

Press Release

To all members of the media

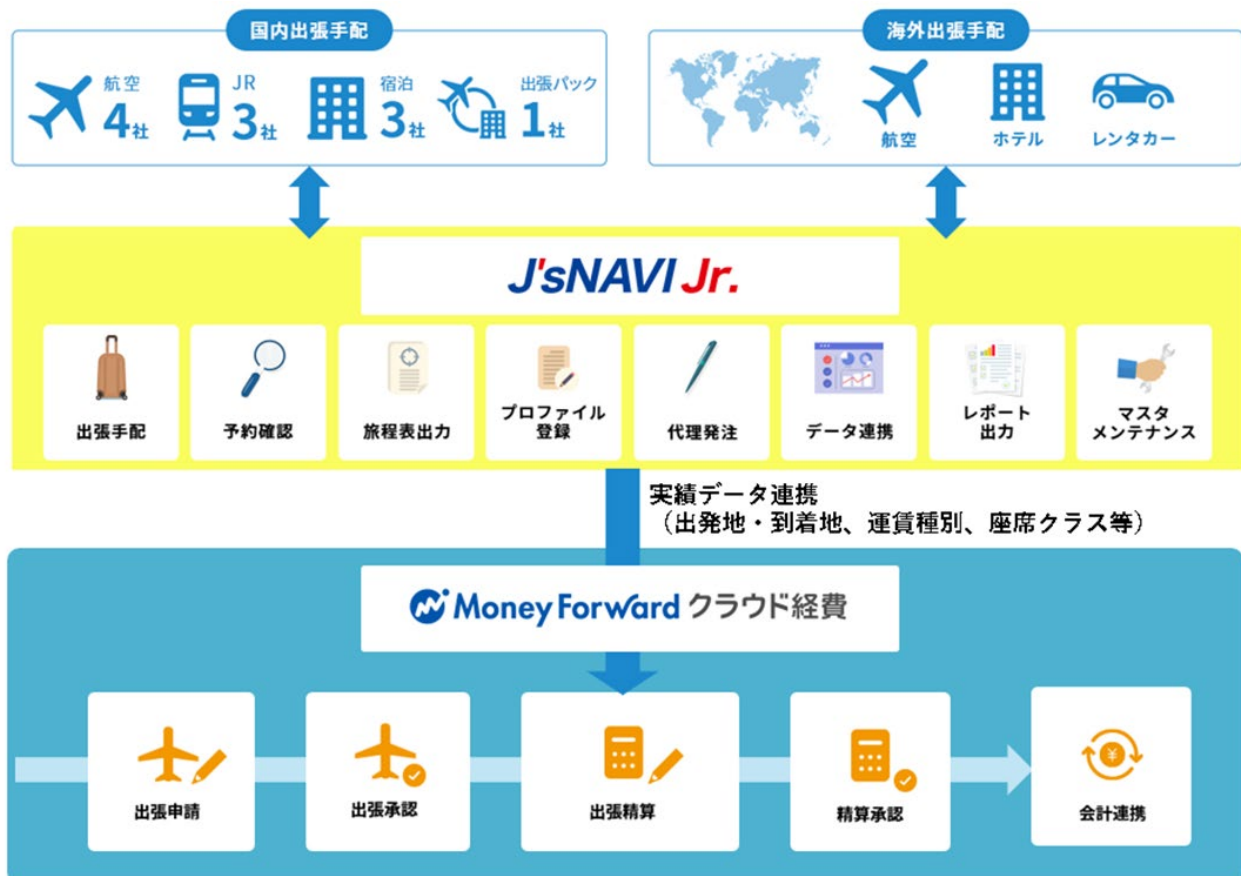
August 26, 2024

JTB Business Travel Solutions, Inc.

JTB Group Announces Integration of its Expense Data Integration Platform "J'sNAVI Jr." with "Money Forward Cloud Expense"

- Realizing productivity improvement and governance enhancement through travel expense settlement without manual input or receipt attachment -

JTB Business Travel Solutions, Inc. (headquartered in Koto-ku, Tokyo; President & CEO: Masahiro Harada; hereinafter referred to as "JTB-CWT"), which provides the expense data integration platform "J'sNAVI Jr." within the JTB Group, has begun API integration with "Money Forward Cloud Expense" provided by Money Forward, Inc. (headquartered in Minato-ku, Tokyo; President and CEO: Yosuke Tsuji, hereinafter referred to as Money Forward).



■ Background and Purpose of the API Integration

JTB-CWT has been providing BTM (Business Travel Management) services, which are currently utilized by approximately 2,000 companies, primarily large enterprises and enterprise-level businesses.

To further improve the convenience of expense settlement operations, JTB-CWT has commenced API integration between the expense data integration platform "J'sNAVI Jr." and the expense settlement system "Money Forward Cloud Expense" provided by Money Forward. This API integration enables automatic synchronization of business trip usage data, eliminating the need for manual input or attachment of receipts and invoices in traditional business travel expense settlement. This not only achieves more efficient business travel expense settlement but also simultaneously drives improved productivity and strengthened governance.

"J'sNAVI Jr." will continue its efforts to achieve automatic integration of all types of expense data, aiming to eliminate time-consuming tasks such as manual input and receipt attachment. Our overarching goal is to make expense settlement operations significantly easier and simpler for our customers.

As strategic partners, both companies will continue to collaborate, jointly exploring the provision of more advanced business travel arrangement services and data integration for business travel requests.

■ Benefits of Integration

Money Forward クラウド経費 × J'sNAVI Jr. Benefits of Data Linkage	
<h3>Improving Operational Efficiency for Business Travelers and Managers</h3> <p>Automatic integration of business trip data significantly reduces manual input and potential errors. Furthermore, consolidated billing for usage fees eliminates the need for attaching receipts for each individual arrangement, which also contributes to the streamlining of payment operations.</p>	<h3>Reducing Business Travel Cost</h3> <p>By booking business trips through our dedicated corporate website, you can access more competitive fares than those available on general public sites. Furthermore, we also offer data analysis and consulting services aimed at reducing business travel expenses.</p>
<h3>Strengthening Governance</h3> <p>Our system provides comprehensive visibility into employee business travel activity. This is highly effective in preventing fraudulent use and enhancing overall compliance. The accumulated usage data itself serves as verifiable evidence.</p>	<h3>Compliance with the Invoice System</h3> <p>The consolidated invoice issued by JTB-CWT can be utilized as a qualified invoice. Furthermore, we are capable of providing granular reports, including detailed information on tax-exempt accommodation providers.</p>

■ About "J'sNAVI Jr."

"J'sNAVI Jr." is a cloud-based expense data integration platform that relays business travel arrangement data and card usage statement data necessary for expense settlement. As of September 2024, it has been implemented by over 300 companies. Its implementation contributes to overall efficiency in expense processing by providing comprehensive visibility into travel and other expenses, thereby preventing fraud, and reducing costs. "J'sNAVI Jr." aims to eliminate all manual input work and the attachment of receipts and invoices. It has a track record of integration with many workflow and expense settlement systems available in Japan.

URL: <https://www.jtb.co.jp/jsnavi/lp/jr.asp>

■ About "Money Forward Cloud Expense"

"Money Forward Cloud Expense" is an expense settlement system that enables companies enhance

productivity and strengthen governance. It complies with Japan's Electronic Books Preservation Act, enabling paperless operations. It drastically reduces manual data entry through automatic reading of card statements and transit IC cards, and automatic acquisition of receipt data. It facilitates end-to-end cashless processing, from employee expense advances to reimbursements. Money Forward Cloud Expense aims to create a world where "Expense settlement runs itself."

URL: <https://biz.moneyforward.com/expense/>

■ **Comment from Koji Yoshino, Head of Travel & Data Solution Office, JTB Business Travel Solutions, Inc.**

We deeply resonated with Money Forward Cloud Expense's product vision of "aiming for a future where expense settlement happens the moment you spend," which led us to realize this API integration with "J'sNAVI Jr." Through this partnership, our customers will be able to experience automated business trip settlement operations. We will continue to co-create with Money Forward to achieve truly seamless expense management operations, free from manual input or the need for receipt attachments through the effective utilization of expense data.

■ **Comment from Keigo Watanabe, Head of Money Forward Business Company Expense Management Solution Division, Money Forward, Inc.**

We are pleased that this seamless connection with JTB Business Travel Solutions' "J'sNAVI Jr.", a solution widely utilized by large and enterprise-level companies, will enable us to provide a vast number of users with a hassle-free and error-free experience in business travel arrangements and expense settlement. Moving forward, we will continue our co-creation efforts to achieve even smoother expense settlement operations, benefiting both back-office teams and individual employees.

■ **About JTB Business Travel Solutions, Inc.**

Name: JTB Business Travel Solutions, Inc.

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

Representative: Masahiro Harada, President & CEO

Established: August 2000

Business Description: BTM (Business Travel Management) business, IT solutions business

URL: <https://www.jtb-cwt.com/eng/>

■ **About Money Forward, Inc.**

Name: Money Forward, Inc.

Location: msb Tamachi, Tamachi Station Tower S 21F, 3-1-21 Shibaura, Minato-ku, Tokyo

Representative: Yosuke Tsuji, President and CEO

Established: May 2012

Business Description: Platform service business

URL: <https://corp.moneyforward.com/en/>

Main services:

Personal Financial Management service "Money Forward ME" <https://moneyforward.com/me>

Back-office SaaS "Money Forward Cloud" <https://biz.moneyforward.com/>

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This is an English translation of the original Japanese text. In case of any discrepancy between the English version and the Japanese original, the Japanese original shall prevail.

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