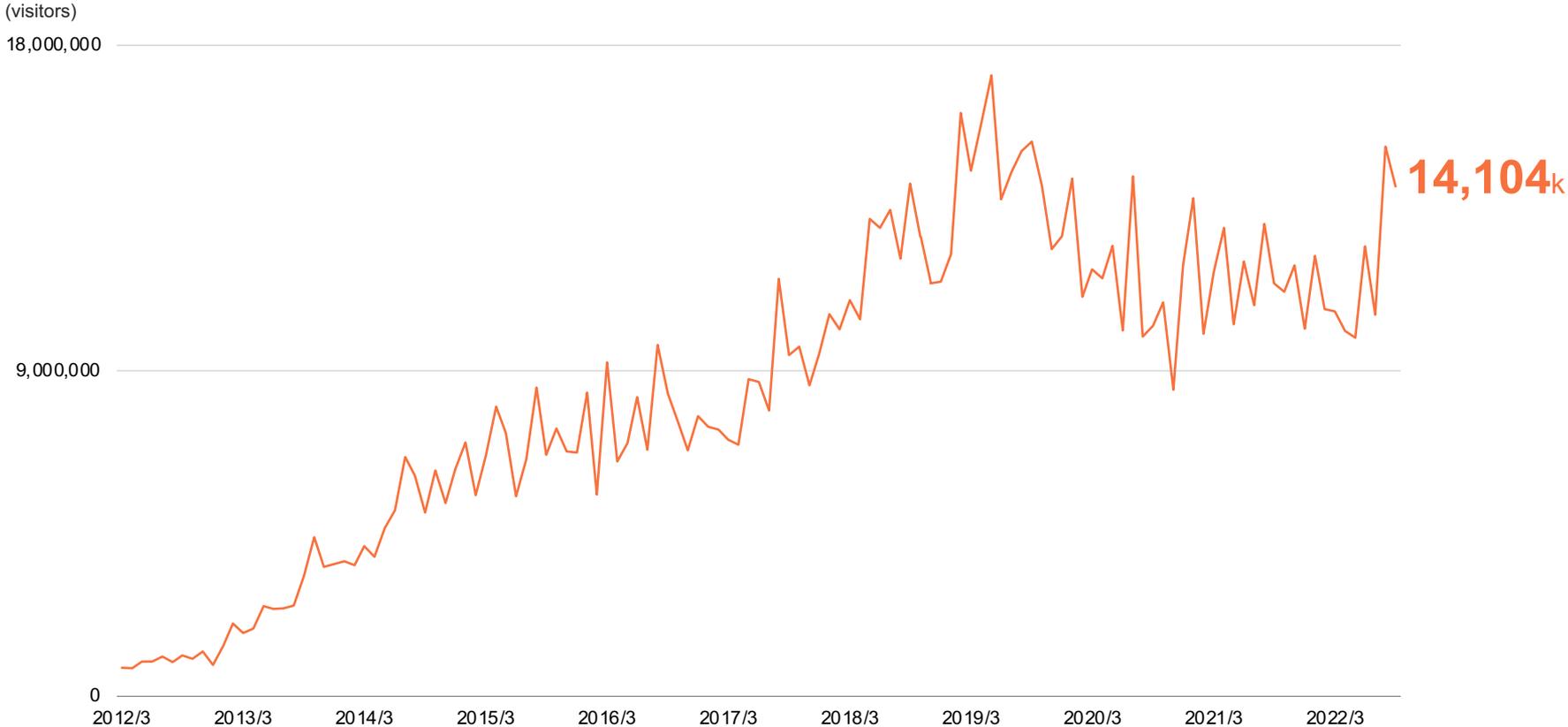
Bengoshi.com
(Bengoshi means lawyer)

Trend of the number of visitors

The number of monthly site visitors to bengo4.com news remained firm.

Visits via search are currently weakening due to the updating of the Google algorithm in September 2022.

Trend of the number of visitors (monthly)



The number of paid users (Individual)

The number of paid users steadily increased, but we pay close attention to the impact of the update of Google algorithm in September 2022.

What paid users can see

親権が不利のケース

公開日：2020年10月19日 相談日：2020年10月03日

1弁護士 / 1回答

親権についてです。子どもが10歳までは殆どは母親が親権者と聞いていますが、母親が親権者にならないことがあると聞きました。それはどんな時ですか。回答をお願いします。

960929さんの相談

回答タイムライン



見本 太郎 弁護士

東京都 港区
注力分野 離婚・男女問題

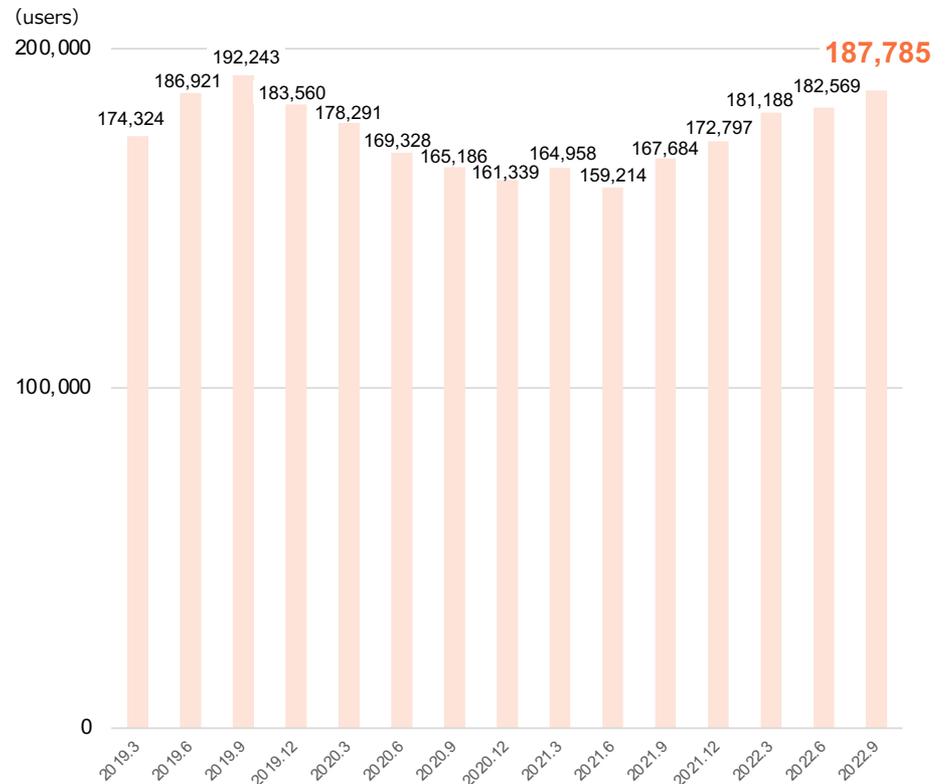
ベストアンサー

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2020年10月04日 16時35分

Answers by lawyers are available only for paid users

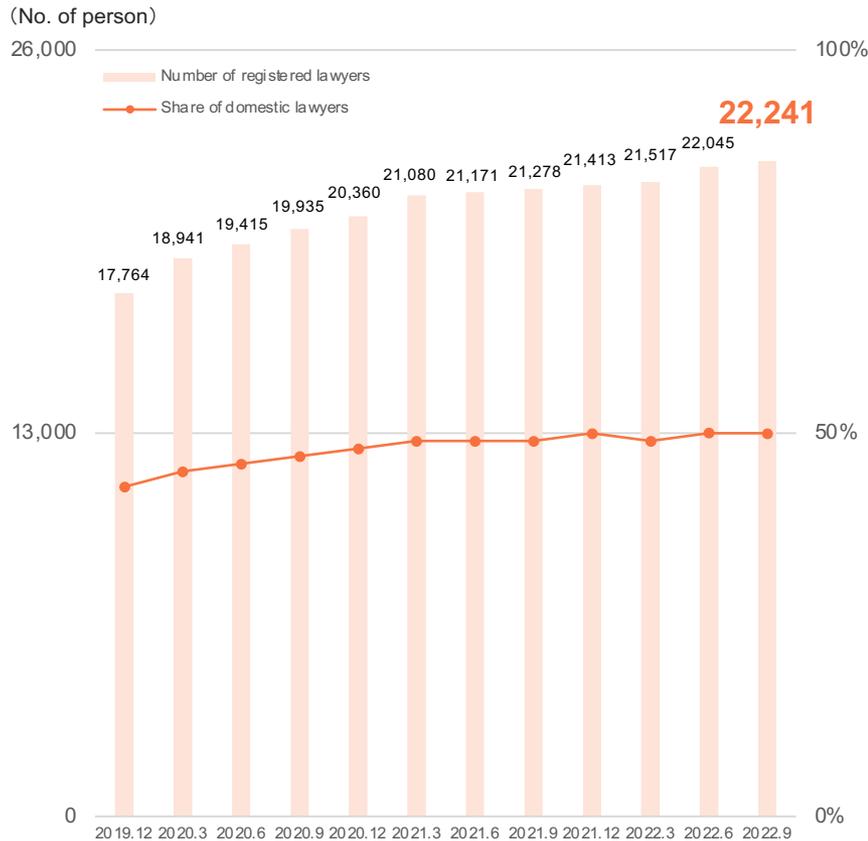
Trend of the number of paid users



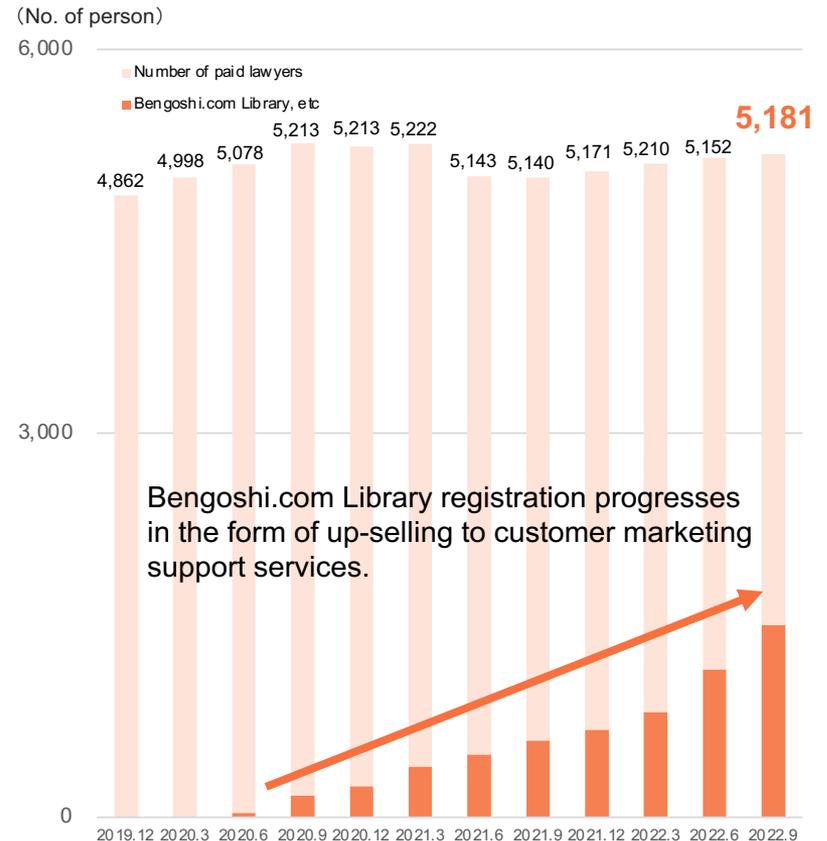
The number of the registered lawyers

Both the number of registered lawyers and the number of paid registered lawyers increased.
 “Bengoshi.com Library” expanded, and SaaS business began to grow based on media business.

Trend of the number of registered lawyers



Trend of the number of paid lawyers



CloudSign

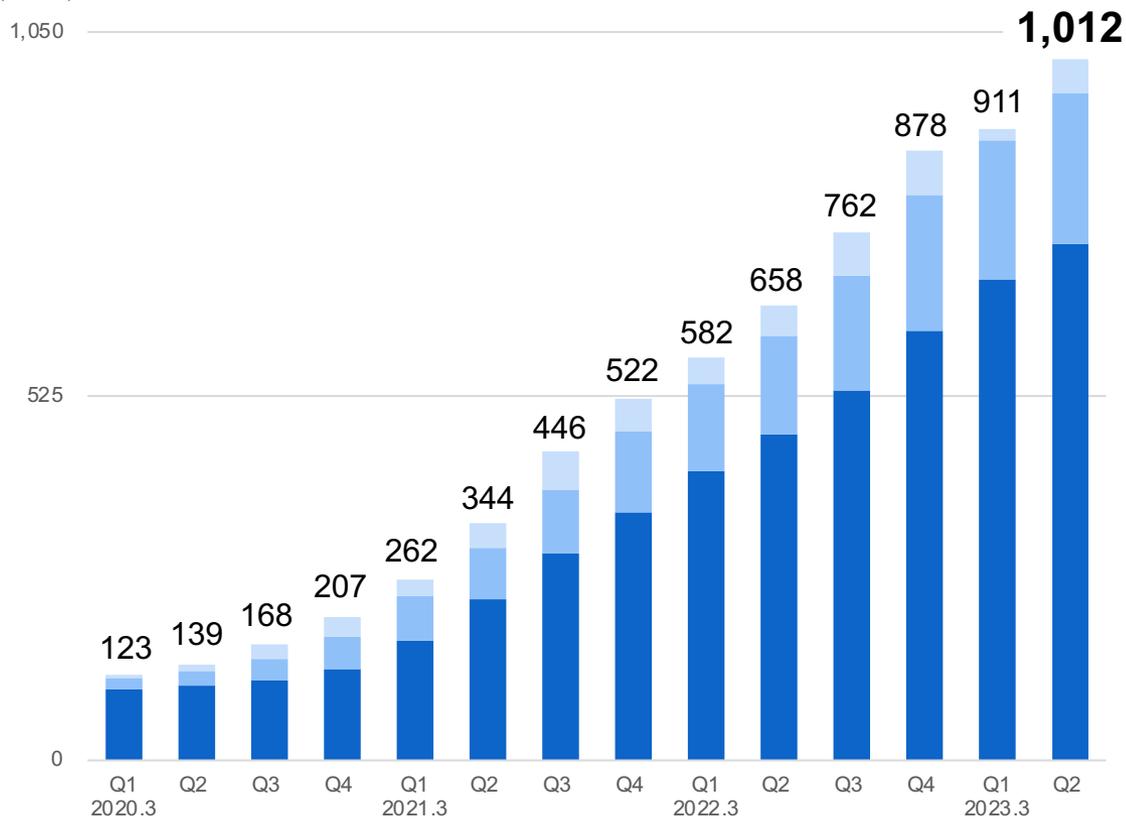
Trend in net sales

Fixed sales, variable sales and spot sales all recorded steady increases in Q2. Quarterly net sales exceeded 1 billion yen.



Sales of CloudSign

(Mil.Yen)



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 number of contracts sent bearing an electronic signature and a timestamp)

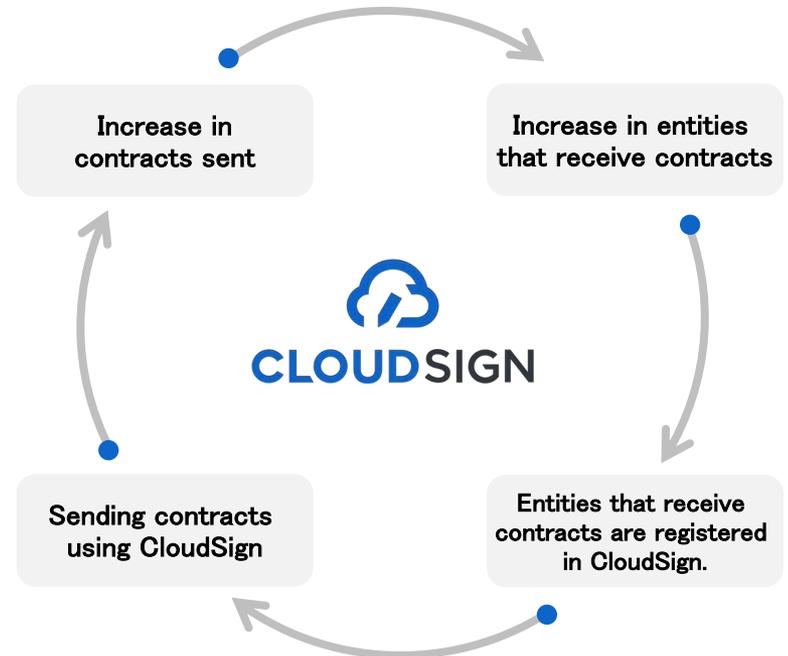
The number of contracts sent increased steadily, surpassing 1.42 million in the quarter.

*The number of contracts sent is defined as the number of contracts sent bearing an electronic signature and a timestamp (excluding contracts with only a timestamp)

Trend in the number of contracts



Network effects of electronic contract service



※ The number of contracts sent refers to the number of contracts sent bearing an electronic signature and a timestamp in light of requirements for electronic signature under the Act on Electronic Signatures and Certification Business (excluding contracts with only a timestamp)

CloudSign introduction in different industries

The introduction of CloudSign is accelerating in many different industries and large companies, Penetration of large companies is progressing as per strategy.

Banks, securities, insurance and other financials



IT services, information, telecommunications, human resources and media



Construction / Real estate



Transportation equipment, food, chemical, pharmaceutical, and other manufacturing



Transport/ Logistics



Local governments and other



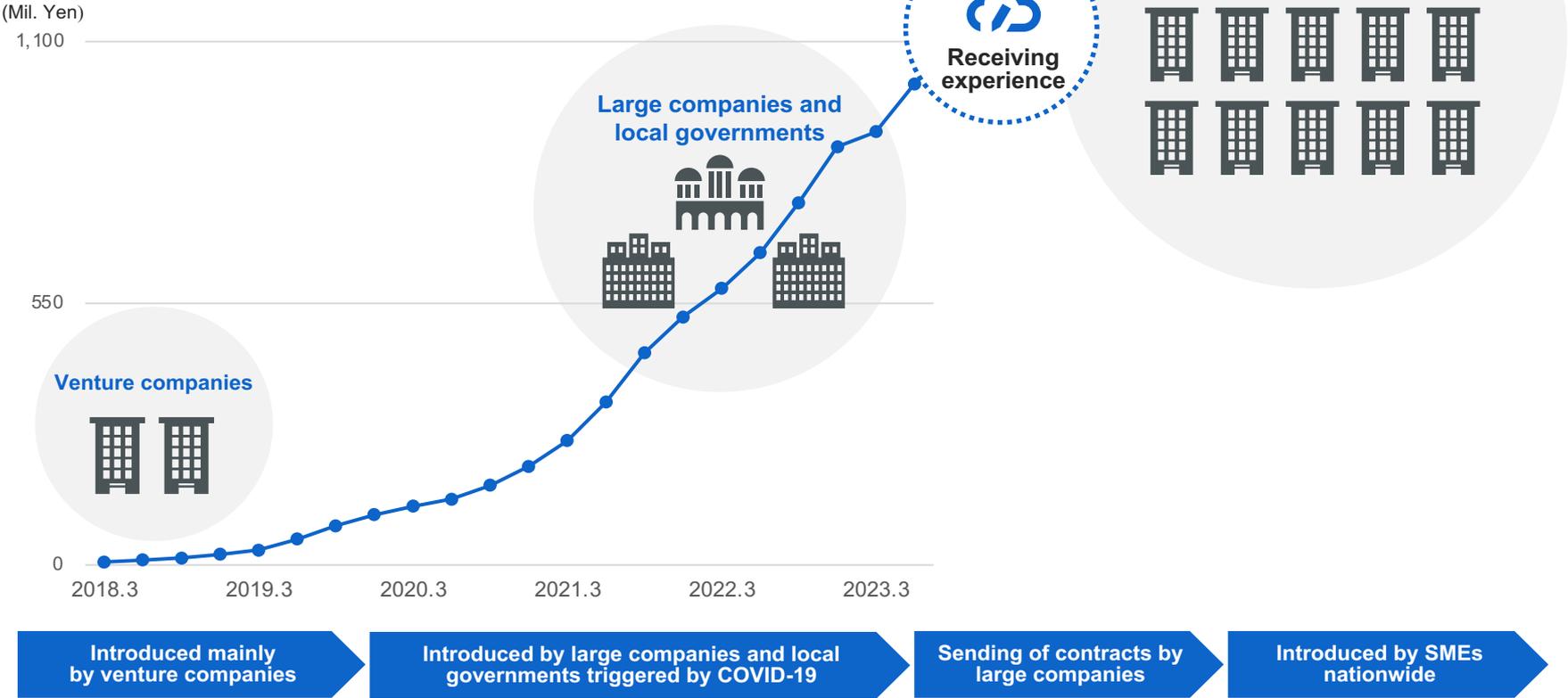
*1 Companies that have introduced CloudSign include OEM products such as SMBC CloudSign. *2 Logos and names of companies that have granted individual permission are listed.

Promote the use of CloudSign by large companies

Large companies that introduced CloudSign as a trigger for COVID-19 will use it in earnest in the future, and variable sales will grow at an accelerated pace.

In addition, a big upside is the adoption of CloudSign by small and medium-sized businesses that receive contracts from large companies

Trend of net sales and growth image

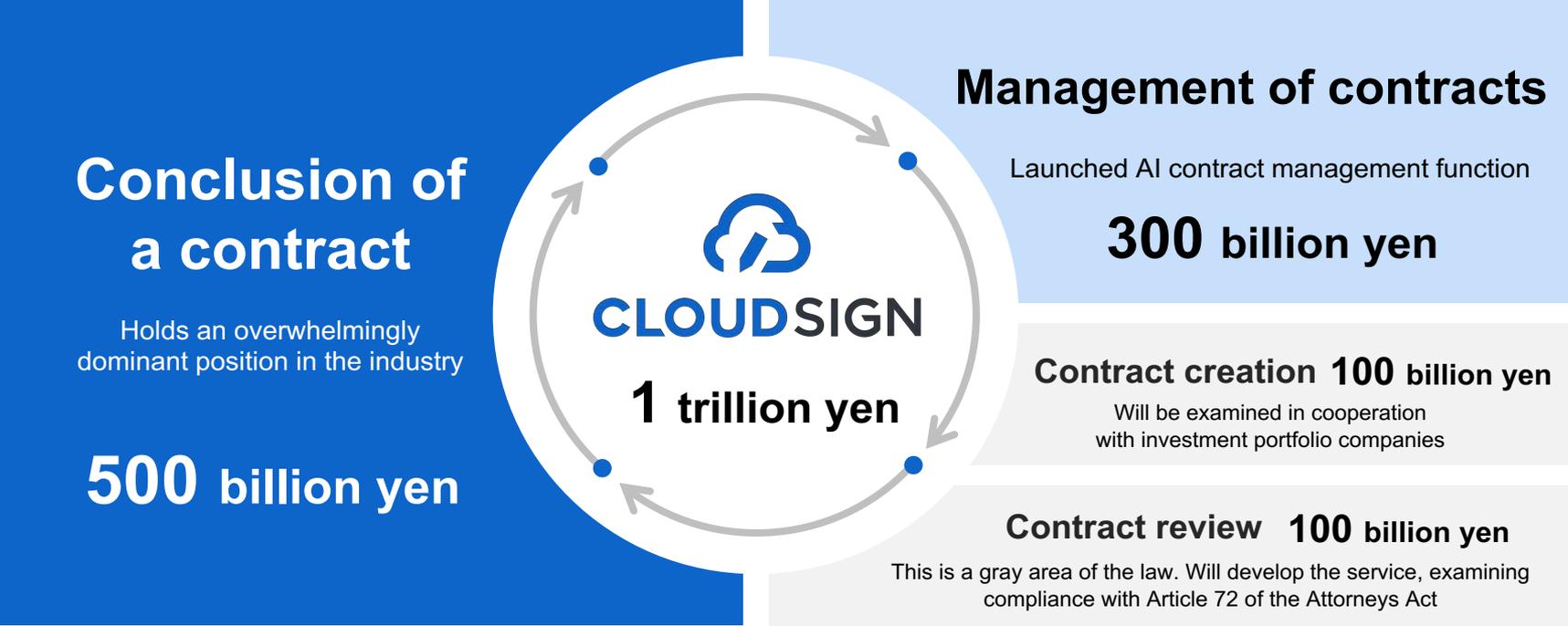


From Conclusion of a contract to Management of contracts

The number of companies that use AI contract management, which was launched in August 2022, exceeded 1,000, and the analysis of 45,000 contracts is underway (as of October 26).

We will continue to improve accuracy, increase the number of contract types covered, and implement additional functions.

Domestic contract lifecycle management market image



※ 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.

Ministry of Justice (MOJ) views and Bengo4.com policy on AI review services

Concerned about violation of Article 72 of the Lawyers Act, utilized the gray zone elimination system, and confirmed the legality of AI review services.

The results of the inquiry were as originally planned, based on the results of referral to the gray zone elimination system, we are considering providing AI review services to law firms, or providing these services free of charge.

Requirements of Article 72 of the Attorneys Act *If all items (1)-(5) apply, it constitutes a violation of Article 72 of the Attorneys Act.

- (1) persons other than an attorney or a legal professional corporation
- (2) for the purpose of earning compensation

Particularly controversial matters

(3) 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

(4) engaging in legal services such as provision of expert opinions, representation, mediation, settlement, or other legal services, or engaging in mediation services related to such cases

(5) as a business



Results of referral to the gray zone elimination system

※A system that allows a business operator starting a new business to present a specific business plan and to confirm in advance with the relevant ministries and agencies whether the business plan is subject to the current regulations.

Consideration of services from here

Type	Review source	Review content	Options	Judgement
AI review type	Review policy of service providers	<ul style="list-style-type: none"> • Clause risk determination • Explanation of risks • Example modifications 	None	×
			Limited to contracts with low criminal nature	×
			Provision free of charge	△
			Use by legal professional corporations or lawyers only	○
			Used under the supervision of in-house lawyers of private-sector corporations	×
AI review type Limited function version		<ul style="list-style-type: none"> • Review policy and AI / machine-based checking of clauses 	None	×
			Limited to contracts with low criminal nature	×
			Offered for free	△
			Use by legal professional corporations or lawyers only	○
			Used under the supervision of in-house lawyers of private-sector corporations	×
In-house model reference type	Service users' in-house model	<ul style="list-style-type: none"> • Clause risk determination or similarity determination • Explanation of risks • Check criteria prepared by service users • Machine-based checking of differences 	None	×
			Limited to contracts with low criminal nature	×
			Offered for free	△
			Use by legal professional corporations or lawyers only	○
			Used under the supervision of in-house lawyers of private-sector corporations	×
In-house model reference type Limited function version		<ul style="list-style-type: none"> • Check criteria prepared by service usersAI / machine-based checking of differences 	None	○



Zeirishi.com

(Zeirishi means tax accountant)

Japan's largest tax consultation portal site which has **874k** visitors/month.

1. Tax Accountant introduction service

Provide introduction service by experienced tax coordinators.

They choose the best one for client from among **6,341** registered tax accountants.

2. Tax consultation service

Provide tax consultation service free of charge.

Total number of tax consultation cases is approximately **100,000**.

3. Tax Account Profile · Tax Accountant Search

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

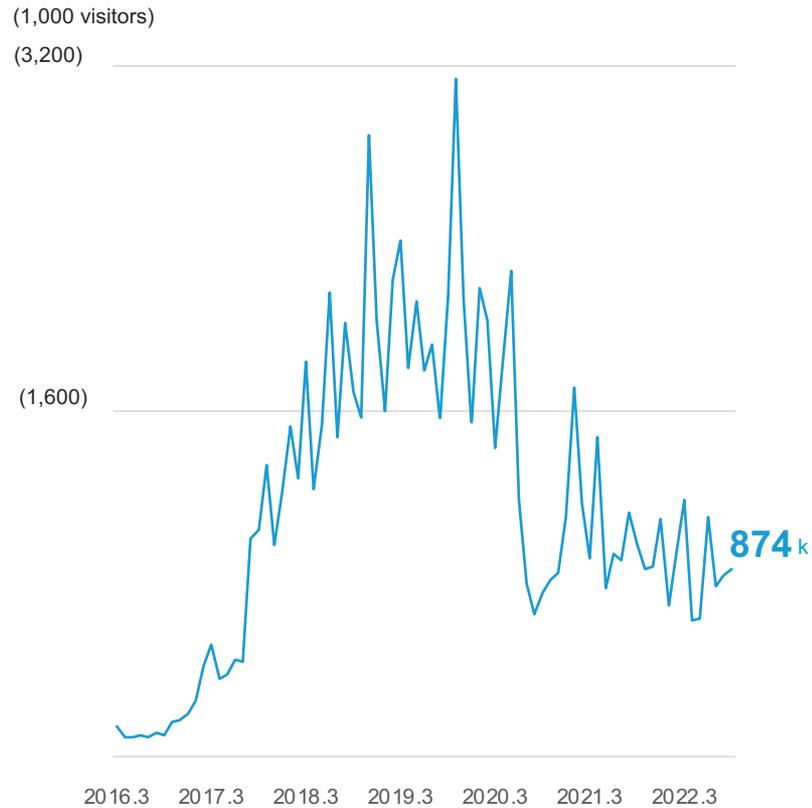


as of Sep. 2022

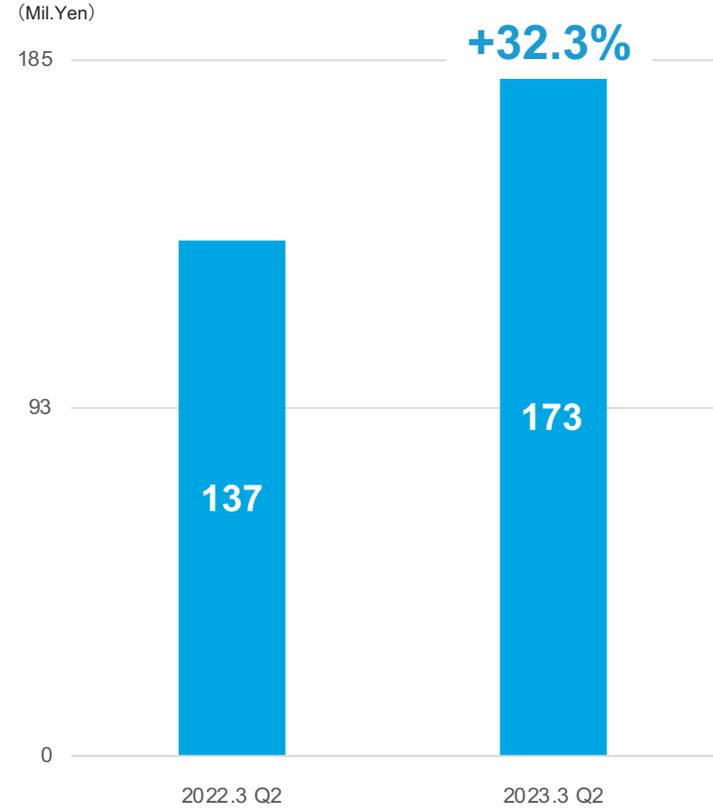
The number of visitors and sales

Net sales remained firm, refining business processes for a strong business

Trend of the number of visitors (monthly)



Sales (YoY)



※Net 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 **489k** visitors/month.

1. Registered lawyers

The lawyer who works in Nishimura & Asahi,
Mori Hamada & Matsumoto, Nagashima Ohno & Tsunematsu,
Anderson Mori & Tomotsune, TMI etc.

97 offices 955 lawyers

2. "Business Lawyers Library"

Browse practical books online and streamline your research.

6,300 yen per month, 1,390 books, 24 legal publishers participate.

3. "Business Lawyers Compliance"

Supporting the training challenges faced by companies with online videos.



as of Sep. 2022

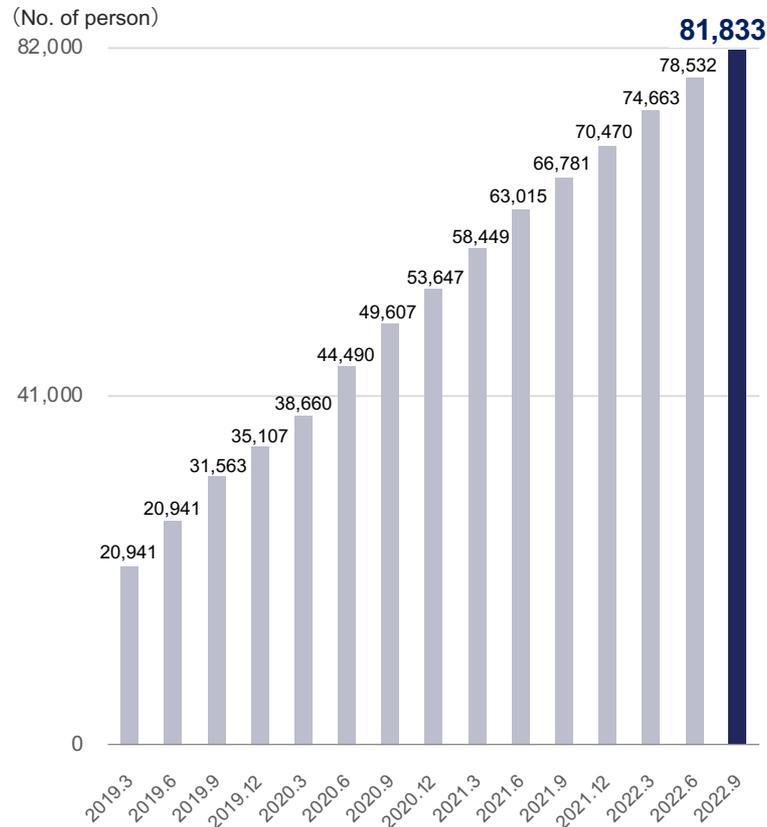
In Business Lawyers, SaaS business begin to grow based on media business

The number of users of "Business Lawyers" exceeded 80,000.

The SaaS business begins to grow as the "Business Lawyers Library" has become monetized, in addition to the media business.

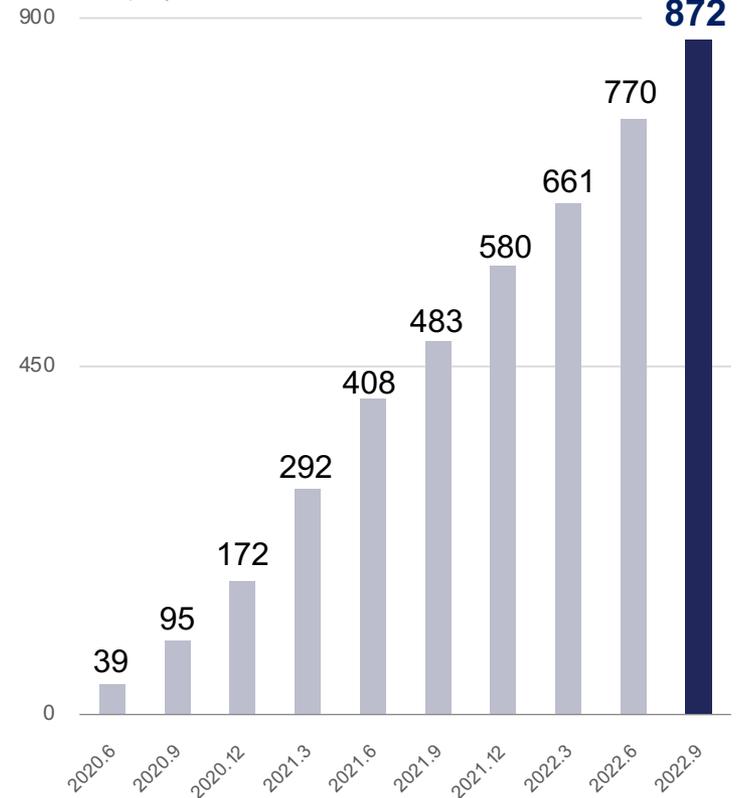
Trend of the users (monthly)

※By registering as a member (free of charge), you will be able to view all the contents of Business Lawyers.



Number of companies that have introduced Business Lawyers Library

(No. of company)



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	379 (as of Sep. 2022)

Board Members

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 / 2022 reappointed as a Co-representative director.

Director

Yoshikazu Tagami

Worked 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

Worked 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

Yosuke Watanabe

Engaged in sales at en Japan Inc. and oRo Co., Ltd. Joined the company in 2012. Launched the lawyer marketing support service and grew the service as business manager. Jun.,2016 Inaugurated as a director //Jun.,2021 resigned as Director/ 2022 reappointed as a director

Director

Masaoki Sawada

Joined SBI Securities Co., Ltd. Engaged in corporate sales, targeting listed and unlisted companies. Joined Paraca Inc. in 2013. Worked for Paraca to be listed on the First Section of the Tokyo Stock Exchange.

Joined our company in 2014/ Jun., 2022 Inaugurated as a director

Chairman of board of directors

Yosuke Uchida

Former director of Kakaku.com, Inc.

Oct., 2015 Joined as an outside director / Jun., 2017

Inaugurated as a Co-representative director / Jun., 2019

Inaugurated as a Chairman of board of directors

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

Atsuhiko 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

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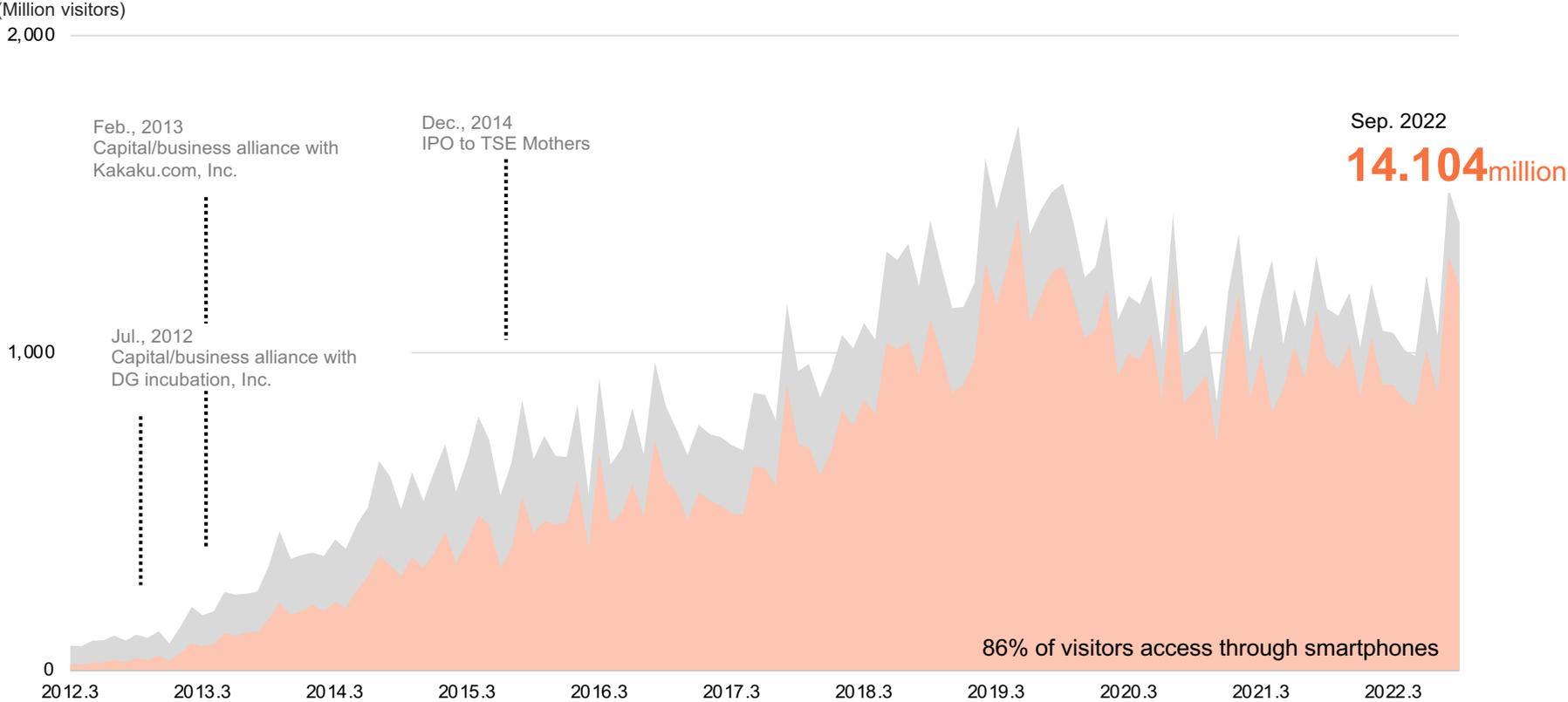
“CloudSign”, which is a contract management platform



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

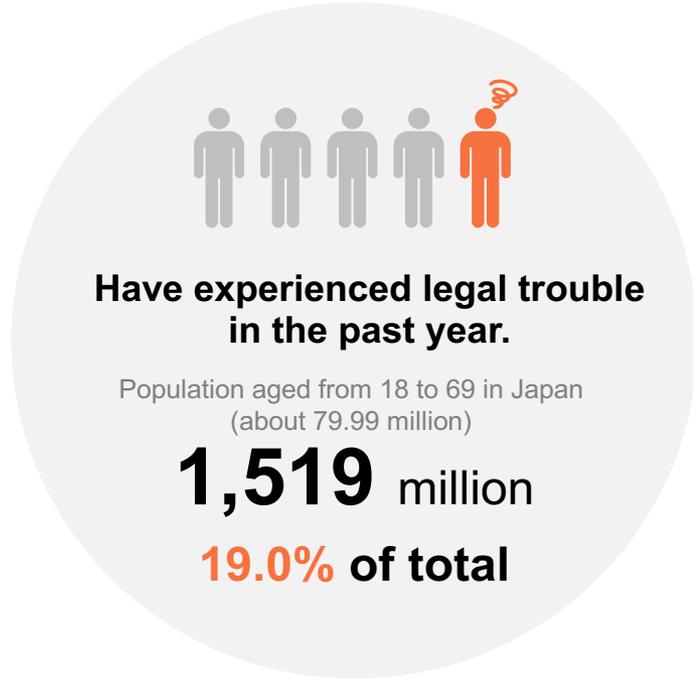
15.1 Million people had troubles / disputes over legal matters in a year

Only 28.5% of these people sought Lawyer's advices

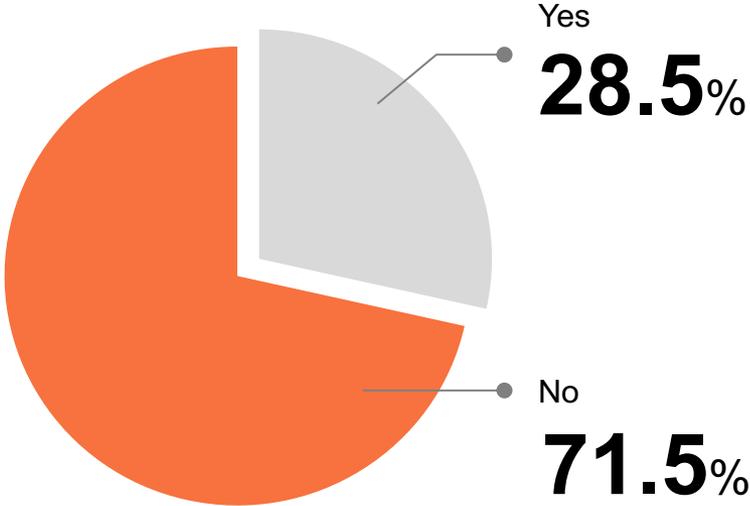
Reasons why they hesitated to ask professional's help were:

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

People who had legal disputes in a year



Sought Lawyer's help?

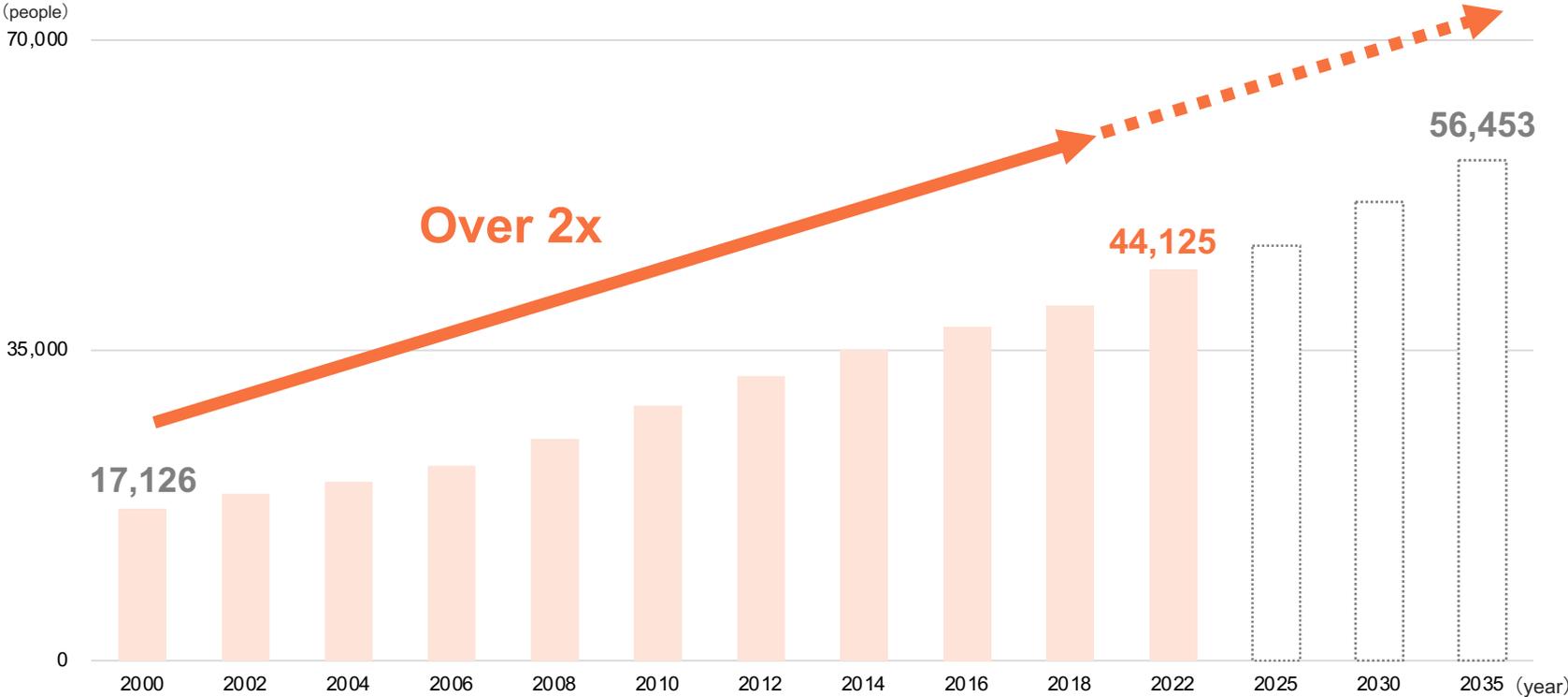


Based on the research conducted by Macromill, Inc in Dec. 2021
Target : Individuals from 18 to 69 years old, respondents of 1,200 individuals

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

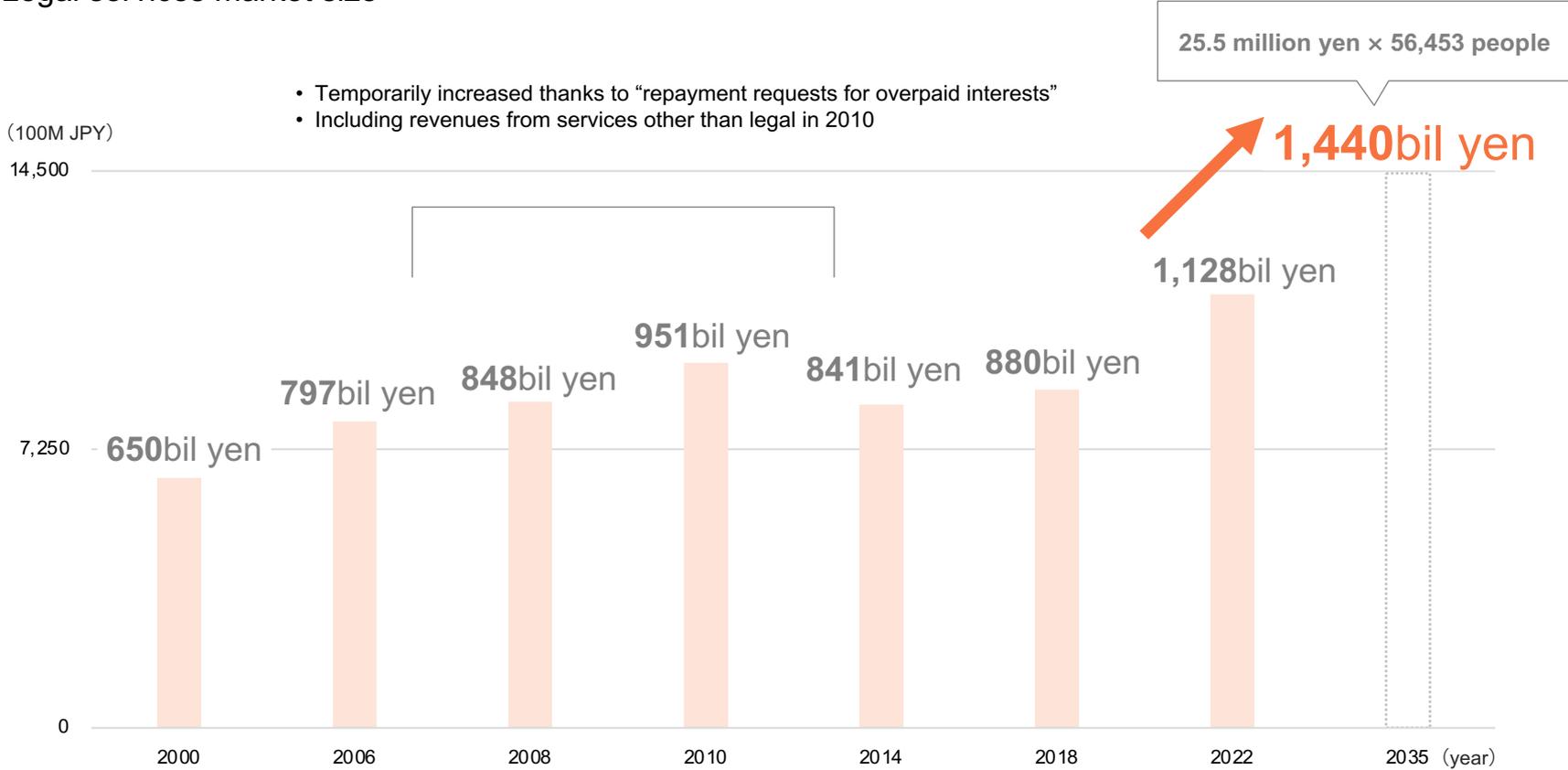


Source : Excerpted from the 2019 edition of the White Paper on Lawyers, published by the Japan Federation of Bar Associations (if the number of lawyers who have passed the bar exam is maintained at 1,500)

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.

Legal services market size



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 **14.10M** visitors/month*

1. Because the lawyer offers user legal advice for free on the internet service

- The outstanding database which has over **1,186k** records of consulting cases*

2. Because it has a substantial database of lawyers

- **22,241** 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 **10.37M** people visited monthly*, thanks to its distinctive positioning, “Legal × news topics”



*as of Sep. 2022

Services of Bengoshi.com provides

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

Targets	Contents provided	Benefit for users
Consumers who have urgent matters and are willing to seek help to lawyers	“List of lawyers” “Lawyers search”	Users can search for the most appropriate lawyer for free thanks to profound profile data of lawyers and detailed search options
Consumers who have legal disputes and want to collect information about them	“Legal consulting for everyone”	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 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”



弁護士ドットコム

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

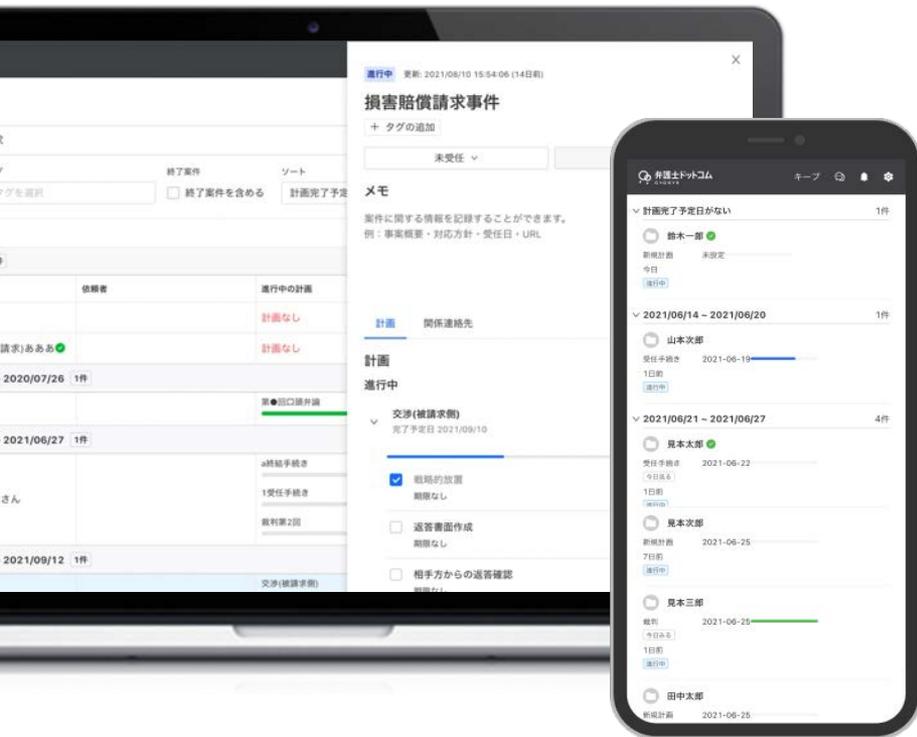
Number of books

Over 1,400 books

Participating publishers

Legal publishers 28

Overview of “Business support service for lawyers”



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

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960929さんの相談

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見本 太郎 弁護士
東京都 > 港区
注力分野 離婚・男女問題

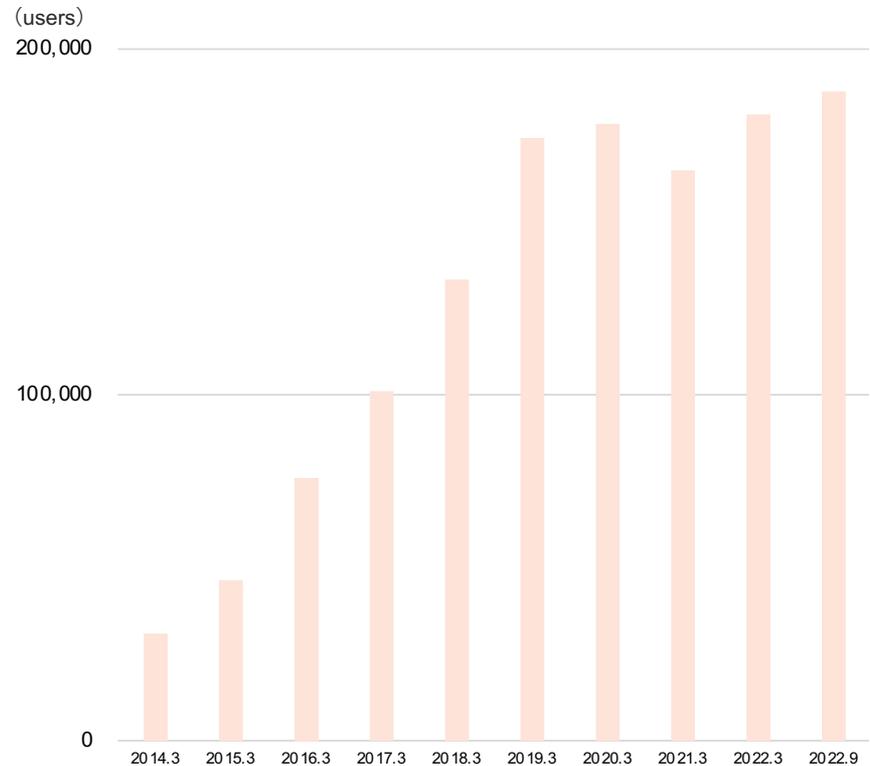
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2020年10月04日 16時35分

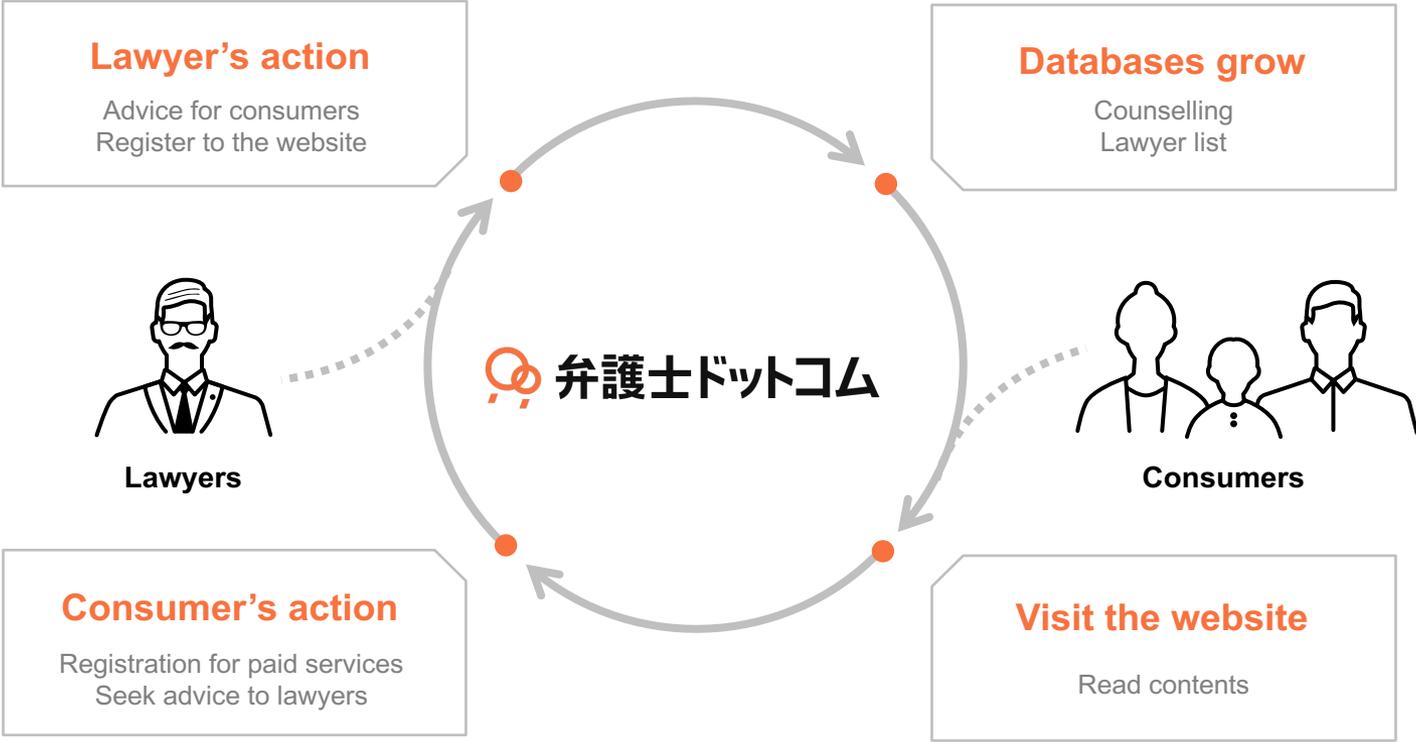
Answers by lawyers are available only for paid users

Trend of the number of paid users



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



Advertisement on the websites

Advertising sales on the "Bengoshi.com" and "Zeirishi.com" websites, as well as advertising sales associated with the Business Lawyers conference

Website

The screenshot shows the Bengoshi.com website interface. On the left, there are article thumbnails with titles like "「他に何かあったら訴える」50代男性の過労死、会社と役員個人に賠償命令" and "「まるで拷問」コロナで深刻化する婚約者の苦悩". The main content area features a grid of articles. A red box highlights an advertisement for divorce lawyers with the text "離婚問題に注力している弁護士を探すなら" and "弁護士を検索". An orange arrow labeled "Advertisements" points from this ad to another similar ad on the right side of the page. The footer includes the Bengoshi.com logo and a brief description of the site as a legal consultation platform.

Conference

LEGAL TECH SHOW
小規模法務のDX
参加無料 4.14 wed 18:30 - ONLINE
BUSINESS LAWYERS

BUSINESS LAWYERS
Legal Innovation Conference
法務組織とキャリア
7.28 WED 12:30-
参加無料 / オンライン配信

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



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 involves 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
<p>Fixed fee : 0 JPY/Month</p> <p>Pay- per-use : 0 JPY/Month</p>	<p>Fixed fee : 10,000 JPY/Month</p> <p>Pay- per-use : 200 JPY/Sending</p>	<p>Fixed fee : 28,000 JPY/Month</p> <p>Pay- per-use : 200 JPY/Sending</p>	<p>Fixed fee : To be inquired</p> <p>Pay- per-use : 200 JPY/Sending</p>
<p>Plan contents</p> <p>Number of users : 1 user</p> <p>Number of contracts : 5</p>	<p>Plan contents</p> <p>Number of users : Unlimited</p> <p>Number of contracts : Unlimited</p>	<p>Plan contents</p> <p>Number of users : Unlimited</p> <p>Number of contracts : Unlimited</p>	<p>Plan contents</p> <p>Number of users : Unlimited</p> <p>Number of contracts : Unlimited</p>
<p>Features</p> <ul style="list-style-type: none"> · Sending, storage and search of contracts · Two-factor authentication 	<p>Features</p> <ul style="list-style-type: none"> · 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. · AI contract management 	<p>Features</p> <ul style="list-style-type: none"> · Functions featured by the Light plan · Creation of audit logs · Paper document importing · Web API function · Recipient Authentication 	<p>Features</p> <ul style="list-style-type: none"> · 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 · Multi-department management · Smart Cabinet · Provision of support by telephone

※ 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?

1. 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

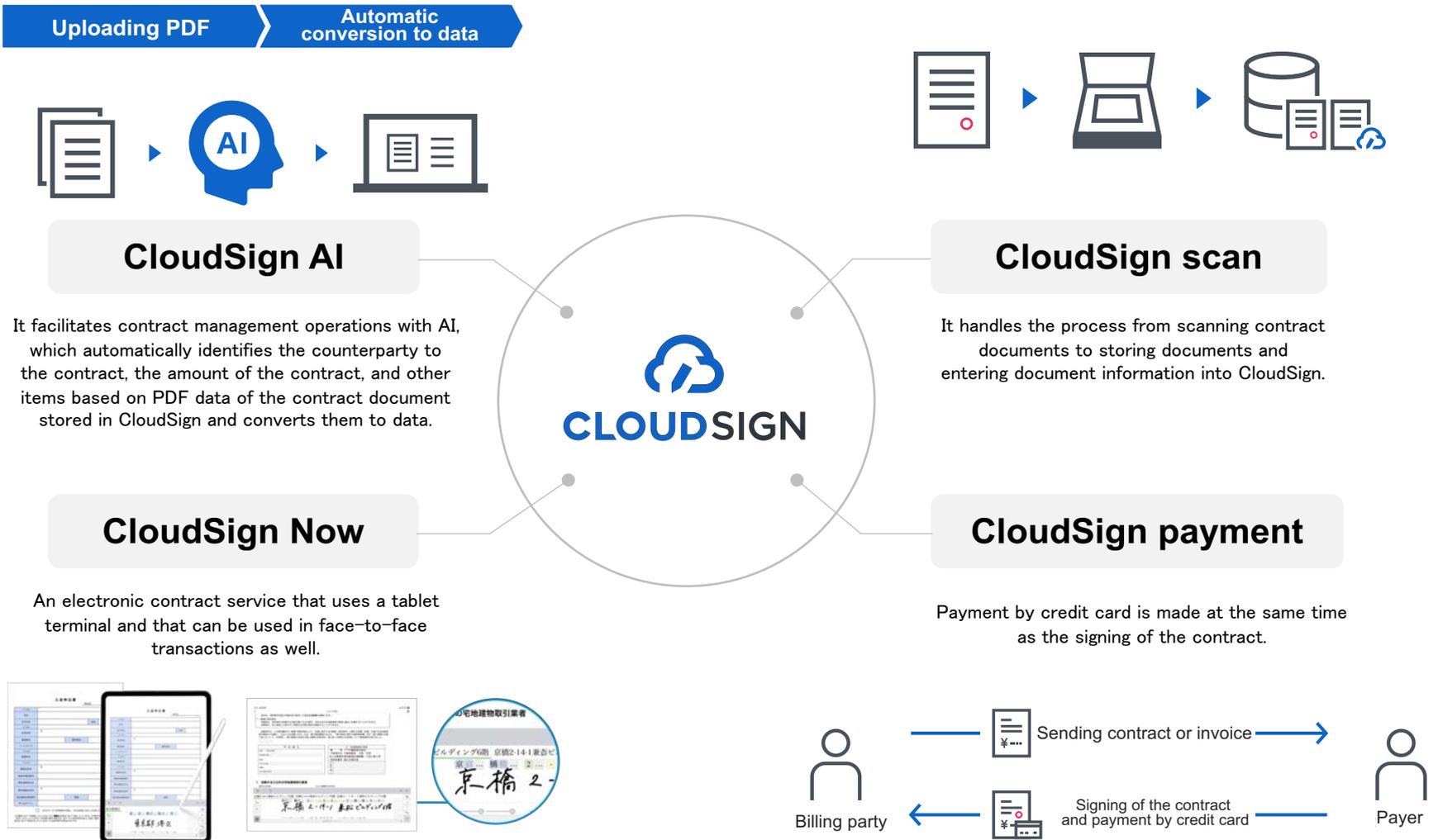
- In order to expand electronic contract services that were not familiar in Japan, we developed a user interface that is easy to understand even for first-time users.
- The best and fastest product development in line with Japanese business practices, while referring to the opinions of many user companies.

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



<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.