

NEWS RELEASE

Promoting Cashless Adoption in the Real Estate Industry: DGFT Launches “Rabby Pay Powered by Cloud Pay Neo” for ZENNICHI Members

～A Zero-Cost Solution Supporting Rental and Sales Transactions～






- DG Financial Technology, Inc. (DGFT), a subsidiary of Digital Garage, Inc. (Digital Garage), has launched a new service under the name “Rabby Pay Powered by Cloud Pay Neo” for member companies of the All Japan Real Estate Association (ZENNICHI), which represents approximately 30% of real estate companies across Japan.
- This service is built upon DGFT’s terminal-free payment service “Cloud Pay Neo” and will be provided to more than 35,000 member companies*¹ nationwide through this partnership with ZENNICHI.



This initiative enables credit card and PayPay payments—without the need for dedicated payment terminals—for various real estate transactions, including initial fees, monthly rent, and renewal fees associated with rental contracts, as well as down payments for property purchases*².

*Please note that this service is available exclusively to member companies of ZENNICHI.

Enabling Cashless Payments for Rental Agreements and Real Estate Purchase Contracts

| Rental Agreement | | | | Real Estate Purchase Contract |
|--|--|---|--|---|
|  Initial Move-in Costs |  Renewal Fee |  Move-out Costs |  Monthly Rent |  Down Payment |
| Initial Setup Fee | | Monthly Fee | | Credit Card Processing Fee |
| ¥0 | | From ¥0 | | 2.5% |

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<Background and Context>

In recent years, cashless payments have been gaining traction across various sectors. In the real estate industry as well, there is a growing demand from end users for cashless payment options in property transactions. However, rent payments for rental properties still primarily rely on bank transfers.

For real estate companies, there is an urgent need to reduce the operational burden associated with managing bank transfer authorization forms and preparing billing data, as well as to mitigate labor and financial risks such as missed payments or uncollected fees upon tenant move-out. On the tenant side, enhancing convenience—such as preventing missed payments and eliminating the hassle of bank transfers—is also a pressing issue.

Against this backdrop, ZENNICHI and DGFT have formed a partnership to promote cashless transactions in rental agreements through the OEM provision of the “Cloud Pay Neo.”

<About Rabby Pay Powered by Cloud Pay Neo>

URL: <https://www.veritrans.co.jp/lp/cloudpayneo/rabbypay> (Only in Japanese)

“Rabby Pay Powered by Cloud Pay Neo” is a terminal-free payment service offered to member companies of ZENNICHI.

For rental agreements, end users can simply scan a QR code with their smartphone to access a payment screen, enabling payment of initial costs or move-out fees via credit card or PayPay.

The service also supports credit card payments for down payments in real estate sales transactions, whether B2B or B2C.

Since no dedicated terminal is required, cashless payments can be made anywhere—whether in the office or on-site during property viewings—using the end user’s smartphone.

<Use Cases>

Applicable to a wide range of payment scenarios in real estate rental contracts:

- Monthly rent^{*3}
- Initial move-in costs
- Renewal fees
- Move-out cost
- Down payments for real estate transactions in both B2B and B2C contexts

<Benefits for Real Estate Companies and End Users>

“Rabby Pay Powered by Cloud Pay Neo” features a terminal-free, fully online payment process, making it easy for even small- to mid-sized real estate companies—previously hesitant to adopt cashless payments—to implement the system without difficulty.

In particular, shifting from traditional methods that rely on cash or bank transfers for rent and initial payments leads to greater operational efficiency for real estate companies and enhanced convenience for end users, offering significant advantages for both parties.

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■ Benefits for Real Estate Companies

- Reduced risk of missed payments
- Prevents uncollected move-out fees
- Enables down payment collection in real estate sales contracts
- Boosts operational efficiency

■ Benefits for End Users

- Eliminates the hassle of bank transfers
- Helps prevent missed or forgotten payments
- Available for use 24/7
- Earns points, offering financial benefits
- Increase convenience when making down payments for property purchases

<Future Plans>

ZENNICHI and DGFT will continue to work together to promote cashless adoption in the real estate industry by expanding services offered to member companies and hosting seminars and other speaking engagements.

Moving forward, DGFT will continue to collaborate with partners to advance digital transformation (DX) around payments. In addition to the real estate sector, DGFT aims to provide payment solutions in markets where cashless adoption remains limited, including SMBs such as cram schools and childcare facilities, as well as sectors like vending machines and amusement centers such as arcades.

*1 Source: All Japan Real Estate Association "Membership Information and Association Overview"

<https://www.ZENNICHI.or.jp/wp-content/themes/fk/re-assets/data/nyukai.pdf> (Only in Japanese)

*2 Down payments for real estate purchases can only be made by credit card. Conditions apply.

*3 Monthly automatic payments are available through the recurring payment feature. To enable automatic withdrawals, end users must register a credit card.

<Company Profile>

Name: All Japan Real Estate Association (ZENNICHI)

Representative: President, Hiromasa Nakamura

Head office: 3-30 Kioicho, Chiyoda-ku, Tokyo

Date founded: October 1951

Business: All Japan Real Estate Association was founded on October 1, 1952, following the enactment of the Real Estate Brokerage Act on June 10 of the same year. The association currently operates 47 prefectural headquarters across Japan to support its members. Since 2013, ZENNICHI has been active as a Public Interest Incorporated Association certified by the Prime Minister's Office. It is committed to the sound development of the real estate brokerage industry and actively makes policy proposals related to land and housing. The association also works to promote real estate knowledge and awareness among general consumers.

URL : <https://www.ZENNICHI.or.jp/>

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Name: DG Financial Technology, Inc.

Representative: Representative Director, President and Co-COO, Executive Officer and SEVP Hiroshi Shino

Head office: DG Bldg. 3-5-7 Ebisu Minami, Shibuya-ku, Tokyo

Date founded: April 1997

Business: DGFT provides a various cashless payment solution such as credit card, QR code, and others to more than 1 million online and offline locations of merchants across Japan. In addition to the payment service provider business, DGFT also provides e-commerce infrastructure, marketing tools, fraud detection solutions, and other services in collaboration with the DG Group and strategic partners to support various businesses in their efforts to go cashless and promote DX.

Registrations:

- Registered as an electronic payment agency or intermediary
- Registered fund transfer operator
- Registered business operator for handling credit card numbers and similar data

URL: <https://www.dgft.jp/>

Name: Digital Garage, Inc.

Representative: Representative Director, President Executive Officer and Group CEO Kaoru Hayashi

Head office address: DG Bldg., 3-5-7 Ebisu Minami, Shibuya-ku, Tokyo

Shibuya PARCO DG Bldg., 15-1 Udagawa-cho, Shibuya-ku, Tokyo

Date founded: August 1995

Business: Digital Garage's corporate purpose is "Designing 'New Context' for a sustainable society with technology." Digital Garage operates a payment business that provides one of the largest comprehensive payment platforms in Japan. In addition, DG has a marketing business that provides one-stop solutions in the digital and real world, and a startup investment and development business that reaches out to promising startups and technologies in Japan and overseas.

URL: <https://www.garage.co.jp/en/>

*Company names, product names, service names, and other names mentioned herein are the registered trademarks or trademarks of the respective companies.