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**NEWS RELEASE**

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**VeriTrans Provides Post-Settlement Payment Service “VeriTrans Atobarai” for UNIQUEST’s “Small Funeral”**  
**~Promoting Post-Settlement Payment in the Ceremonial Occasions Market~**

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VeriTrans Inc. (HQ: Tokyo; Representative Director and President: Hiroshi Shino; VeriTrans), a payment service provider and subsidiary of Digital Garage, Inc. (TSE first section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG), provides “VeriTrans Atobarai”, post-settlement payment service on September 17 for “Small Funeral”, which UNIQUEST INC. (HQ: Osaka; President: Shinpei Shigeno; UNIQUEST) runs the industry’s first funeral service that customers can order on its website with set plan and consistent pricing across Japan. This post-settlement payment service, called “VeriTrans Atobarai,” is based on a system from SCORE Co.,Ltd (HQ: Kyoto; President and Representative Director: Hikaru Kitahara; SCORE), a joint venture between VeriTrans and Nissen Co., Ltd. in the post-settlement payment business.

**■ Outline**

Small Funeral is the industry’s first funeral service that customers can order on its website with set plan and consistent pricing across Japan. In addition to current three payment methods (credit card, loans, and cash) for funeral expenses, now post-settlement payment is available for Small Funeral packages up to 300,000 yen (including tax). Customers submit an application to UNIQUEST to use this payment option. Following a credit inquiry, the customer is sent an invoice after the funeral that can be used to pay the funeral expenses at a convenience store or post office.

Funeral costs are usually paid in a lump sum by cash around one week after the funeral, and a survey by VeriTrans showed that cash payments account for the majority at 64.9%\*. However, sometimes it is difficult for customers to immediately procure enough cash to pay for unexpectedly high costs. To provide more convenient payment methods, Small Funeral also accepts credit cards and offers loans. The new post-settlement payment option is easy to use for customers who do not have credit cards or prefer not to use them, as well as elderly persons who are not used to paying online. The payment must be made within 14 days of the invoice issue date, which gives customers extra time before paying funeral expenses.

**■ Future developments**

In the future, UNIQUEST plans to introduce VeriTrans Atobarai for funeral plan for pets. VeriTrans and UNIQUEST plan to increase the maximum usage amount for VeriTrans Atobarai, initially offered for packages up to 300,000 yen, to offer more convenient payment methods to customers. In 2015 the companies released Monipay (Ceremony Security Payment), a funeral credit card payment service for UNIQUEST’s partner funeral business operators using VeriTrans’ credit card payment platform. Going forward, they will continue working together on support for bereaved families and funeral business operators alike through VeriTrans Atobarai and Monipay (Ceremony Security Payment).

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In addition to the funeral market, VeriTrans and SCORE will promote post-settlement payment services for the overall ceremonial occasional market, where similar payment demand is expected to be high.

\* VeriTrans survey on payment methods to funeral companies: Cash 64.9%, bank transfer 28.6%, credit card 5.8%, funeral loan 0.4%, convenience store 0.1%, other 0.2%

(Survey method: Internet research Conducted: June 8 to 11, 2018 Targets: 1,003 men and women across Japan, age 40 to 79, who paid funeral expenses as a funeral host or equivalent standpoint during the past three years)

### **[About Small Funeral]** <https://www.osohshiki.jp/>

Small Funeral, the industry's first funeral service that customers can order on its website with set plan and consistent pricing across Japan from UNIQUEST INC. In October 2009, UNIQUEST launched the industry's first service to attract customers over the internet for funeral plans with consistent pricing across Japan. As it had gained solid reputation from customers because of the user-friendliness of online information about funeral, nationwide network, low cost and understandability of its fee structure, Small Funeral won the nation's No.1 funeral performance in 2018 and 2019.

### **[About VeriTrans]** <https://www.veritrans.co.jp/>

A payment provider that carries out online payment, POS payment, barcode payment, and other initiatives for the Digital Garage Group. VeriTrans supports cashless payments and business growth through payment solutions that can be used by business operators in a wide range of industries—such as logistics, services, manufacturing, government ministries, and local governments—in diverse channels including e-commerce, physical stores, and omnichannel developments. As a leader in the payment services industry, which has now grown into a basic social infrastructure, VeriTrans will work with DG Group company ECONTEXT to offer advice to government institutions and the credit card industry, along with speedy service that meets the needs generated by trends in business and policy. Such efforts will support the expansion of convenient solutions, along with a safe and secure environment, as required by EC businesses and consumers.

### **[About SCORE]** <https://www.scoring.jp/>

This joint venture by Nissen Co., Ltd. and VeriTrans Inc. was established on September 4, 2018. It launched SCORE @Barai (a post-settlement payment service) in October, renamed from Nissen Co., Ltd.'s "Nissen Atobarai." Utilizing the strengths of both companies and their track records in e-commerce payment agency services and the overall mail-order shopping business, SCORE is aiming to develop data marketing and new financial businesses.