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Digital Garage, Inc.

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Digital Garage, JCB, and Resona Holdings Launch Collaboration Toward the Social Implementation of Stablecoin Payments

Advancing Discussions Toward the Creation of a Next-Generation Financial Ecosystem

Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) announced the launch of a collaboration with JCB Co., Ltd. (HQ: Tokyo; Chairman & CEO: Takayoshi Futae; JCB) and Resona Holdings, Inc. (TSE Prime section: 8308; HQ: Tokyo; Group CEO, Director, President and Representative Executive Officer: Masahiro Minami; Resona Holdings), aimed at the social implementation of stablecoin payments.

As part of this collaboration, the companies will also move forward with initiatives to conduct a joint pilot program involving stablecoin payments at physical retail locations. The goal is to identify challenges and examine solutions related to the circulation of stablecoins within Japan.

■ Collaboration Toward the Social Implementation of Stablecoins

Due to their high level of convenience, stablecoins are attracting global attention as a foundation for creating new ecosystems in an increasingly cashless society, and the market is expanding rapidly worldwide. In particular, the use of stablecoins in payment contexts is expected to deliver a wide range of benefits, including reducing the currency exchange burden for inbound visitors to Japan, further improving the efficiency of fund settlements, and enhancing merchants' cash flow. However, achieving social implementation in Japan requires resolving practical operational challenges and developing new business models suited to the Japanese market.

Against this backdrop, Digital Garage, JCB, and Resona Holdings have agreed to launch a collaboration that brings together their respective strengths to advance the social implementation of stablecoin payments.

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■ Roles and Outlook for Each Company in the Collaboration

In this collaboration, each company will leverage its own business foundation and core strengths to pursue the social implementation and expanded use of stablecoins based on the following approach.

Digital Garage

By combining the expertise held across its group, such as DG Financial Technology, a payment service provider operating one of the largest payment infrastructures in Japan, and Crypto Garage, which possesses advanced capabilities in the blockchain domain and holds a crypto-asset exchange license, Digital Garage will take the lead in building a stablecoin payments infrastructure.

Looking ahead, the Group aims to integrate stablecoin payments into its own payment platform and offer them as one of the available payment methods across all types of commercial transactions, whether in-person or online. The Group also plans to obtain the necessary licenses, including those required for electronic payment instrument transaction services, and to provide exchange and settlement functions between stablecoins and fiat currencies. By doing so, it seeks to minimize the impact on merchants' existing business practices and operations while promoting the adoption of next-generation payment infrastructure throughout society.

In addition to internal use within the Group, Digital Garage envisions full-scale commercialization of this next-generation payment infrastructure through collaboration with partner companies such as JCB and Resona Holdings, as well as with global payment platforms with which the Group maintains strategic alliances.

JCB

As the only international payment brand originating in Japan, JCB will leverage its global network of more than 175 million cardmembers and approximately 71 million merchant locations worldwide to advance the market introduction of stablecoins as a new payment method.

As an initial step, JCB will work to establish an environment in which domestic merchants can accept stablecoin payments from both domestic and international customers, including inbound visitors. Through proof-of-concept experiments at physical retail locations, JCB will identify operational challenges, examine optimal UI/UX designs, and study settlement processes aligned with merchants' needs.

Furthermore, by actively developing new services that leverage the unique characteristics of stablecoins, particularly in B2B and other areas where diverse use cases are anticipated, JCB aims to contribute to the creation of a new ecosystem.

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Resona Holdings

Drawing on its strengths and expertise as a major financial group with one of Japan's largest customer bases and a strong role in supporting small and medium-sized enterprises, Resona Holdings will contribute to the development of financial services that take advantage of the immediacy and cost efficiency of stablecoins.

For example, the Group will explore applications that address the time and cost challenges associated with conventional bank transfers, as well as the expansion of stablecoin use into areas such as in-store payments and intercompany settlements by leveraging their "programmable" nature. By combining the reliability of a financial institution with the innovative potential of digital technology, Resona Holdings aims to deliver high value-added services for customers and society while creating new payment models.

■ Proof-of-Concept Experiment

The companies will move forward with a joint proof-of-concept experiment involving actual payments at physical retail locations using U.S. dollar-denominated and Japanese yen-denominated stablecoins. In addition to evaluating the user experience (UI/UX) at the point of payment, the experiment will jointly examine blockchain processing performance and stability, as well as identify practical operational challenges in merchant settlement processes, including conversion to Japanese yen. Through these efforts, the participants will work toward establishing the technical and operational foundations required for full-scale social implementation.

Based on the operational challenges identified and the business models examined through this proof-of-concept experiment, the participating companies will continue to advance discussions toward the social implementation of stablecoin payments solutions. They will also explore potential collaboration with a wide range of businesses that are working toward the adoption of stablecoin payments, with the aim of expanding the overall ecosystem.

■ Comments

Kaoru Hayashi (Representative Director, President Executive Officer and Group CEO, Digital Garage, Inc.)

Digital Garage has continued to create what we call "New Contexts," and under our group strategy, DG FinTech Shift, we have worked with a wide range of strategic partners to advance Japan's payment infrastructure. This new initiative to develop payment services utilizing stablecoins represents a "New Context" in itself—one that connects web3 technologies with real-world demand and practical business applications. By combining the blockchain technologies held by our Group with JCB's robust merchant

payment network and Resona Holdings' extensive customer base, we will work toward building a new payment foundation for a cashless society.

Takayoshi Futae (Chairman & CEO, JCB Co., Ltd.)

As a comprehensive payment services company, the JCB Group is committed to developing products and services that meet customer needs, as well as to creating and providing payment environments that are safer and more secure. Stablecoins, whose market is expanding rapidly on a global scale, have the potential to deliver new value to customers. However, achieving their social implementation requires both safety and security, along with the establishment of sustainable business models. To address these challenges, we will work together with Digital Garage, Resona Holdings, and the other participating companies.

Masahiro Minami (Group CEO, Director, President and Representative Executive Officer, Resona Holdings, Inc.)

Guided by our purpose, "Beyond Finance, for a Brighter Future," the Resona Group is actively engaged in creating new value through the use of digital technologies. The launch of this three-company collaboration on stablecoin payments marks an important step toward providing more convenient and secure payment environments for customers in Japan and abroad. By combining the reliability cultivated as a traditional financial institution with innovative technologies, we aim to create new payment models suited to the Japanese market and to contribute even more to our customers and local communities.

Company Profile

JCB Co., Ltd.

JCB is a major global payment brand and a leading credit card issuer and acquirer in Japan. JCB launched its card business in Japan in 1961 and began expanding worldwide in 1981. Its acceptance network includes about 71 million merchants around the world. JCB Cards are now issued mainly in Asian countries and territories, with more than 175 million cardmembers. As part of its international growth strategy, JCB has formed alliances with hundreds of leading banks and financial institutions globally to increase its merchant coverage and cardmember base. As a comprehensive payment solution provider, JCB commits to providing responsive and high-quality service and products to all customers worldwide.
https://www.global.jcb/en/

Resona Holdings, Inc.

Resona Group is a financial services group centered on four banks—Resona Bank, Saitama Resona Bank, Kansai Mirai Bank, and Minato Bank. With a branch network extending across Japan, particularly in the

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Tokyo metropolitan and Kansai regions, the Group provides a wide range of solutions to small and medium-sized enterprises and individual customers. These services include trust-related functions such as inheritance, real estate, business succession, and pension services, as well as support for sustainability transformation (SX) and digital transformation (DX).Guided by its purpose, “Beyond Finance, for a Brighter Future,” the Group aims to go beyond the traditional boundaries of financial services and to contribute to the realization of a better future for its customers through the creation of new value.
https://www.resona-gr.co.jp/holdings/english/

Digital Garage, Inc

Digital Garage, Inc. is the leading payment service provider in Japan. With the corporate purpose of “Designing ‘New Context’ for a sustainable society with technology,” Digital Garage operates payment business services for various comprehensive payment platforms in Japan. Digital Garage also runs a marketing business providing one-stop solutions in both the digital and real worlds, as well as a startup investment and development business for approaching promising startups and technologies in Japan and overseas. Digital Garage is listed on the Tokyo Stock Exchange Prime Market (TSE Prime: 4819). For more on Digital Garage, visit garage.co.jp/en

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