October 29, 2026
Digital Garage, Inc.

NEWS RELEASE

Digital Garage Begins Providing Identity Verification Service for Approximately 100,000 Real Estate Businesses Nationwide to Support Safe and Secure Transactions

・Digitizing Anti-Money Laundering and Fraud Prevention Measures in Partnership with the National Federation of Real Estate Transaction Associations (Zentakuren)
・Easy Application via "Hatosapo," with Everything from eKYC to Anti-Social Forces Screening Completed Online

–Digital Garage, Inc. (TSE Prime: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; "Digital Garage") has partnered with the National Federation of Real Estate Transaction Associations (HQ: Tokyo; Chairman: Hisashi Sakamoto; "Zentakuren"). Zentakuren is a public interest incorporated association whose approximately 100,000 member companies make up about 80% of real estate businesses in Japan. Through this partnership, Digital Garage will begin offering "Musubell Smart Identity Verification," its eKYC service for real estate transactions, for approximately 100,000 member businesses of the Real Estate Transaction Associations ("Takken Associations")* across all 47 prefectures on November 20, 2026.

Designed to comply with the revised Criminal Proceeds Act taking effect in April 2027, the service lets real estate businesses handle eKYC, anti-social forces checks, and suspicious transaction management for real estate transactions entirely online. By reducing the workload of real estate companies and making procedures smoother for their customers, the service helps both sides carry out real estate transactions safely and securely. Takken Association members can easily apply online through "Hatosapo," the members-only website.

*Zentakuren is a federation of real estate transaction associations across Japan's 47 prefectures.

会員業務支援サイト ハトサポ

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

Background of the Partnership

Under the Act on Prevention of Transfer of Criminal Proceeds (Criminal Proceeds Act), real estate brokers are classified as specified business operators. As such, when they enter into contracts for the sale and purchase of land and buildings, or act as agents or intermediaries for such contracts, they must verify

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their customers' identities at the time of transaction, and prepare and retain records of that verification. They must also file suspicious transaction reports for any transaction suspected of involving criminal proceeds. In addition, prefectural organized crime exclusion ordinances and other regulations require them to confirm that their counterparties are not anti-social forces.

Against this backdrop, the amended Ordinance for Enforcement of the Criminal Proceeds Act is scheduled to take effect on April 1, 2027. Under the amendment, non-face-to-face identity verification will generally be limited to methods that use IC chip information from My Number Cards and similar documents, such as authentication via the Japanese Public Key Infrastructure (JPKI). Existing methods, including photographing identity documents and the customer's face or sending copies of identity documents, will be abolished. Since IC chip reading will also become the standard for in-person identity verification, real estate companies need to put identity verification systems that meet the new regulatory standards in place as soon as possible.

Overview of the Partnership

The April 2027 enforcement of the revised Criminal Proceeds Act marks a major turning point for the real estate industry. Ahead of it, this partnership will promote the digitalization of eKYC in real estate transactions nationwide. It brings together two organizations: Zentakuren, the industry's largest organization, with members making up about 80% of real estate businesses in Japan; and Digital Garage, which supports social infrastructure as one of the country's largest payment service providers.

Takken Association members will have access to a dedicated plan and can apply easily through "Hatosapo."

Comment

Yasuhiro Yokoyama, Corporate Officer, Real Estate DX Business, Digital Garage, Inc.

The real estate industry is under strong pressure to advance DX. Alongside moving transactions online and making them more efficient, it also needs greater transparency and security. Our top priority is to provide an environment where users and real estate companies alike can transact with even greater safety and peace of mind.

Going forward, we aim to evolve "Musubell Smart Identity Verification" into a "digital gateway" that serves as the starting point for every real estate transaction, and to establish it as new infrastructure for the industry as a whole.

About "Musubell Smart Identity Verification"

"Musubell Smart Identity Verification" is part of Digital Garage's "Musubell" series, a DX engagement platform for next-generation real estate transactions. The service lets real estate businesses complete identity verification (eKYC) and anti-social forces checks for real estate transactions entirely on a smartphone.

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For eKYC and anti-social forces checks, the service is built on “D-Confia” from Double Standard Inc. (TSE Prime: 3925; HQ: Tokyo; Representative Director: Yasuhiro Fukunaga; “Double Standard”). Usage fees are processed through the payment services of DG Financial Technology, Inc. (HQ: Tokyo; Representative Director, President and CEO: Keizo Odori; “DGFT”), Digital Garage’s payment subsidiary. The service offers the following features:

■ eKYC compliant with the revised Criminal Proceeds Act
Supports eKYC methods that use IC chip information, including JPKI authentication with My Number Cards, for operations that comply with the amended Ordinance for Enforcement taking effect in April 2027.
■ Anti-social forces checks
Screens against databases of anti-social forces to help reduce transaction risks. It also streamlines the preparation and retention of the eKYC records required under the Criminal Proceeds Act, reducing the workload of record management.
■ Suspicious transaction management
Checks each transaction for indications that it may be a suspicious transaction and records the result. This prevents checks from being missed. It also helps users decide whether a suspicious transaction report must be filed and keep the records supporting that decision.
■ Online from application to payment
Members apply through “Hatosapo,” Zentakuren’s members-only website, and DGFT’s payment services let them pay usage fees by credit card. The whole process, including payment, is completed online.

Musubell Smart Identity Verification website: https://www.musubell.com/ekyc/ (Only in Japanese)

Future Outlook

With the revised Criminal Proceeds Act taking effect in April 2027, identity verification in real estate transactions is becoming more stringent. Through the “Musubell” series, Digital Garage will further strengthen its collaboration with Zentakuren and other industry associations, as well as related businesses. Going beyond eKYC and anti-social forces checks, Digital Garage will also provide strong support for real estate companies’ regulatory compliance and operational efficiency. In doing so, it will help advance DX across the industry and enable safe and secure real estate transactions.

About the National Federation of Real Estate Transaction Associations

Established in 1967, Zentakuren is a federation whose members are the real estate transaction associations (Takken Associations) of all 47 prefectures. Its approximately 100,000 affiliated businesses account for about 80% of real estate businesses in Japan, making it the largest organization in the real estate industry. To help consumers carry out real estate transactions safely and securely, Zentakuren

supports its member businesses in many ways and runs programs that contribute to the sound development of the industry.
Representative: Hisashi Sakamoto, Chairman
Head office: 2-6-3 Iwamotocho, Chiyoda-ku, Tokyo
Established: September 1967
URL: https://www.zentaku.or.jp/ (Only in Japanese)

About Musubell

https://www.musubell.com/ (Only in Japanese)
Musubell is a cloud service for sales and contract support, specialized in real estate. Digital Garage has offered it as a service brand since 2020, positioning it as a "DX engagement platform for next-generation real estate transactions." Musubell helps make the real estate industry's many operations more efficient and supports safe and secure transactions. Its lineup has grown to include "Musubell for New Condo," "Musubell for Real Estate Agent," "Musubell for Property Survey," "Musubell for Management," and "Musubell Insurance." The service continues to add functions and grow through collaboration with DG Group companies and external partners.

Company Profiles

■ **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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