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Digital Garage's Out-of-App Payment Platform "AppPay" Launches a New "Store + Payment" UI Compliant with the Mobile Software Competition Act

Enabling a Seamless Purchase Experience Through In-App Link-Out

Digital Garage, Inc. (SE Prime section: 4819; HQ: Shibuya, Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; Digital Garage) announced that its out-of-app payment platform **AppPay**, which has been offered since 2023 and is the largest of its kind in Japan^{*1}, has begun providing an in-app **link-out feature** in accordance with the guidelines for designated operators under the Mobile Software Competition Act, which came fully into force on December 18, 2025.

This feature enables users to transition directly from within an app to AppPay's official payment page via a link-out. By linking the user's active app account (user ID) with the AppPay system, the user ID is carried over after the link-out, allowing purchases to be completed smoothly without disrupting the user experience.



アプリペイ



AppPay

^{*1} Based on the number of games and apps adopting out-of-app payment services in Japan (according to internal research, December 2025)

AppPay service website:

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

■ About the AppPay Link-Out Feature

Until now, smartphone apps have been restricted from including links that direct users to external store pages for purchasing digital content. However, following changes to the guidelines for designated operators after the full enforcement of the Mobile Software Competition Act, such link-outs are now permitted.

NEWS RELEASE

With this link-out feature, users can proceed directly to AppPay's item payment screen, which is linked to their active app account (user ID), while keeping their selected purchase items intact. This allows users to complete payments smoothly without interrupting the purchase flow. For app operators, this feature can be used at no additional cost. In AppPay, payment history reports for each app can be downloaded from the management dashboard. Transaction reports required for submission to designated operators or other entities when using link-out functionality can also be easily generated and obtained based on specified conditions.

■ Social Context Behind the Service

In the smartphone app market, both the forms of digital content distribution and user purchasing behavior continue to diversify. Following the full enforcement of the Mobile Software Competition Act on December 18, 2025, an environment is now taking shape in which businesses can examine concrete approaches to new sales models and customer experiences, including out-of-app payment options, based on their business strategies and user characteristics. Digital Garage also views this development as a potential catalyst for new innovation within the digital content market.

Going forward, the company will continue contributing to the healthy growth of the market by providing a business foundation that supports user-friendly and highly convenient purchasing experiences for both businesses and users.

In addition, as part of its group-wide strategy "DG FinTech Shift," which integrates payments, data, and technology to support the business growth of a wide range of businesses amid major societal and industrial change, this initiative represents one of the Digital Garage Group's ongoing efforts under that strategy.

AppPay Service Overview

AppPay is Japan's leading out-of-app payment platform, enabling the purchase of digital content outside of apps across a wide range of applications. The service provides functionality including payment systems, web page creation (CMS generation), customer support, and marketing. Using AppPay, app operators can easily build out-of-app payment systems without the time or cost required for web page creation or system development, while significantly reducing payment processing fees. For users, simply using AppPay allows access to multiple payment methods, including credit cards, making it easy to manage in-app purchases across a variety of apps.

In September 2025, AppPay began global support, providing Merchant of Record (MoR) functionality as a foundation, along with support for multilingual and multicultural site creation, user support, marketing,

NEWS RELEASE

and data analysis, helping streamline the complex tasks involved in overseas expansion. AppPay's payment system uses payment services provided by group company DG Financial Technology, supported by a robust, stable, high-speed infrastructure handling over 7.5 trillion yen in transaction volume. This infrastructure not only advances the DG FinTech Shift strategy but also accelerates innovation across the smartphone industry.

Contact for Game Companies and App Operators Regarding AppPay:

app-pay@garage.co.jp

Company Profile

Name: Digital Garage, Inc.

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

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

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