April 15, 2026
Digital Garage, Inc.
DG Financial Technology, Inc.

Digital Garage Group

NEWS RELEASE

Cloud Pay Business Adds Wallet Function with Pocket Change Combining Cloud Pay, QR Code Payments, and AI for Next-Generation Digital Transformation

Integrating payments, points, and customer management

to support seamless cashless experiences and drive LTV growth

DG Financial Technology, Inc. (HQ: Tokyo; President and Representative Director: Keizo Odori; "DGFT"), a subsidiary of Digital Garage, Inc. (HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi), which operates the Group's payment business, has expanded "Cloud Pay Business*1" in the Cloud Pay series, and has expanded "Cloud Pay Business"*1, part of the Cloud Pay series, and launched a solution that integrates payments, loyalty points, and customer management.

Under this solution, Digital Garage and DGFT, in collaboration with Pocket Change Inc. (a Digital Garage Group company; HQ: Tokyo; Co-CEOs: Shin Aoyama and Kenta Matsui; "Pocket Change"), which operates a proprietary digital money issuance platform business, will jointly develop and provide a digital wallet. To date, Pocket Change has provided more than 1,500 original digital money solutions to municipalities, businesses, and other organizations. One example is "Hachi Pay," a digital local currency in Shibuya City, Tokyo*2. In that initiative, Pocket Change worked with Digital Garage on app development, contributing to the advancement of Shibuya City's smart city vision.



As the first step in this initiative, DGFT has launched "Mandai Wallet," a large-scale amusement and reuse retail chain operating mainly in Hokkaido and the Tohoku region "MANDAI" (operated by MANDAI Co., Ltd. and MANDAI Entertainment Co., Ltd.) Through these efforts, we will further expand our range of integrated support for everything from customer experience improvements with cashless payments all the way up to maximizing LTV. After making our first foray in the amusement industry, we will also promote a

Contact: PR Group, Corporate Planning Department, Digital Garage, Inc. Email: dg4819.pr@garage.co.jp

rollout of services to event venues, leisure facilities, and other industries and businesses.

This digital wallet has been developed on the basis of the “Cloud Pay” series of QR Code Payment solutions provided by DGFT as well as the “Pokepay” platform from Pocket Change for issuing branded electronic money. It boosts user convenience and experience value by not only introducing smooth cashless payments into store operations but also by issuing branded electronic money and awarding points. As a result, the digital wallet reinforces customer touch points centered around payments, thereby providing a customer experience that helps to enhance lifetime value (LTV).

*1:Related release, March 12, 2026

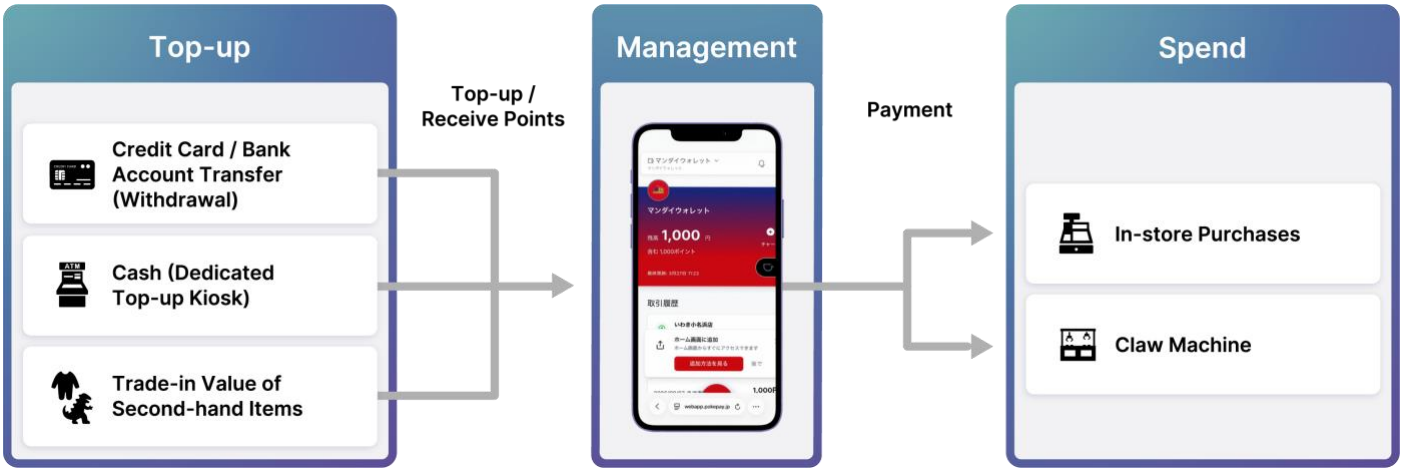
DGFT Launches “Cloud Pay Business,” a Next-Generation Digital Transformation Solution Integrating AI with Its Patented “Cloud Pay” QR Code Payment Service https://www.garage.co.jp/en/pr/release/20260312/

*2:“Hachi Pay” project is commissioned by Shibuya City, with Kayac Inc. serving as the primary contracting entity.

■ About “Mandai Wallet”

“Mandai Wallet” is a dedicated wallet that can issue branded electronic money for use within multiple facilities operated by MANDAI Co., Ltd. (HQ: Miyagi) and its group companies. Users can charge their balance through a wide variety of methods, such as credit card payments, withdrawing from a bank account, using a dedicated charging machine (with cash), or even using the earnings from selling used products. These funds can be easily used with a smartphone app.

The charged balance can be used for many kinds of payments in stores, such as products on sale and crane games. Users can start playing crane games immediately just by scanning a QR code. This eliminates the need to insert cash, exchange bills for coins, or use a dedicated payment terminal, allowing for a seamless user experience. In addition, the service can instantly award points and incentives based on use, which encourages users to return to the stores and continue using their services, ultimately helping to enhance the customer experience. This service also enables the centralized management of data on purchases, including the time, place, and what it was used for each transaction that can be utilized for marketing measures and sales promotion activities.



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■ **About Future Deployment**

Digital Garage and DGFT will collaborate with Pocket Change to provide highly convenient customer experiences through the use of store-specific electronic money in this service, while also expanding functionality with an aim to streamline store operations and boost sales. Specifically, the companies will bolster integration with member information, give support for sales promotions and marketing based on usage data, build links with external services, and engage in other activities to bolster the provision of solutions that can help businesses maximize revenue.

<DG Financial Technology, Inc.>

Name: DG Financial Technology, Inc.
Representative: President and Representative Director: Keizo Odori
Head office: DG Bldg. 3-5-7 Ebisu Minami, Shibuya-ku, Tokyo
Date founded: April 1997
Business: DGFT provides various cashless payment solutions such as credit card, QR code, and others to more than 1 million online and offline locations of merchants across Japan. In addition to the payment service provider business, DGFT also provides e-commerce infrastructure, marketing tools, fraud detection solutions, and other services in collaboration with the Digital Garage Group and strategic partners to support various businesses in their efforts to go cashless and promote digital transformation.
Registrations:
・Registered as an electronic payment agency or intermediary
・Registered fund transfer operator
・Registered business operator for handling credit card numbers and similar data
URL: https://www.dgft.jp/

<Digital Garage, Inc.>

Company Name: Digital Garage, Inc. (TSE Prime: 4819)
Representative: Representative Director, President Executive Officer and Group CEO Kaoru Hayashi
Address: DG Bldg., 3-5-7 Ebisu Minami, Shibuya-ku, Tokyo
Shibuya PARCO DG Bldg., 15-1 Udagawa-cho, Shibuya-ku, Tokyo
Date founded: August 1995
Business Overview: 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

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investment and development business for approaching promising startups and technologies in Japan and overseas.
https://www.garage.co.jp/en/

<Pocket Change (Group Company)>

Company name: Pocket Change Inc.
Representatives: Co-CEOs: Shin Aoyama and Kenta Matsui
Head office: Floor 3, 4-3-5 Shiba, Minato-ku, Tokyo
Established: December 2015
Pocket Change supports DX, cashless transformation, customer acquisition, and customer engagement for stores, commercial facilities, and local communities through two services: “Pocket Change,” a kiosk service that enables users to exchange leftover foreign currency from overseas travel into various forms of electronic money and gift vouchers; and “Pokepay,” a digital wallet service that allows businesses, including retailers, restaurants, commercial facilities, beauty salons, and local governments, to issue, manage, and accept payments using their own original digital value, such as house money, loyalty points, digital shopping vouchers, and local currencies.

*Company names, product names, and service names mentioned in this release are trademarks or registered trademarks of their respective owners.

Contact: PR Group, Corporate Planning Department, Digital Garage, Inc. Email: dg4819.pr@garage.co.jp