Digital Garage

May 13th, 2025
Digital Garage, Inc.

NEWS RELEASE

Digital Garage and Resona Group Agree on Partnership for Intelligent Data Business

~ Entering the SME BaaS/Digital Financial Services Market and Strengthening Payment Business Toward 1 Trillion yen in Transaction Volume~

- **Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) and Resona Holdings, Inc. (TSE Prime section: 8308; HQ: Tokyo; Director, President and Representative Executive Officer: Masahiro Minami; Resona HD) today signed a Modification Agreement to further strengthen the Capital and Business Alliance originally established in November 2022 and updated in December 2023.**

Digital Garage and Resona HD will begin full-scale discussions on two new initiatives and strengthen their partnership in the payment and next-generation Fintech businesses. These initiatives include: (1) the establishment of a joint venture aimed at entering the SME-focused "BaaS (Banking as a Service) / digital financial services market" within the Intelligent Data business domain, and (2) the development of next-generation payment applications to meet increasingly diverse payment needs.

Digital Garage　RESONA Resona Holdings

Based on the capital and business alliance agreements signed in November 2022 and December 2023, Digital Garage and Resona HD have promoted collaboration centered on the payment business. Through this strengthened partnership, both companies aim to integrate their management resources further and enhance and expand the market share of the payment business, a key focus area in each company's Medium-term Plan. In particular, the two companies will promote a new joint initiative to expand their presence in the SME market, where the adoption of cashless payments has been slow and access to financial systems remains a challenge. This initiative includes the **joint development of BaaS/digital financial services** and the **co-development of next-generation applications** that seamlessly integrate these services with multi-payment solutions.

■ Key Areas of the Strengthened Business Alliance

In addition to the existing business alliance, the two companies will work together on the following initiatives to create the benefits of the partnership at an early stage.

Contact: Public Relations Dept., Digital Garage, Inc. Email: dg4819.pr@garage.co.jp

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1. Strengthening Collaboration in the Payment Business:
<Expansion of Partnership Areas and Reinforcement of Joint Sales Structure, Aiming for Early Achievement of 1 Trillion yen in Payment Transaction Volume through the Development of Next-Generation Payment Applications>

- Expand the scope of collaboration in the payment business by providing all payment services offered by the Digital Garage Group to Resona HD.
- Strengthen the joint sales structure targeting Resona Group's 500,000 corporate clients, through close collaboration between DG Financial Technology, Inc. sales professionals and Resona Group branch staff.
- Jointly develop next-generation payment applications that seamlessly integrate multi-payment solutions for SMEs, where the adoption of cashless payments is expected to grow, with financial solutions and billing DX services under the BaaS/digital financial services initiative.

2. Joint Promotion of BaaS/Digital Financial Services Business:
<Establishing a new Fintech business foundation through entry into financial services by setting up a joint venture (a Digital Garage subsidiary) with Resona HD>

- Combine Resona HD's expertise in financial services, business assets, and its strong corporate customer base centered on SMEs, with Digital Garage's technological development capabilities, to fully enter the SME financial services market, utilizing payment and transaction data along with next-generation AI technologies to provide high immediacy and convenience.
- Consider the establishment of a joint venture (a Digital Garage subsidiary) aimed at the joint development of BaaS/digital financial services.

Digital Garage has set forth its group strategy, **"DG FinTech Shift,"** which combines payment, data, and technology, and is driving initiatives in collaboration with various strategic partners. Through this strengthened partnership, in addition to further enhancing the payment business, we aim to accelerate our full entry into the financial market by leveraging Resona HD's expertise and business assets in financial services, positioning it as **"DG FinTech Shift 2.0."** Furthermore, through this partnership, we will contribute to creating Japan's next-generation financial business models via **"Fintech × Intelligent Data — Data-Driven Financial Business."**

For more information on "DG FinTech Shift 2.0," please refer to the "Business Slogan & Themes" in our financial results presentation for the fiscal year ending March 31, 2025.

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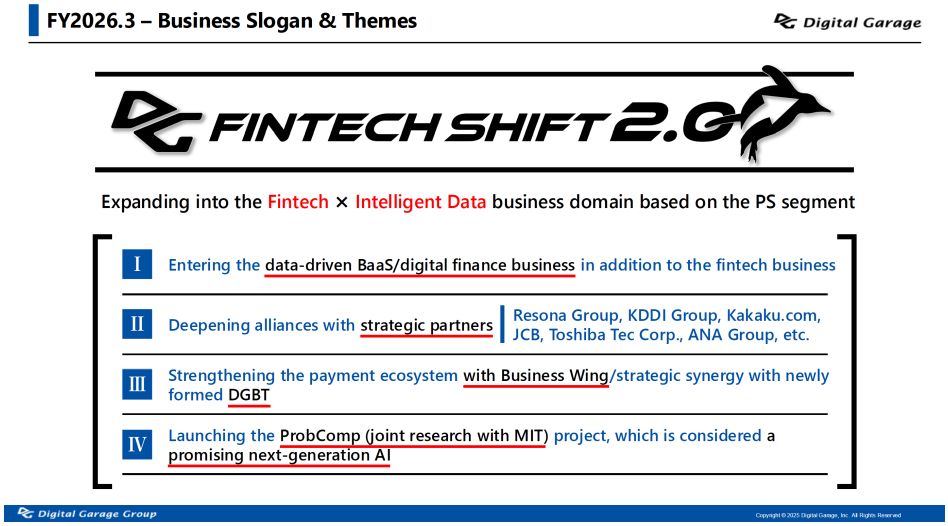

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