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**NEWS RELEASE**

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## **Digital Garage and Resona Group Jointly Develop Payment Service Specializing in the Medical Field**

**~Joint Development of Next Generation Fintech Business Based on Capital and Business Alliance with Resona Holdings~**

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- **DG and Resona Group agreed to start exploring joint development of a payment business for medical institutions.**
- **Both companies plan to conduct a proof-of-concept project by the end of January 2024 to provide patients and medical institutions with a service that enables cashless payment.**

Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; DG) and Resona Holdings, Inc. (TSE Prime section: 8308; HQ: Tokyo; Director, President and Representative Executive Officer: Masahiro Minami; Resona Group) entered into a capital and business alliance in November 2022, and have been cooperating to provide new value-added payment services utilizing data held by both companies\*1.

Medical institutions face the challenges of eliminating patient hold times and improving the efficiency of in-hospital operations due to labor shortages. In addition, the demand for contactless solutions to prevent in-hospital infections has increased since the coronary disaster. While medical expenses in Japan are expected to reach 46 trillion yen per year in FY2023\*2, cash payment is still the mainstream payment method for medical expenses\*3, and DX and cashless payment are significantly lagging behind other industries\*4.

This service provides an application to patients and medical institutions to build a platform that enables online management of everything from reception to accounting operations on the day of a medical appointment. By separating the accounting from the conventional medical consultation flow and handling payment after the patient returns home, the system improves patient satisfaction by reducing waiting time and streamlines medical office operations at medical institutions. In addition, for further patient convenience and increased administrative efficiency for healthcare professionals, DG and Resona Group also intend to promote connection with electronic medical records and receipt computer systems used at medical institutions to make all processes other than consultations impersonal\*5.

This is Japan's first joint service development initiative between a leading financial institution and a payment processing service provider for patients and medical institutions\*6.

DG and Resona Group will continue to contribute to developing a convenient, safe, and secure cashless society by strengthening and expanding its share of the payment business and driving the next-generation Fintech business.

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\*1 Related Press Release: [“Digital Garage and Resona Holdings Form Capital and Business Alliance”](#) (November 11, 2022)

Related Press Release: [“Digital Garage and Resona Group Begin Offering the B2B Payment Service “DGFT Invoice Card Payment” at some Branches of Resona Bank and Others”](#) (July 11, 2023)

\*2: [“The Trends of Medical Expenses in FY 2022”](#) (September 1, 2023)

\*3: [“Overview of National Health Care Expenditures in 2020”](#)

\*4: [“Report on the Project for optimization of business transactions and service environment in FY2020”](#)

\*5: A computer system used by medical institutions to prepare receipts (medical fee statements) for submission to payment institutions. Commonly known as a receipt computer.

\*6: Research by Digital Garage and Resona Group as of October 18, 2023.