
NEWS RELEASE

DG Group's "Cloud Pay," a Unified QR Code Payment Solution Starts Linkage with "au Pay" and "WeChat Pay"

The DG Group, centered on Digital Garage, Inc. (TSE first section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG), will begin linking "Cloud Pay" (<https://www2.cloud-pay.jp/>), the only unified QR Code payment solution in Japan, with "au Pay" from KDDI CORPORATION and the overseas service "WeChat Pay" from the end of October 2020. "Cloud Pay" is already linked with the Japanese service "d Barai®" and "LINE Pay," as well as overseas services "Alipay," "AlipayHK" and "Kakaopay." The DG Group will continue supporting and linking to Japanese and overseas payment services in the future to expand the "Cloud Pay" service.



With "Cloud Pay," multiple types of QR Code and barcode payment services can be offered just by displaying a single QR Code in the store. This service utilizes the MPM format*₁ in which customers scan a QR Code at the store to pay. Because this requires no new equipment including POS terminals and no system upgrades, participating merchants can introduce multiple Japanese and overseas QR Code payment services at once without any installation burden or costs. This format offers many benefits. For instance, transactions for various payment methods can be managed on the app for participating merchants, which helps reduce the number of people needed for administration and accounting tasks. In addition, consumers feel no confusion about which QR Code to scan when paying.

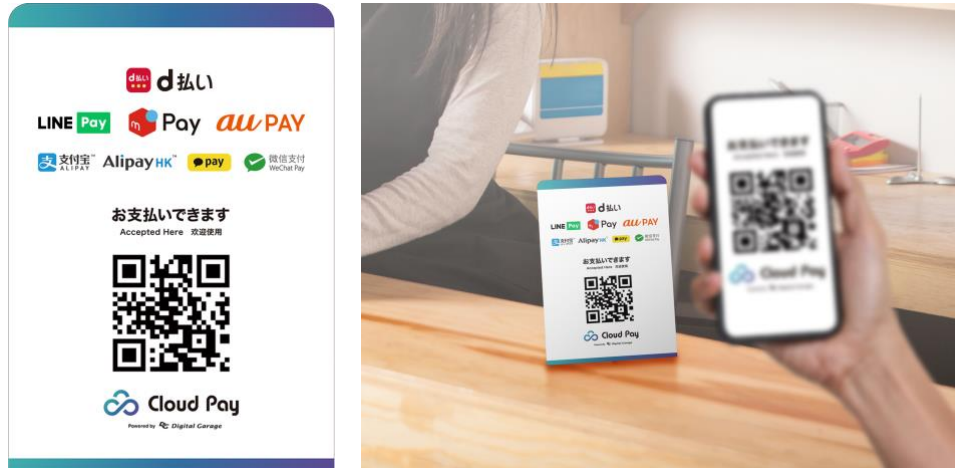
By supporting the use of "au Pay," a Japanese payment service, which has over 23.0 million registered users*₂, and "WeChat Pay," the overseas payment service, "Cloud Pay" will provide greater convenience to consumers, helping to increase sales opportunities at participating merchants and boost consumption.

By offering in-person payment solutions to participating merchants of various sizes and business types—including "Cloud Pay," POS systems, mobile POS, and multi-payment terminals—the DG Group is supporting the government's efforts to promote cashless payments and provide speedy, simple, and convenient payment experiences to both retailers and consumers.

The DG Group will keep leveraging its synergy in its three principal domains (fintech, marketing, and investment) to promote an integrated strategy for fintech and digital marketing such as online-merge-offline (OMO) marketing for real retail.

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[Image of payment using QR Code stand installed at stores]



■ About “au Pay”

“au Pay” is a smartphone payment service which has over 23.0 million registered users. This service can be easily used through the handy au WALLETT app. Customers can use the barcode and QR Code on the app to be scanned by store’s POS register or other terminal. They can also use the app to scan a QR Code displayed at a store.

■ About “WeChat Pay”

WeChat Pay is a payment feature integrated into the WeChat app, users can complete payment quickly with smartphones. WeChat has Quick Pay, QR Code Payments, In-App Web-Based Payments, and Native In-App Payments, all to fulfil the full range of scenarios your customers expect to fulfill different payment situation. Combined with WeChat official accounts, WeChat Pay service explores and optimizes o2o consumption experience, provides professional internet solutions for physical business. It is the best choice of mobile payments.

*1: MPM: A type of QR Code payment format in which users scan in-store QR Codes with their mobile devices.

*2: As of October 27 2020.

* “Cloud Pay” is the only unified QR code payment solution in Japan, provided in BtoBtoC model. “Cloud Pay” is a registered trademark of Digital Garage, Inc.

* “QR Code” is a registered trademark of DENSO WAVE INCORPORATED.