



Digital Garage and JCB Start Proof of Concept on a New NFC Tag Payment Service

The DG Group, centered on Digital Garage, Inc. (HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG), and JCB Co., Ltd. (HQ: Tokyo; President & CEO: Ichiro Hamakawa; JCB) conduct a proof of concept (PoC) until September 30, 2021, on a new, contactless NFC tag payment service. This service will be used for payments at the Kyocera Dome Osaka on the days of the ORIX Buffaloes home game, as well as at the Shibuya HUMAX Cinema and Ikebukuro HUMAX Cinemas movie theaters, and at CHIKUHO, the stationery store in Takadanobaba.

■ About NFC tags

NFC tags are contactless IC tags compatible with Near Field Communication (NFC) technology and can be read by simply placing a smartphone over them. Compared to QR Codes, which require the customer to activate a camera app and focus on the code to read the information, NFC tags enable the use of services with a simpler action of just placing a smartphone over the tag.

■ About the new NFC tag payment service

By placing a smartphone over the NFC tag, customers will be redirected to a web browser, allowing them to complete their payment online. On the browser, the customer can enter the amount of money and present the completed payment screen to the merchant or place a prepaid mobile order from a menu screen.

Since it uses a credit card registered on the smartphone as the payment method, there is no need to hand over cash.

■ Background and Objectives of this PoC

This NFC tag-based payment service enables customers to complete payment using only their own smartphones. As the system is small and does not require a power source, it can be installed in a flexible layout and does not require manned operation. The system can be used to reduce crowding at stadiums, limited-time event venues, places where it is difficult to install dedicated payment terminals, and small stores that have not yet adopted cashless payment.

Through this PoC, JCB will verify the customer experience, store operations, and technical improvements of smartphone payment using NFC tags, and will consider the introduction of NFC tag-based payment services in Japan and overseas. In the future it will be expanded to support Android smartphones and offer more credit card brands.





■ Outline of the PoC

· Kyocera Dome Osaka

Schedule	ORIX Buffaloes home games from August 27 to September 30, 2021 (TBD)
Location	Inside the Kyocera Dome Osaka facility
	Shops in the 3F admission-paid event area (excluding food and beverage carts), beverages sold by employees
Targets	Customers with JCB or American Express cards in their Apple Pay wallets
	* iPhone 7 or newer, iOS 14 or newer. Customers with an iPhone 7, 8, or X may have to start up an NFC
	reader/writer app.
Outline	The customers place their smartphone to the NFC tag on the register or on the sales staff's neck strap to launch
	the Apple Pay app and complete the online payment.

· Shibuya HUMAX Cinema and Ikebukuro HUMAX Cinemas

Schedule	Business days between September 6 to September 30, 2021 (TBD)
Location	Food and beverage store inside Shibuya HUMAX Cinema and Ikebukuro HUMAX Cinemas
	* May be unavailable to use for some products.
Targets	Customers with JCB or American Express cards in their Apple Pay wallets
	* iPhone 7 or newer, iOS 14 or newer. Customers with an iPhone 7, 8, or X may have to start up an NFC
	reader/writer app.
Outline	The customers place their smartphone over the NFC tag located near the food and beverage store in the movie
	theater, and they will be redirected to the product selection screen. Select the desired items to order and complete
	the payment online with Apple Pay from the cart. The order details will be automatically linked to the store after
	the payment is completed, and the product will be provided as soon as it is ready. There is no need to wait in line.

· CHIKUHO (CHIKUHO CO.,LTD.)

Schedule	Days the shop is open from August 23 to September 10, 2021 (TBD)
Location	1-28-10 Takadanobaba, Shinjuku-ku, Tokyo 169-0075
Targets	Customers with JCB or American Express cards in their Apple Pay wallets
	* iPhone 7 or newer, iOS 14 or newer. Customers with an iPhone 7, 8, or X may have to start up an NFC
	reader/writer app.
Outline	The customers place their smartphone to the NFC tag near the register at the store to launch the Apple Pay app
	and complete the online payment.

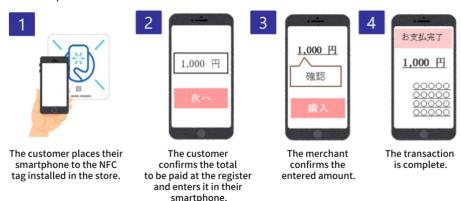
^{*}The service may not be available depending on the date, location, or products purchased.





[Payment process in this PoC]

■ Kyocera Dome Osaka, CHIKUHO



■ HUMAX Cinema



- * The NFC tag uses the SmartPlate SE from Aquabit Spirals Inc.
- JCB's Efforts to Support Merchants

In response to the impact of the COVID-19, many businesses are experiencing a hard business condition, such as a decline in sales. In addition, to support JCB member stores affected by COVID-19, JCB will continue to implement a variety of initiatives that meet the needs of each company.

(Example of initiatives) JCB and pring start a PoC of card sales payments from credit card companies to member stores through a smartphone app

The DG Group—which is involved in both the payment and marketing businesses—has assisted JCB's efforts to attract customers and provided a wide range of payment services (including JCB credit card payment) to participating merchants based on the Group's knowledge and expertise. Founded on this track record, it will develop integrated solutions combining payments, efforts to draw customers, and marketing according to the "DG FinTech Shift" Group strategy.





The DG Group and JCB will continue working to offer better convenience to consumers and resolve issues experienced by participating merchants.

[Company overview]

Company name: JCB Co., Ltd. President & CEO: Ichiro Hamakawa

Established: January 1961

Major business areas: Credit card operations, providing credit card operation services, financing, collections, gift card and

certificate issuing and sales