June 30, 2026
Net Protections Holdings, Inc.

Net Protections' BNPL Service '*atone*' is Now Available on SB Payment Service's Online Payment Platform

Driving sales growth for merchants while improving user convenience through BNPL

Net Protections, Inc. (headquartered in Chiyoda-ku, Tokyo; CEO: Shin Shibata; "Net Protections") has signed a comprehensive partnership agreement with SB Payment Service Corp. (headquartered in Minato-ku, Tokyo; President & CISO: Tomonori Hotta; "SBPS") to integrate its Buy Now, Pay Later (BNPL) service, *atone*, with SBPS's online payment platform. The system integration was successfully completed on June 30, 2026.

Through this system integration, SBPS merchants can now easily use *atone*. By offering *atone*, merchants can reach consumers who do not use credit cards and reduce cart abandonment by providing a seamless checkout experience. This is expected to help merchants acquire new customers and drive sales growth.

■Background and Purpose of the Integration

In recent years, the rapid expansion of the e-commerce market has driven growing demand for BNPL among consumers who do not own credit cards as well as those who prefer to avoid the hassle of entering card information at checkout.

Through this partnership, merchants using the online payment platform of SBPS, one of Japan's largest payment service providers, will be able to adopt *atone* alongside more than 40 other payment methods through a single application. Consumers can enjoy greater convenience by paying for purchases at any time before the due date, after receiving their products. For merchants, *atone* helps reduce cart abandonment by enabling instant payments without sign-up and supports new customer acquisition, ultimately contributing to sales growth.

■Value Proposition

1. Merchant Benefit: Significant Reduction in Adoption and Operational Workloads

This integration enables merchants to easily adopt *atone* via SBPS without separate contracts or complex system development. Furthermore, it allows for the centralized management of sales and settlements alongside other payment methods integrated through SBPS.

2. Merchant Benefit: Cart Abandonment Prevention and Improved Conversion Rates

atone enables users to complete purchases instantly using only their mobile phone number and email address, without sign-up. This seamless checkout experience helps reduce cart abandonment and maximize sales opportunities. In addition, Net Protections assumes 100% of the risk of uncollected payments[*1].

3. User Benefit: Secure and Convenient Payments Without a Credit Card

Consumers who do not have a credit card can easily purchase digital content, subscribe to streaming services, and access a wide range of online services. Payments can be consolidated and settled the following month at convenience stores and other payment locations, making it easy for users to manage their spending. In addition, users earn 1 NP Point for every 200 yen spent[*2]. Accumulated points can be redeemed toward future purchases at a rate of 1 yen per point.

■About *atone*

atone, provided by Net Protections, is a Buy Now Pay Later (BNPL) service available for both online and in-store purchases. Users can complete their purchases immediately and pay later without registering a bank account, credit card, or adding funds. For merchants, *atone* helps reduce cart abandonment by making checkout easier for customers who might otherwise leave without completing their purchase. In physical stores, *atone* supports cashless payments even for customers who have credit cards but prefer not to use them. Additionally, *atone*'s reward points program makes it easier for merchants to attract new customers and encourage repeat purchases.

For more information about atone: https://atone.be (Japanese only)

■About SB Payment Service Corp.

SBPS is a payment service provider that offers a diverse range of payment methods, including credit card payments, carrier billing, and QR code payments for e-commerce businesses and physical stores. Leveraging its strengths as a SoftBank Corp. group company, SBPS builds a safe and secure payment environment by providing advanced payment systems and value-added services such as AI-driven fraud detection.

For more information about SB Payment Service: https://www.sbpayment.jp/en/top-gl/

*1 Applies only to transactions approved through Net Protections' standard screening process.

*2 When using *Pay Next Month*

*3 QR Code is a registered trademark of DENSO WAVE INCORPORATED. Other company, product, and service names are trademarks or registered trademarks of their respective owners.

■About Net Protections, Inc.

Company Name	: Net Protections, Inc. (Net Protections Holdings, Inc. [Code: 7383, the Prime Market of the Tokyo Stock Exchange] Group)
Representative	: Shin Shibata, CEO
Website	: https://corp.netprotections.com/en/
Business Description	: Provision of Buy Now Pay Later (BNPL) services
Founded	: January 2000
Capital	: JPY 100 million
Head Office	: Sumitomo Fudosan Kojimachi First Building 5th Floor, 4-2-6 Kojimachi, Chiyoda-ku, Tokyo 102-0083, Japan

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