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Digital Garage Connects "Musubell," a DX Engagement Platform for the Next-Generation Real Estate Trades, with "SmartEntryTab," a Housing Loan Prequalification Batch Application Service

 \sim Partnership with TOPPAN Edge Drives Innovation in Loan Operations \sim

- As part of the partner program for "<u>Musubell</u>," one of the largest DX engagement platforms for the nextgeneration real estate trades in Japan, DG will start connecting data with "<u>SmartEntryTab</u>," a housing loan pre-screening batch application service provided by TOPPAN Edge, a group company of Toppan Inc.



"SmartEntryTab" from TOPPAN Edge Inc. (HQ: Tokyo; President & Representative Director : Hideki Soeda; TOPPAN Edge) is a paperless application system that allows contractors(homebuyers) to request multiple financial institutions for prequalification for a housing loan before signing a contract. Recently, it has been introduced mainly by major real estate companies, reducing the burden on contractors, real estate companies, and financial institutions.

By connecting "Musubell" from Digital Garage, Inc. (TSE Prime section: 4819, HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG) and "SmartEntryTab," real estate companies that implement both services will be able to view and understand the screening results of each request from the "Musubell" management screen, thereby reducing administrative workload and improving efficiency.

In addition, contractors are burdened with entering personal information multiple times during the process, from consideration to contract, when purchasing a home and taking out a housing loan. "Musubell" aims to provide real estate companies and financial institutions with a common data platform that will enable one-stop housing loan application procedures, including home purchase consideration, contract signing, and final screening, through inter-service collaboration with "SmartEntryTab" by the end of FY2024.

By leveraging the services and technologies, DG and TOPPAN Edge will further develop a next-generation model for the loan business's DX.

■ Purpose of the Partner Program for "Musubell"

With DX rapidly advancing in various industries, the opportunity for digitalization of business operations has also been growing in the real estate industry. On the other hand, many companies in the real estate industry bear multitasking burdens on business operations due to the implementation of various digital tools.

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"Musubell" is strengthened in centralizing data management through collaboration with various cloud services via the Partner Program as a business operational platform focused on real estate sales and administration to address the abovementioned issues.

Following the data connection with KASIKA*1, a marketing automation (MA) service for the real estate industry, and FIPS, a deposit warranty system*2, the new connection with "SmartEntryTab" will enable automatic connection to "Musubell" of housing loan pre-screening result information stored in the service.

In the second phase, users can reduce the double registration of prospective customers with each service, centrally manage data, and improve efficiency until the contract is signed.

"Musubell" will continue to accelerate its growth as a platform for the entire real estate industry by combining data for the real estate industry and with various burdens efficiency services to reduce loads of work and contractors' time and efforts.

*1 Related Press Release: "Digital Garage Launches Partner Program for "Musubell" to Foster Innovation across the Real Estate Industry" (August 3, 2023)

*2 Related Press Release: "Digital Garage Offers an Online Delivery Function for Deposit Warranty Certificates in "Musubell for the New Condo"" (September 7, 2023)