

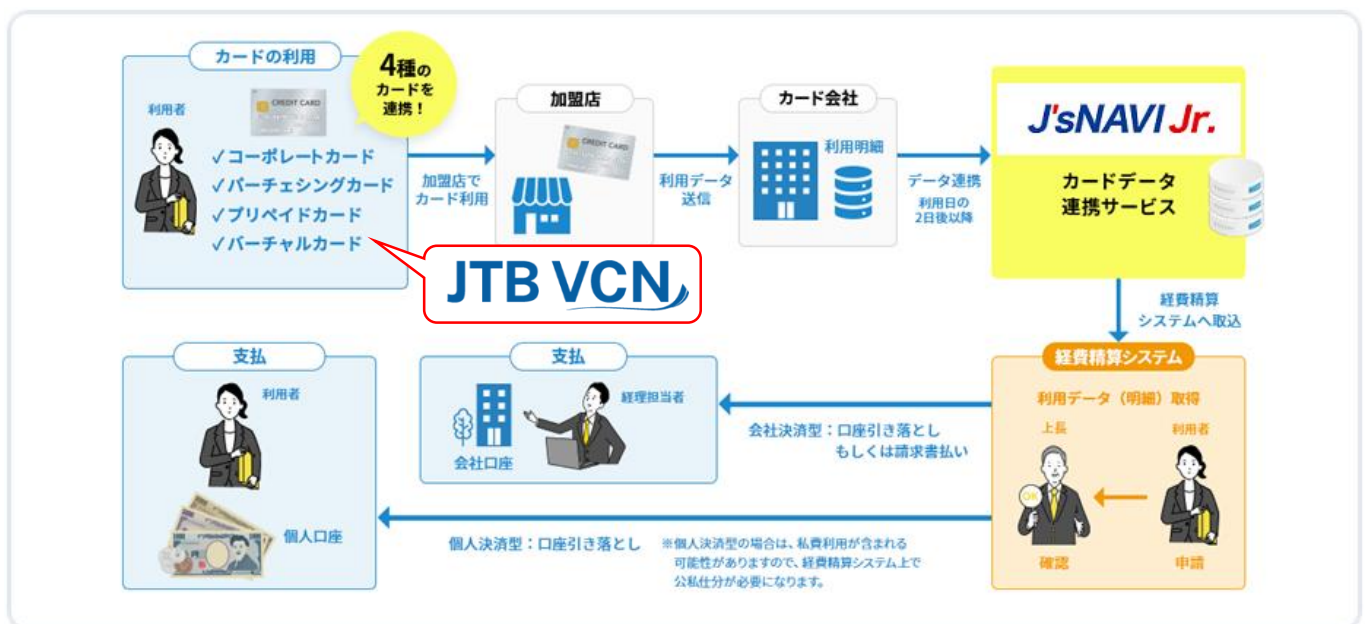
JTB-VCN, a virtual corporate credit card, and J'sNAVI Jr., an expense data transfer platform, to be linked in April
- To achieve a safe and secure settlement service and digital transformation of expense settlement operations -

JTB Corp. (hereinafter referred to as "JTB") and JTB Business Innovators Corp. ("JBI"), a JTB Group company that provides financial and settlement services to businesses, will begin providing a service to transfer the card usage data of JTB-VCN (*1), a virtual corporate credit card, to an expense settlement system, in collaboration with JTB Business Travel Solutions, Inc. ("JTB-CWT") in April 2023.

This data transfer service enables JTB-VCN client companies to import the detailed usage data of the JTB-VCN card, which is issued by JTB and operated by JBI, into the workflow and the expense settlement system currently used by the client via J'sNAVI Jr. (*2), an expense data transfer platform provided by JTB-CWT.

The JTB Group aims to provide a safe and secure settlement service and to support the digital transformation of expense settlement operations for client companies by offering our corporate card and an expense settlement system in a single package.

Flow of the Linkage Using J'sNAVI Jr.



■ Background and Purposes

Since the COVID-19 outbreak, the focus has been placed on changes in lifestyles and work styles, including remote working, and it has become essential to shift to contactless cash and card handling, to more efficient accounting operations for deposit and withdrawal management (going paperless) and to a digital work

environment. With this social background, JTB-VCN has been used by many companies as a secure credit card system that does not use a physical card and thus leads to efficiency in business. This linkage between JTB-VCN and J'sNAVI Jr. enables the data to be transferred to the expense settlement system and the workflow, contributing to the promotion of the client company's digital transformation.

J'sNAVI Jr. also adds the linkage to a fourth type of card, a virtual credit card, to its product lineup, in addition to the existing one with corporate credit cards, purchase cards, and prepaid cards. This linkage with JTB-VCN has enabled data transfer with a total of 12 card companies. By using J'sNAVI NEO, a cloud expense settlement system that is compliant with the Electronic Book Preservation Act, the detailed usage data of JTB-VCN can be retained without tampering or alteration, and the data after settlement can be searched, viewed, and output, which enables more efficient expense settlement operations while still complying with the Act.

■ Initiatives for the Realization of a Safe and Secure Settlement Service

JTB-VCN can be used without a physical card, just like a commonly used purchase card. To reduce the risk of fraudulent use, it is equipped with the following features:

- The client company can set the conditions of the card, such as spending limits, at its discretion and issue as many cards as it likes without requesting them from a card company.
- The client company can set different conditions for each card.
 - Spending limits (e.g., cumulative, daily, and monthly limits. Lower limits can also be set.)
 - Validity period
 - Number of settlements (single, limited, or unlimited)
 - Currencies that can be settled
 - Categories of merchants that accept the card
 - Merchants that accept the card

As a more secure card, JTB-VCN is suitable for specific purposes of use with necessary restrictions. It can be used for different purposes than commonly used corporate cards and purchase cards. With J'sNAVI Jr., data from four types of cards from 12 companies can be transferred to expense settlement systems. Using different types of cards in combination is a way to meet different requirements of different companies. We can also propose the most suitable method of use in terms of fraud prevention.

■ Information about the Online Seminar on JTB-VCN

Seminar title: Proposal to Use JTB-VCN, a Virtual Credit Card, to manage purchases and Reduce Risk

- Optimum Purchase Management by Transferring Four Types of Card Data -

Date/Time: Tuesday, April 25, from 11:00 to 12:00

Click here to apply.

https://www.jsnavineo.com/webinar_list/230425webinar/

*1: Features of JTB-VCN, a virtual corporate credit card: Service provided by JTB (outsourced to JBI)

JTB-VCN is a virtual corporate credit card (without a physical card) issued by JTB under the Mastercard® brand. It is a highly secure service that can prevent overspending and fraudulent use by setting different conditions for each card number, such as spending limits, number of payments, payment recipients, and currencies. The

administrator of a client company can issue a card number, when required, for a specific purpose. Ancillary information, such as employee ID number and the department that uses the card, can be linked to each card number at the time of issuance. This not only simplifies matching with purchasing data to streamline the business processes, but also promotes the digital transformation of corporate management.

*For more information on this service, visit the following page. (URL: <https://www.jtb-jbi.co.jp/vcn/>)

*2: Features of the J'sNAVI service: Service provided by JTB-CWT

About J'sNAVI Jr.

J'sNAVI Jr. is a cloud-based expense data transfer platform that relays business travel arrangement data and detailed card usage data that are required for expense settlement. This service has been introduced at more than 250 companies as of April 2023. Visualization of business travel and other usage expenses helps prevent fraud and reduce costs, contributing to the improvement of overall operational efficiency in expense settlement. It has been confirmed that the service can be linked to many workflows and expense settlement systems sold in Japan.

*For more information, visit the product page. (URL: <https://www.jtb.co.jp/jsnavi/lp/jr.asp>)

About J'sNAVI NEO

J'sNAVI NEO is an expense settlement system that can work flexibly according to each company's rules. It can support the business travel arrangement function and the corporate card data transfer function provided by J'sNAVI Jr. and handle the entire process from application to approval and business travel arrangements. In addition, it is possible to be linked to transportation IC cards, automatically read vouchers by photographing them with a smartphone app., automatically journalize items, and link to accounting systems, significantly improving the efficiency in expense settlement operations. It is also compliant with the Electronic Book Preservation Act, eliminating the need for physical receipts to go paperless.

*For more information, visit the product page. (URL: <https://www.jsnavineo.com/>)

*Company, product, and service names mentioned herein are registered trademarks or trademarks of their respective companies.

*Specifications and service offerings are subject to change without prior notice.

JTB Corp.

Representative: Eijiro Yamakita, President & CEO

Location: 2-3-11, Higashi-Shinagawa, Shinagawa-ku, Tokyo

Established in: March 1912

Corporate website: <https://www.jtbcorp.jp/jp/>

JTB Business Innovators Corp.

Representative: Yasushi Ueda, CEO & President Executive Officer

Location: 7F Shinagawa Tokyu Building, 1-6-31, Konan, Minato-ku, Tokyo

Established in: April 2006

Corporate website: <https://www.jtb-jbi.co.jp/>

JTB Business Travel Solutions, Inc.

Representative: Masahiro Harada, President & CEO

Location: NBF Toyosu Canal Front, 5-6-52, Toyosu, Koto-ku, Tokyo

Established in: August 2000

Corporate website: <https://www.jtb-cwt.com>

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■ Contact for inquiries from customers and companies

About J'sNAVI Jr.

Travel & Data Solution Office, JTB Business Travel Solutions, Inc.

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Business hours: 9:20 – 17:50 (closed Saturdays, Sundays, and public holidays)

About JTB-VCN

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