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Digital Garage Launches "AppPay" Global Service with MIXI's Overseas "Monster Strike" Official Web Store

First Phase of One-Stop Global Third-Party Payment Support Covering Sales and Operations Worldwide

- Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) has entered full-scale global operation of its third-party payment service "AppPay," following its global expansion announcement on September 24.
- As the first phase of this initiative, MIXI, Inc. (Headquarters: Tokyo; President, Representative Director, Senior Corporate Officer, CEO: Koki Kimura; MIXI) has opened the official web store for its popular smartphone game "Monster Strike" in Hong Kong and Taiwan (Traditional Chinese markets), and Digital Garage has begun providing "AppPay" services in conjunction with this launch.



With this introduction, Digital Garage has officially launched full-scale operations of its global "AppPay" service. The service provides a Merchant of Record (MoR) function, acting as the legal seller on behalf of app publishers. It offers one-stop support that covers not only regulatory compliance, payment processing, tax filing, and refund management across various countries and regions, but also marketing and related services—enabling global third-party payments.

Through this framework, Digital Garage provides an environment that allows Japanese app publishers to expand into global markets efficiently and securely.

Reference: Digital Garage Press Release (September 24, 2025) — "Digital Garage Announces the Launch of Global Service for "AppPay," its Third-Party Payment Platform"

▽ AppPay service website:

https://service.app-pay.jp/en/

■Market and Business Background

As regulations governing app distribution continue to evolve worldwide, attention has shifted to new business models that allow more flexible content distribution.

In Japan, the Act on Promotion of Competition for Specified Smartphone Software is scheduled to take effect in December 2025, and—combined with the progress of technologies such as AI—the globalization of digital content is accelerating.



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Interest in Japanese entertainment, including games and anime, remains strong overseas, and user spending on mobile games continues to grow. This trend provides new growth opportunities for Japanese app publishers.

However, expanding globally involves significant challenges, including varying local payment methods, tax systems, and currency management.

In emerging markets such as Asia, e-wallets and prepaid services have become widespread alongside credit cards, making compatibility with local payment ecosystems critical for success.

To address these needs, Digital Garage developed the "AppPay Global Service," which provides MoR functionality to act as the legal seller on behalf of the publisher.

The service handles complex operations such as regulatory compliance, payment processing, tax filing, and refund management across more than 65 countries, enabling app publishers to enter global markets safely and efficiently without the burden of managing diverse local requirements.

■ About MoR (Merchant of Record)

MoR is a framework in which the legal responsibility for selling digital content, such as in-game items, is assumed on behalf of publishers. Under this scheme, the MoR acts as the seller to users in each country, ensuring compliance with local e-commerce and consumer protection laws, supporting various payment methods in each country, and handling the calculation and payment of taxes such as consumption tax and VAT. This allows publishers to outsource complicated operations associated with global expansion.

■ About the Global Service of "AppPay"

For Japanese game and app publishers, transactions with Digital Garage reduce the burden of contracting with overseas payment providers and foreign exchange operations. In addition to MoR functions, publishers can also use services such as multilingual/multicultural site development, user support, and marketing/data analysis in Japanese, allowing them to focus on their core businesses, including development and operations.

"AppPay" has already been introduced to more than 40 game titles in Japan, contributing to diversifying payment channels and optimizing revenues. Going forward, starting with the introduction by 2 major game companies, Digital Garage will further expand the service, contributing to revenue growth not only in Japan but also globally. In addition, by providing MoR functions to overseas game and app publishers, the service will expand third-party payments in Japan.

■Future Outlook

Digital Garage will continue expanding "AppPay" globally—particularly across Asia and other key regions—to support the business growth of game and digital content publishers through third-party payment solutions.

Furthermore, under its group strategy "DG FinTech Shift," which integrates payments, data, and technology to support the growth of diverse businesses in a rapidly changing industrial environment, Digital Garage will continue to contribute to the development of the global digital economy.

This initiative is part of that broader strategy.



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■ AppPay Service Overview

"AppPay" is Japan's leading third-party payment platform that enables users to purchase digital content for various apps outside app stores. It provides functions such as "payment systems," "web pages (CMS-based generation)," "customer support," and "marketing."

App publishers can easily build a third-party payment system without spending time and money on web page production or system development, and can significantly reduce the burden of payment fees. Users can use multiple payment methods, including credit cards, simply by registering with "AppPay," enabling easy purchases across a variety of apps.

In September 2025, "AppPay" began global expansion, providing Merchant of Record (MoR) functionality along with multilingual site building, localized customer support, marketing, and data analytics for overseas deployment.

The payment system for "AppPay" utilizes the payment services provided by DG Financial Technology, a group company. With a robust, stable, and high-speed infrastructure handling over 7.5 trillion yen in annual transaction volume, the system supports the "DG FinTech Shift" initiative while accelerating innovation in the smartphone industry.

∇ Inquiries from game and app publishers regarding "AppPay":
app-pay@garage.co.jp

■Company Profile

Name: Digital Garage, Inc.

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Date founded: August 1995

Digital Garage, Inc. is the leading payment service provider in Japan. With the corporate purpose of "Designing 'New Context' for a sustainable society with technology," Digital Garage operates payment business services for various comprehensive payment platforms in Japan. Digital Garage also runs a marketing business providing one-stop solutions in both the digital and real worlds, as well as a startup investment and development business for approaching promising startups and technologies in Japan and overseas. Digital Garage is listed on the Tokyo Stock Exchange Prime Market (TSE Prime: 4819). For more on Digital Garage, visit garage.co.jp/en