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## Start of Data Linkage Between “VeriTrans Atobarai” Post-settlement Payment Service and “VeriTrans 4G” Comprehensive Payment Solution

~Reduces Development Workload and Operational Load when Installing Post-settlement  
Payment Services~

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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), starts data linkage between “VeriTrans 4G” a comprehensive payment solution and “VeriTrans Atobarai”, a post-settlement payment service developed from a system provided by 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 of data linkage with “VeriTrans Atobarai”

“VeriTrans Atobarai” was launched in January 2019 for participating merchants using “VeriTrans4G”. E-commerce customers can use “VeriTrans Atobarai” to pay for products and services after they have received their purchases at a convenience store or post office. “VeriTrans4G” participating merchants can use “VeriTrans Atobarai” under the same contract, and can calculate and manage collected money deposited by customers, together with other payment methods.

Data linked between “VeriTrans Atobarai” and “VeriTrans4G” corresponds with six types of APIs required for using post-settlement payment services: order registration information, order change information, credit examination results, cancellations, invoice data, and shipping information. Merchants usually have to develop links between APIs offered by post-settlement payment service business operators. However, merchants can easily add post-settlement payments by installing “VeriTrans4G MDK” (a module for the batch management and processing of multiple payment methods), which reduces the development workload.

After installation, transaction data can be centrally managed on our administration dashboard. Transaction data for post-settlement payments can be individually extracted and aggregated. In addition, collected money is settled or transferred in a lump sum with the settlement of other payments to minimize the operational load.

### ■ “VeriTrans4G” comprehensive payment solution

“VeriTrans4G” is a comprehensive, next-generation payment solution that supports the largest lineup of payment methods in the industry ranging from basic payments such as via credit cards, convenience stores, and banks, to e-money, carrier payments, various ID payments such as Apple Pay and Google Pay,

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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.

Business operators can install their suitable payment methods chosen from a wide selection of solutions at one time. It allows them to unify control over various payment methods, transaction information and more.

### **■ Future developments**

VeriTrans and SCORE plan to equip “VeriTrans Atobarai” with a fraud detection feature, and smartphone payments linkage. They will offer services and functions that are safer, more secure, and more convenient to meet diversified needs among both consumers and business operators in the post-settlement payment market, which is expected to continue growing.

#### **[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 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.