February 6, 2026

Company name Net Protections Holdings, Inc
Representative Shin Shibata, President and Representative Director
(Securities code: 7383; Prime Market of the Tokyo Stock Exchange)
Contact: Kazuharu Watanabe,CFO and Director
(Telephone +81-03－4530－9235)

Notice Regarding the Signing of an MOU for a Strategic Business Alliance among the Company, its Consolidated Subsidiary, and JCB Co., Ltd.

Net Protections Holdings, Inc. (the "Company") hereby announces that its Board of Directors has resolved at a meeting held on February 6, 2026, to sign a Memorandum of Understanding (the "MOU") regarding Business-to-Business (B2B) payments among three companies: the Company, its consolidated subsidiary Net Protections, Inc. ("Net Protections"), and JCB Co., Ltd. ("JCB").

1. Background and Purpose of the MOU

In domestic B2B transactions, while efficiency through digitization and cashless payments is advancing, analog billing operations and payment-collection risks remain challenges that hinder improvements in corporate productivity. Additionally, against the backdrop of serious labor shortages and the need to comply with the Law on Book and Record Keeping through Electronic Methods and the Invoice System, the need for corporate Digital Transformation (DX) is higher than ever.

Under these circumstances, Net Protections has driven corporate DX by building unique credit-screening expertise and operational systems through its B2B payment service "NP Kakebarai." Meanwhile, as the only international card brand based in Japan, JCB possesses a broad merchant network and diverse payment solutions, establishing a solid position in the B2B payment sector.

This strategic business alliance aims to effectively utilize the business assets of both companies to jointly capture the B2B payment market and establish a competitive advantage. The Company has decided to sign this MOU, judging that fusing the payment and credit functions, brand power, and networks possessed by both companies will contribute to the development of business relationships between the companies and the enhancement of corporate value.

2. Details of the Business Alliance

The Company, Net Protections, and JCB have agreed on the following matters and will promote the alliance. Note that the deadlines for each matter may be changed upon agreement by the companies.

(i) Issuance of Corporate Cards

The three companies will proceed with consideration and development toward the issuance of "Corporate Cards" under the JCB brand by the end of September 2027.

(ii) Construction of a Collaboration Scheme between "NP Kakebarai" and Card Payments

We will proceed with consideration and development regarding a function by the end of December 2027 that allows buyer companies to pay "NP Kakebarai" invoices by using credit cards. With this function, users of "NP Kakebarai" will be able to use credit card payments as a payment method for issued invoices.

(iii) Strengthening Collaboration in Corporate Portal-Related Businesses

We will proceed with defining specific collaboration measures to provide higher value-added services to customers (corporations and sole proprietors) who use “NP Kakebarai” or JCB solutions.

3. Overview of the Business Alliance Partner

Name	JCB Co., Ltd.
Location	Aoyama Rise Square, 5-1-22 Minami Aoyama, Minato-ku, Tokyo
Title and Name of Representative	Takayoshi Futae, Chairman and CEO
Business Description	Credit card operations, providing credit card operation services, financing, collections, gift card and certificate issuing and sales
Capital	JPY 10.6 billion
Date of Establishment	January 25, 1961
Major Shareholders	JCB Employee Shareholding Association, MUFG Bank, Ltd., Taiyo Life Insurance Company, Sumitomo Mitsui Banking Corporation, Toyota Financial Services Corporation, ORIX Corporation, TIS Inc., and others (As of the end of June 2025)
Relationship with the Company	Capital Relationship: The said company holds shares of the Company

4. Overview of the Business Alliance Partner

The impact of this matter on the Company's consolidated financial results for the fiscal year ending March 2026 is expected to be minor. If any matters that should be disclosed arise in the future, we will promptly announce them.