



Credit Saison Co., Ltd.

29th March, 2013
econtext ASIA Ltd.
Credit Saison Co.,Ltd.

NEWS RELEASE

Digital Garage Group's econtext ASIA and Credit Saison Agree on the Capital and Business Alliance for business partnership in Japan and Asia

~jointly boosting payment service businesses by leveraging both companies' strengths~

econtext ASIA Ltd. (Head Office: Hong Kong, Chairman: Kaoru Hayashi / CEO: Takashi Okita, henceforth econtext ASIA) which leads the online payment business of Digital Garage Group and Credit Saison Co.,Ltd. (The first section of the Tokyo Stock Exchange:8253, Head Office: Toshima-ku, Tokyo, President and CEO: Hiroshi Rinno, henceforth Credit Saison) have agreed to sign a capital and business alliance to promote payment service businesses in Japan and other Asian markets. Based on this capital and business alliance, the two companies will take advantage of their respective strengths to further develop and grow their business.

The two parties have agreed on the following:

1. Strategic planning on accelerating the expansion of the two companies into Asia that utilizes each company's exiting customers, services and other resources in respective regions
2. Strategic planning on accelerating the expansion of the two companies' existing businesses within Japan
3. To develop a plan and drive value added services to their customers and merchants focused on payment business.

Credit Saison is one of the biggest credit card companies in Japan that has 35-Million card membership and they have established a solid alliance with big major retailers, such as department stores, supermarkets and specialty stores. In addition, Credit Saison has been pushing its Internet business as part of their core business leveraging "Eikyufumetsu.com", an online shopping mall operated by Credit Saison that has increased to 8.5-Million Internet membership users. Regarding overseas expansion, Credit Saison has also entered into a rapidly developing grown Asian markets such as Vietnam and China.

econtext ASIA was established in Hong Kong in September 2012 as an intermediate holding company responsible for the headquarters of the settlement segment of Digital Garage Group. Its two subsidiaries, VeriTrans Inc. (Head Office: Minato-ku, Tokyo, Chairman: Kaoru Hayashi / CEO: Takashi Okita, henceforth VeriTrans) and ECONTEXT, INC. (Head Office: Shibuya-ku, Tokyo, Chairman & President: Kaoru Hayashi, henceforth ECONTEXT), represent one of the largest e-commerce payment platforms in Japan. In addition, it established an Indonesian joint venture in 2012 that provides e-commerce infrastructures, beginning its market development in Asia.

Credit Saison and Digital Garage Group have already been providing e-commerce domestically, utilizing Credit Saison's membership point program, "Eikyufumetsu Points" that enables customers to pay for Internet shopping purchases. This existing business promotes and contributes to the expansion of transaction volume from participating companies to "Eikyufumetsu.com".

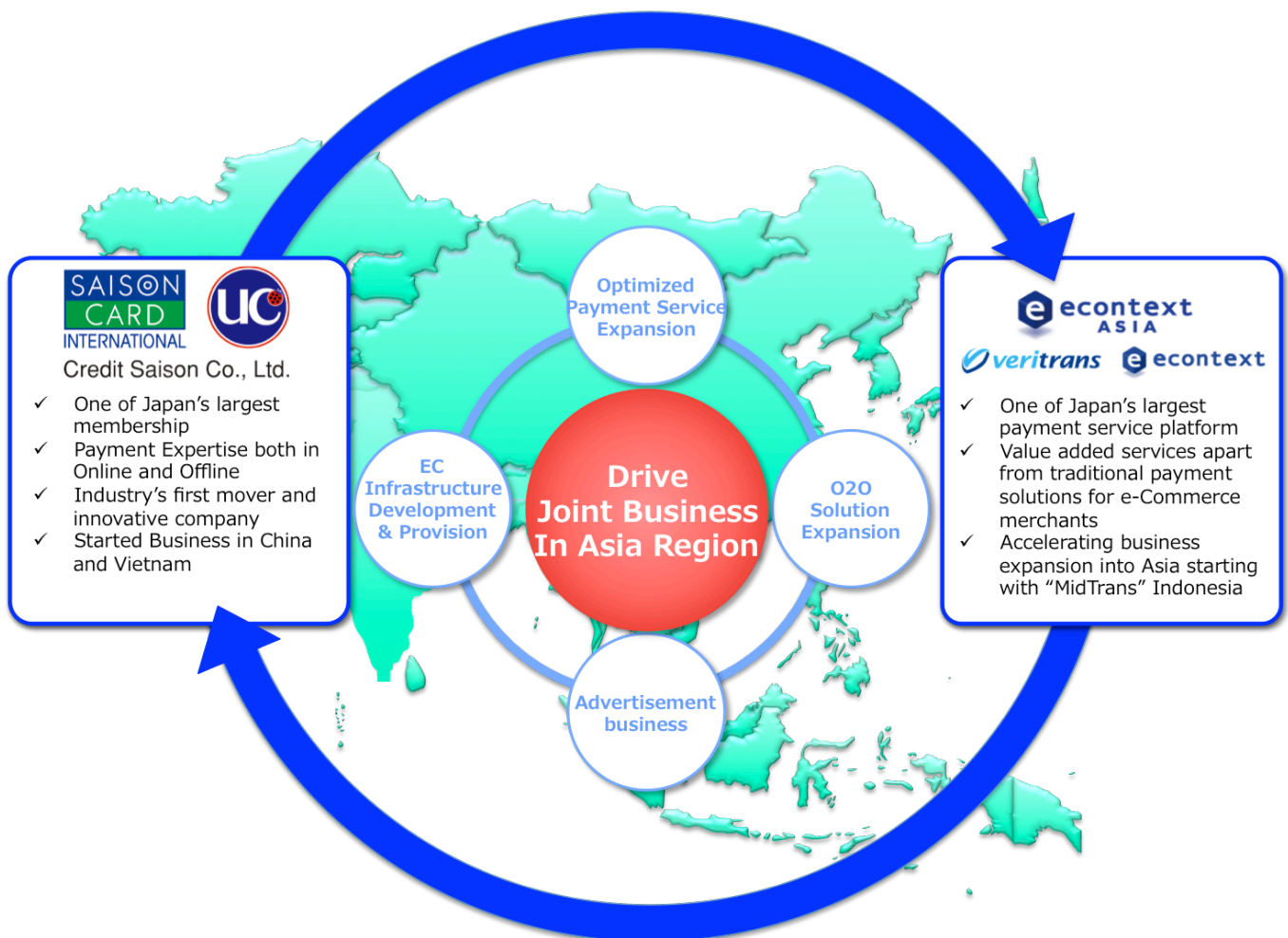
Through this capital and business alliance, the two companies will develop and provide an e-commerce infrastructure and settlement services optimized for each country or region in Asia by leveraging their expertise and business. Within Japan, the two companies are not only expanding their current offerings of online businesses, but they are also accelerating their new services in offline businesses such as Online to Offline payment and advertisement.

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Beginning with this alliance, econtext ASIA is looking to establish various strategic partnerships to aggressively pursue payment and EC infrastructure services optimized for each region.

Together with the knowledge gained in installment payment, loan, and card business, Credit Saison is looking to expand the partnership in each region to grow the retail finance business within Asia where growth is significant.

[Overseas expansion outline between Credit Saison and econtext ASIA]





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【About Credit Saison Co.,Ltd.】 <http://www.saisoncard.co.jp>

Since 1982, Credit Saison has been issuing credit cards, and over the past 30 years, as a cutting edge service business, we have focused on customer orientation. We have secured a unique position in the credit card industry with innovative ideas to bring new products and services without being tied down to common practice in the industry. The company strives to become a “non-bank with multiple sources of revenue” apart from credit business in finance area including, leasing, credit guarantee, flat 35 home loan and high growth Internet business. We are also aggressively pursuing retail financing business in the Asian market where developing nations are showing remarkable growth.

【About econtext ASIA Ltd.】 <http://www.econtext.asia/>

econtext ASIA was established in Hong Kong in September 2012 as an intermediate holding company responsible for the headquarters function of the Digital Garage Group's settlement segment. This includes VeriTrans, one of Japan's largest credit card payment providers, and ECONTEXT, one of Japan's largest cash settlement processors including convenience store payments. In Indonesia, we have formed PT Midtrans, which is a joint venture company with a local conglomerate, to provide e-commerce settlement and infrastructure.

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