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**NEWS RELEASE**

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## VeriTrans - Comprehensive Payment Solution VeriTrans4G Supports "PayPay"

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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), will support "PayPay", a smartphone payment service from PayPay Corporation (HQ: Tokyo; President and Chief Executive Officer: Ichiro Nakayama; PayPay), for the comprehensive payment solution VeriTrans4G, and will provide its service to e-commerce business operators as a payment menu from early spring 2020.



### ■ Outline of "PayPay"

Since "PayPay", a smartphone payment service in which customers use QR Codes or barcodes to pay in stores, had supported online payment in June 2019, it has been used on some EC sites such as "Yahoo! Shopping" and "Yahoo! Auction". Taking advantage of this opportunity, PayPay will provide its service to more EC and internet service providers.

When paying on an e-commerce website or online service, the customer selects "PayPay" and then completes the payment by simply choosing "PayPay Balance"\*<sub>1</sub> or credit card on the "PayPay" payment screen. The customer can pay speedily without having to enter credit card or other information each time, which improves convenience and prevents customers from abandoning the purchase at the payment screen. E-commerce business operators who introduce "PayPay" can access the more than 20 million\*<sub>2</sub> "PayPay" users as sales leads and encourage these users to visit their e-commerce sites.

### ■ VeriTrans4G comprehensive payment solution

VeriTrans4G is comprehensive next-generation payment solution that the largest lineups of payment methods in the industry ranging from basic payments, such as credit cards, convenience stores, and banks, to e-money, carrier payments, various ID payments such as Apple Pay and Google Pay, and international payments including China UnionPay (CUP), Alipay, and PayPal.

VeriTrans4G is based on a system with the highest level of security in Japan, and makes it possible to retain no credit card information. It comes standard with basic functions such as continual charges and card information updating, as well as a wide range of security options to prevent fraudulent usage.

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Even if service and security requirements are added, a flexibly scalable system that minimizes the provider's burden is built-in, so providers who use "VeriTrans4G" can immediately install it simply by applying to use "PayPay". After installation, transaction data can be managed centrally on our control screen. Transaction data for "PayPay" only can be extracted and aggregated. In addition, money collected is settled or transferred in a lump sum with the settlement of other payments to minimize the operational load due to the addition of a new payment method.

### ■ Future developments

"PayPay" support was added in January 2019 to payment solutions for stores from VeriTrans and ECONTEXT, INC., another DG Group company in the payment agency business. Services have been provided to face-to-face business operators, including food service and retail.

Based on their track records in face-to-face and online payments, VeriTrans and ECONTEXT will continue offering services to meet wide-ranging consumer payment needs and promote cashless payments and the number of participating merchants.

\*1 PayPay Balance: Electronic money that can be used for shopping in denominations of one yen. There are four types with different expiration periods and functions: PayPay Money, PayPay Money Light, PayPay Bonus, and PayPay Bonus Light.

\*2 Source: "PayPay Exceeds 20 Million Registered Users!" (PayPay press release, November 18, 2019)

<https://about.paypay.ne.jp/pr/20191118/02/>

\* "QR Code" is a registered trademark of DENSO WAVE INCORPORATED.

**[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.