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Digital Garage, Inc.

NEWS RELEASE

Digital Garage to Fully Enter the SME-Focused Financial Services Business Integrating Payments and Finance

"DG Bank" (tentative name) Project Enters Full-Scale Launch Phase Toward Rollout During the Current Fiscal Year

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; Group CEO, Director, President and Representative Executive Officer: Masahiro Minami; "Resona HD") have been jointly planning and developing a BaaS/digital financial services business for small and medium-sized enterprises (SMEs). Digital Garage hereby announces that the project has officially entered the launch phase under the name **"DG Bank" (tentative name)**, with the aim of commencing service rollout within the current fiscal year.

By leveraging the strengths that Digital Garage and Resona HD have cultivated in the payments and financial services sectors, together with the Intelligent Data expected to be accumulated through the Service and expertise in next-generation businesses, Digital Garage will make a full-scale entry into the financial business for small and medium-sized enterprises (SMEs).
As an initial step, Digital Garage aims to provide more convenient and flexible financial services that address challenges faced by SMEs and sole proprietors in areas such as banking accounts, payments, and fund management.

<Value Proposition and Service Concept>

From the initial rollout of the business, Digital Garage and Resona HD aim to provide digital financial services (the "Service") designed to transform the burdens and concerns faced by SME owners and sole proprietors regarding fund management and payment operations into greater peace of mind and more time to focus on their core businesses.

- **Fast and Seamless Account Opening Experience (from application to account number notification in as little as three hours)**

  By establishing a proprietary, fully online screening process, the Service aims to eliminate physical and time-related constraints and

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

provide a fast and seamless account opening experience, enabling business operators to open accounts (dedicated Resona Bank branch accounts) whenever and wherever they need.

・**A Banking Experience as a "Personal Partner" Supporting Busy SME Owners in the AI Era**

By combining functions such as deposits and fund transfers provided through Resona Bank's reference and update APIs with Digital Garage's technologies, the Service aims to support operational tasks that place a heavy burden on SME owners, including fund transfer operations, management of expected incoming and outgoing payments, and agile short-term financing utilizing payment and sales data, thereby delivering a new banking experience unlike conventional services.

<Target Market and Business Expansion—Expanding an Ecosystem that Supports the Business Foundations of SMEs>

By leveraging the strong customer bases and business assets cultivated by the Digital Garage Group and the Resona Group, the Service aims to provide multifaceted digital support for the business foundations of SMEs, which underpin the Japanese economy.

・**Drawing on Extensive Customer Touchpoints Cultivated Through the Core Businesses of Both Groups**

In addition to the diverse merchant network that has adopted the Digital Garage Group's payment solutions, the Service will leverage Resona Group's broad customer touchpoints with SMEs to provide new options for financial access and contribute to the revitalization of regional economies.

・**Integration with Vertical DX Solutions Offered by the Digital Garage Group**

The Service will provide financial services tailored to the commercial practices and operational challenges specific to each industry in vertical markets where the Digital Garage Group has established a presence, including the real estate contract management service "Musubell" and the DX solution for the restaurant and retail sectors "Pangaea Order." Going forward, the Service will continue to expand gradually across a broader range of industries and business types.

・**Expanding the Ecosystem Through Collaboration with Alliance Partners**

While the Service is built upon the core partnership between the Resona Group and Digital Garage, it will further expand the financial ecosystem for SMEs through collaboration with a diverse range of alliance partners.

Going forward, the Service plans to gradually expand partnerships with "Tabelog," "Kakaku.com," and other services operated by the Kakaku.com Group. It also plans to pursue partnerships with Daiichi Life Group, Inc., whose group offers life insurance and asset management functions and has one of Japan's largest employee benefits business platforms, as well as with companies and services that play central roles in the business infrastructure supporting SMEs.

Through these initiatives, the Service aims not to provide financial functions as standalone offerings, but rather to embed them naturally into business operations and management touchpoints that are closely connected to the day-to-day challenges faced by business operators, thereby delivering more practical and highly usable financial services.

<Outlook>

In preparation for the launch of the Service within the current fiscal year, the Company will continue to strengthen its development and operational framework while further enhancing collaboration with external partners.
By combining the Digital Garage Group's technological capabilities in "FinTech × AI" with the robust financial infrastructure of the Resona Group, the Service aims to provide technology-driven, fundamental solutions to the business challenges faced by SME owners across Japan.

Furthermore, the "DG Bank" (tentative name) project aims not merely to provide digital financial services, but to establish a "financial orchestration platform" that seamlessly integrates and supports payment, fund management, credit functions, and data utilization essential to SME management. Looking ahead, the project envisions enhancing payment, collection, and fund transfer support through the utilization of AI agents, as well as expanding interoperability with a wide range of next-generation digital payment methods, including stablecoins, thereby delivering a new financial experience suited to the AI era.
* The provision of the Service is subject to obtaining the necessary licenses and approvals. (Banking functions such as bank accounts and fund transfers are scheduled to be provided by Resona Bank.)

<Comment: Launch of the Digital Financial Services Business>

Kaoru Hayashi

Representative Director, President Executive Officer and Group CEO, Digital Garage, Inc.

Following the strengthening of the capital and business alliance with Resona Holdings last year, the new financial services business initiative that we have been advancing alongside the enhancement and expansion of our payment business is now officially moving forward as the "DG Bank" (tentative name) project.
This project aims to establish a "financial orchestration platform" that integrates support for payments, collections, fund management, and financing as a financial services business designed to serve Japan's SMEs. Looking ahead, we also envision incorporating AI agent-based financial operation support and interoperability with next-generation digital payment methods, including stablecoins, with the goal of growing the project into a next-generation BaaS business suited to the AI era.

<Company Profile>

■ **Digital Garage, Inc.**
Representative: Kaoru Hayashi, Representative Director, President Executive Officer and Group CEO
Head office 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

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

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Business: 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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