October 29, 2026
Digital Garage, Inc.

NEWS RELEASE

Digital Garage Begins Providing Identity Verification Service for "Rabby Net" Members of the All Japan Real Estate Association to Support Safe and Secure Transactions

・Promoting Anti-Money Laundering and Fraud Prevention Measures in Partnership with the Association

・Enabling End-to-End Online Processing, from eKYC to Anti-Social Forces Screening and Suspicious Transaction Management

–Digital Garage, Inc. (TSE Prime: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; "Digital Garage") has partnered with the All Japan Real Estate Association (HQ: Tokyo; President: Hiromasa Nakamura; "Zennichi"). Zennichi is a public interest incorporated association with the longest history in the real estate industry and 38,000 member real estate businesses nationwide. Through this partnership, Digital Garage will begin offering "Musubell Smart Identity Verification," its eKYC service for real estate transactions, to Zennichi's 38,000 members as a Zennichi-recommended tool on November 9, 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.

公益社団法人 全日本不動産協会

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 must verify their customers' identities at the time of transaction, and prepare and retain records of that verification, when handling real estate sales and purchases or acting as agents or intermediaries for them. 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.

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Against this backdrop, the Ordinance for Enforcement of the Act will be amended on April 1, 2027, to prevent impersonation and other fraud using forged identity documents. Under the amendment, non-face-to-face identity verification will generally be limited to methods that read 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 generally 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: Zennichi, the real estate industry's longest-established organization, founded in 1952 and now counting approximately 38,000 member businesses nationwide; and Digital Garage, which supports social infrastructure as one of the country's largest payment service providers. "Musubell Smart Identity Verification" will be offered as a dedicated plan for Zennichi members, who can complete the entire application process online from an information page on "Rabby Net," the members-only website.

Through this partnership, Zennichi and Digital Garage aim to help the approximately 38,000 member companies nationwide carry out safe, secure, and legally compliant real estate transactions while reducing their operational workload.

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:

■ Strict 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 “Rabby Net,” Zennichi’s members-only website, and DGFT’s payment services let them pay usage fees by credit card. The entire process is completed online.

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

Future Outlook

Through the “Musubell” series, Digital Garage will further strengthen its collaboration with Zennichi 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 All Japan Real Estate Association

Established in 1952, Zennichi is a nationwide industry organization with the longest history in the real estate industry. It has regional headquarters in every prefecture, and as of the end of 2024, more than 37,000 real estate brokers were members. Zennichi became a public interest incorporated association in 2013. To promote the sound development of the real estate brokerage industry and protect consumers, it engages in

policy advocacy, education and training, and real estate consultation, and it operates “Rabby Net,” a system that supports real estate transactions.
Representative: Hiromasa Nakamura, President
Head office: Zennichi Kaikan, 3-30 Kioicho, Chiyoda-ku, Tokyo
Established: October 1952
URL: https://www.zennichi.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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