Digital Garage

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Digital Garage, Inc.

NEWS RELEASE

Digital Garage Launches Online Identity Verification Service "Musubell Smart Identity Verification"

Enabling Real Estate Companies to Comply with the Revised "Act on Prevention of Transfer of Criminal Proceeds," Providing eKYC and Anti-Social Forces Checks for 800,000 Applicable Transactions on a One-Stop Basis

- **Digital Garage, Inc. (TSE Prime section: 4819; HQ: Shibuya-ku, Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; "Digital Garage") announced that it will gradually roll out the online identity verification service "Musubell Smart Identity Verification," adding it to the "Musubell" series, a <DX engagement platform for next-generation real estate transactions> that enables centralized online management of electronic document creation, management, and statuses in real estate transactions.**
- **This service has been developed to comply with the Act on Prevention of Transfer of Criminal Proceeds (hereinafter: the "Act"), which is scheduled to be revised and enforced in April 2027. In collaboration with "D-Confia," an identity verification service provided by Double Standard Inc. (TSE Prime section: 3925; HQ: Minato-ku, Tokyo; Representative Director: Yasuhiro Shimizu; "Double Standard"), it consolidates everything from eKYC, anti-social forces checks, and automatic creation of identity verification records to data linkage, contract creation, and electronic contracts within the Musubell series, realizing end-to-end operational efficiency.**

Musubell® スマート本人確認
Incubated by Digital Garage

<Background>

Real Estate Broker fall under the category of "specified business operators" under the Act, and are obligated to verify the identity of the transaction counterparties during real estate sales, leases, etc., based on the Act and the Building Lots and Buildings Transaction Business Act. Under this legal framework, approximately 800,000 real estate sale transactions, including those for newly built and existing homes, are subject to the requirements.

Until now, identity verification in real estate transactions has been conducted using driver's licenses and other documents. However, incidents such as identity theft during real estate transactions have surfaced, making the establishment of identity verification for secure real estate transactions an urgent industry issue.

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With the enforcement of the revised Act scheduled for April 2027, identity authentication utilizing IC chips, such as those in MyNumber Cards, will become mandatory. Real estate companies, as specified business operators, will be required to comply.

Prompted by this legal revision, Digital Garage has proceeded with the development of this service, aiming to provide a framework that allows real estate companies to execute identity verification operations more quickly and reliably.

<Service Overview>

■ About “Musubell Smart Identity Verification”

“Musubell Smart Identity Verification” is a new online identity verification service added to the Musubell series. By adopting a method compliant with JPKI (Japanese Public Key Infrastructure / Public Certification Service for Individuals), it ensures high reliability and legal compliance. Through collaboration with Double Standard’s “D-Confia,” it provides the following functions on a one-stop basis.

■ eKYC

Enables identity verification (electronic identity verification) via smartphones, reducing the burden of paperwork and manual entry.

■ Anti-Social Forces Check

Automates cross-checking with anti-social forces by utilizing the database of the risk management service linked with D-Confia. It achieves a reduction in transaction risks in compliance with international standards.

■ Automatic Creation of Identity Verification Records

Automatically generates and stores identity verification records required by law, significantly reducing the operational burden of record management.

■ Data Linkage to Each Musubell Service

Automatically links verified identity information to each Musubell service, preventing double entry of information and transcription errors.

<Implementation Benefits>

■ Improved Operational Efficiency

Whether during a visit, before signing, or at the time of contracting, identity verification can be completed instantly at the necessary timing, so the flow of business negotiations is not interrupted. It significantly reduces manual work related to identity verification and record creation, realizing an environment where

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personnel can focus on their core tasks. There is no need to introduce separate tools, and identity verification operations can be completed within the Musubell series you are already using.

■ Improved Governance

Ensures strict legal compliance and supports the strengthening of internal controls through strict JPKI-compliant identity verification and automatic record management.

■ Reduced Burden on Customers (End Users)

Because everything from identity verification to contract creation and electronic contracts can be centrally managed within Musubell, transcribing information and navigating back and forth between multiple systems become unnecessary. For both real estate companies and other parties to contracts with them, procedures can be initiated and completed entirely within Musubell.

<Future Outlook>

Digital Garage will continue to enhance functionalities utilizing technology in the “Musubell” series, aiming to reduce the operational burden for all stakeholders involved in real estate transactions and improve customer satisfaction.

Starting with the provision to companies already using the “Musubell” series, this service will gradually expand its rollout, accelerating its growth as a platform that supports compliance responses across the entire real estate industry.

<About “D-Confia”>

“D-Confia” is an online identity verification service provided by Double Standard Inc.

It supports identity verification via IC chip reading and Public Certification Service for Individuals (JPKI:Japanese Public Key Infrastructure), and has been adopted by a wide range of businesses, including financial institutions and local governments.

As a platform operator certified by the competent minister for public key infrastructure services, the company provides a secure and efficient identity verification environment while keeping the implementation burden on businesses low.

URL: https://double-std.com/service/jpki-ekyc/(Only in Japanese)

<About the Musubell Series>

https://www.musubell.com/(Only in Japanese)

A sales and contract support cloud service specialized in real estate. It is a service brand that Digital Garage has been deploying since 2020 as a <DX engagement platform for next-generation real estate transactions> contributing to the operational efficiency of wide-ranging tasks in the real estate industry and the realization

of secure and safe transactions. To date, the service lineup has expanded to include “Musubell for New Condo,” “Musubell for Tenant Management,” “Musubell for Real Estate Agent,” “Musubell for Property Survey,” “Musubell for Management,” and “Musubell Insurance,” continuing to enhance functions and grow through collaboration with DG Group companies and external partners. As of the end of March 2026, the number of companies that have adopted the service has grown to 170, mainly among major real estate developers and brokerage companies. In addition, for the DX service for condominium management companies launched the year before last, the number of registered management associations has exceeded 10,000, expanding to 10% of the overall market.

<Company Overview>

■ **Digital Garage, Inc.**

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Date founded: August 1995

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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