

Value Creation Process

Corporate philosophy

Making corporate activities more efficient and convenient

Values

Product appeal: Services that delight customers/
Organizational strength: Teams that leverage diversity

INPUT Capital

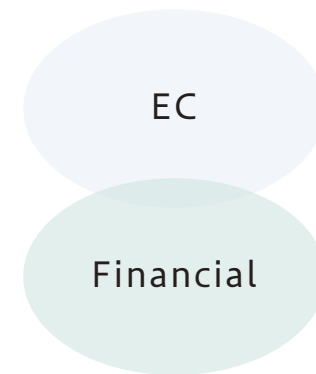
-  Financial capital
-  Social and relationship capital
-  Intellectual capital
-  Human capital
-  Natural capital

BUSINESS MODEL Business Activities

Competitive advantage

- Understanding customers
- Utilizing technology
- Data assets

Business domains



Management base

Governance/Service soundness

OUTPUT Services/Products

Services to solve social issues

- Change inefficient systems to efficient ones
- Create and support fair trade opportunities



Wholesale transactions website



Inter-company settlement



BtoB cross-border EC services



Online receivables guarantee

Important issues (materiality) for value creation

- Contribution to global environment and recycling-oriented society
- Sustainable growth realized together with stakeholders
- Provision of an environment in which diverse individuals can fully demonstrate their capabilities
- Secure, safe, and equitable organizational management

OUTCOME Impact on Society

Value co-created with stakeholders

Providing fulfilling time for people

Creating free time by improving productivity through greater efficiency

Borderless business opportunities

Realizing freer and faster business operations through expansion of a fair trading environment without physical and psychological barriers

Supporting foundation

Sustainable global environment and society