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**NEWS RELEASE**

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## DG Financial Technology Provides Credit Card Payment Service for Shikoku Smart Eki Chan, JR-Shikoku's New Ticket App

~Supporting DX in Public Transport, Including Cashless Payments and MaaS for Regional Transport~

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- DG Financial Technology, Inc. (DGFT), a payment service provider and subsidiary of Digital Garage, Inc. (DG), provides its [credit card payment service](#) for the Shikoku Smart Eki Chan\*1 ticket app launching on November 28 from Shikoku Railway Company.



This app allows users to complete cashless ticket purchases at any time and place. As a social infrastructure company in charge of regional transportation, JR-Shikoku chose DGFT's payment infrastructure for the app for due to factors such as its high level of security, system stability, and support structure.

### ■About the Shikoku Smart Eki Chan ticket app

With the Shikoku Smart Eki Chan service, users can smoothly ride JR-Shikoku trains by purchasing tickets on the smartphone app and showing the app screen to a station attendant. The user registers their credit or debit card in the app to complete cashless ticket purchases from their smartphone. When boarding the train, they do not have to print a paper ticket or receive one at the counter; they just tap the "Start" button on the app before passing through the ticket gate, and then show the screen to a station attendant to get on and off trains. Only special discount tickets will be available to purchase when the service is launched on November 28, but JR-Shikoku plans to offer more types of tickets in spring 2023, including regular tickets and commuter passes.

This app is part of the JR-Shikoku Smart Reform initiative aimed at enabling the non-personal purchase of tickets and improving convenience. With this app, JR-Shikoku plans to offer more convenient railway services and further boost productivity by reducing congestion at station counters and other locations, as well as through labor-saving efforts at counters.

### ■Future developments

Due to COVID-19 restrictions and the declining population, the number of railway travelers fell significantly in FY2020 with a 29.9% year-over-year\*2 decrease, and the business environment remains difficult for regional public transport. Based on this, regional public transport institutions are working with the Ministry of Land, Infrastructure, Transport and Tourism and local governments to actively engage in technology-based initiatives for offering more convenient services and boosting work productivity, including the promotion of MaaS and cashless payments. DGFT has provided payment services to many public transport institutions, including railway and expressway bus companies like JR-East\*3, JR Kyushu\*4, and Keio Corporation\*5. It is supporting cashless payments at these institutions using its

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knowledge and expertise from providing services for the transportation industry.

In addition to cashless payment services for public transport, the DG Group is helping to achieve DX in the public transport field and achieve regional revitalization by offering integrated solutions, including the Group's marketing and DX services, based on its "DG FinTech Shift," a Group strategy that integrates payments and data.

### ■"VeriTrans4G" credit card payment service

"VeriTrans4G" is a comprehensive payment solution compatible with the most significant number of payment methods in the industry, including not only basic payment methods using credit cards, convenience stores and banks; but also e-money; carrier payments; various ID-based payment methods such as PayPay; and international payment methods such as UnionPay, Alipay, and PayPal. Based on a system with Japan's highest level of security and fully compatible with the non-retention of card information, "VeriTrans4G" includes essential functions such as recurring billing and card information update functions. It also comes standard with various security options to prevent fraudulent use.

"VeriTrans4G" also offers large-volume payment processing and a high operating rate with payment infrastructure at two data centers implementing the advanced database from Oracle, which is also used by international financial institutions. Since the company's establishment it has built stable payment systems and operating structures with advanced security environments to make it possible for merchants to retain no card information. It was also the first Japanese company to earn PCI DSS certification.

### **[About DG Financial Technology]** <https://www.dgft.jp/>

A payment provider that offers comprehensive payment services for E-Commerce and other online businesses, stores, and offline interactions. Payments can be made at 880,000 locations (offline and online), with an annual processing volume exceeding 4.8 trillion yen (as of September 2022). In April 2021, the company name was changed to DG Financial Technology. As a core company of the DG Group's "DG FinTech Shift," DGFT supports businesses in their efforts to go cashless and promote DX from the payment and financial domains. Furthermore, we will continue to contribute to developing a sustainable society as a helpful infrastructure business by providing highly convenient functions and services to merchants and end-user consumers and offering secure and comfortable payment experience.

\*1 Related release: ["Introducing the Shikoku Smart Eki Chan Ticket App! Buy Tickets on Your Smartphone to Ride Trains! Launch of a New Service, Partial Revision of Toku Toku Tickets and Sales Including Sma Eki S Tickets"](#) (August 10, 2022)

["Notice on the Start of the Shikoku Smart Eki Chan Ticket App Service"](#) (November 8, 2022)

\*2 Source: Ministry of Land, Infrastructure, Transport and Tourism ["Annual Report on Rail Transport Statistics"](#) (September 21, 2021)

\*3 Related release: ["VeriTrans Provides Credit Card Payments for a PoC of Ringo Pass, JR-East's New Public transport Smartphone App"](#) (September 4, 2018)

\*4 Related release: ["Digital Garage Group and Kyushu Railway Company to Build a CRM & Payment Platform for JR Kyushu Group and Jointly Develop the JR Kyupo App"](#) (March 19, 2019)

\*5 Related release: ["VeriTrans Provides Credit Card Payment Service for the Keisei Liner Reserved Seat Train, Which Will be Operated by Keio Corporation"](#) (February 22, 2018)