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DGFT Launches “Cloud Pay Business,” a Next-Generation Digital Transformation Solution Integrating AI with Its Patented “Cloud Pay” QR Code Payment Service

Initially rolling out in the amusement industry, the solution is optimized for unmanned, cash-heavy payment environments and offers AI-powered operational management functions

DG Financial Technology, Inc. (HQ: Tokyo; Representative Director, President and Co-COO: Hiroshi Shino; “DGFT”), a subsidiary of Digital Garage, Inc. (HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi), which operates the Group’s payment business, announced the launch of “Cloud Pay Business,” a next-generation digital transformation solution that integrates AI with “Cloud Pay,” DGFT’s patented QR code payment service.



In industries with high levels of cash usage, including the amusement industry, there are still various barriers to adopting cashless payments, and many businesses have yet to fully realize the potential value of their payment data. To address these challenges, the Group is introducing “Cloud Pay Business” as a next-generation solution that enables the easy adoption of cashless payments while also supporting operational management, demand forecasting, and marketing through AI.

Cloud Pay (<https://www.cloud-pay.jp>, Patent No. 7303664) has been highly valued by a wide range of businesses for the ease with which it enables the adoption of cashless payments. In addition to retail stores and restaurants, it has expanded its track record in sectors where demand for cash remains high, such as vending machines, payment kiosks, onboard ticket sales, parking facilities, real estate, and on-site services.

DGFT has also been promoting the rollout of the Cloud Pay series in the amusement industry, including game arcades, and it has already been introduced at more than 100 locations. This represents one of the largest rollouts of cashless payment solutions in Japan’s amusement facility sector. Designed for an industry where demand for cash remains deeply rooted, Cloud Pay provides a solution that enables a smooth transition to cashless payments without significantly changing existing equipment or operational workflows.

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Furthermore, as part of Cloud Pay Business, a next-generation digital transformation solution, DGFT plans to offer AI-powered inventory management and sales management functions. By leveraging payments as a starting point for marketing support and data utilization, DGFT will further contribute to revenue growth and the digital transformation of store operations at amusement facilities.

Executive Comment

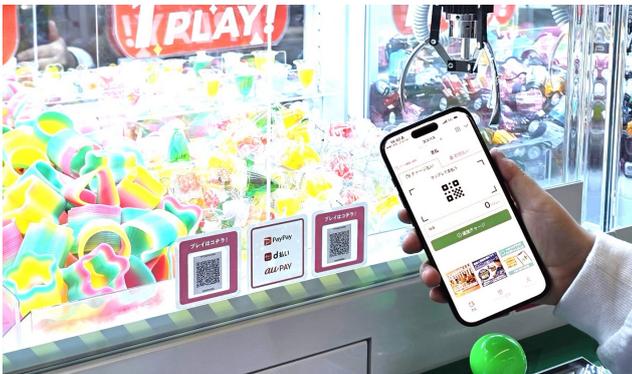
Shunsuke Kitada, Executive Officer, Digital Garage, Inc.

Under the Group strategy “DG FinTech Shift,” Digital Garage is advancing a marketing business centered on payments and developing products and services from both technological and business perspectives. We have also steadily expanded the functionality of the Cloud Pay series by leveraging our expertise in payments, marketing, and AI. Going forward, through “Cloud Pay Business,” a comprehensive digital transformation solution that combines payment-driven data utilization and marketing support, we will contribute to the business growth of a broad range of businesses, including those in the amusement industry.

Related press releases and case studies

Press release — February 5, 2026

[DGFT’s “Cloud Pay” Unified QR Code Payment Solution to Be Introduced in AEON Fantasy’s New Large-Scale Amusement Facility](#)



Press release — July 17, 2025

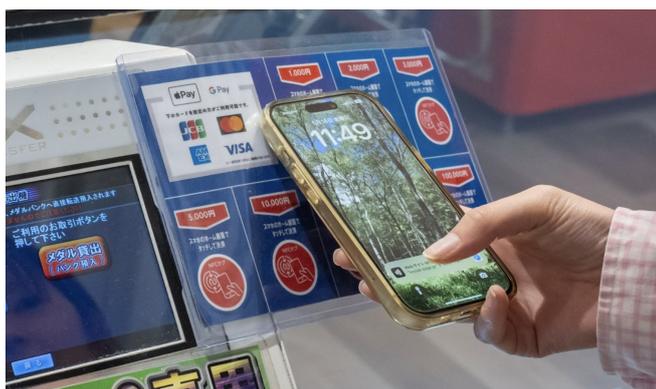
[DGFT Implements its “Cloud Pay” QR Code Payment Service in Payment Terminals for Automatic Service Machines Installed by Nayax in the Japanese Market](#)

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Case Study — June 27, 2025

[Cashless Payments Frontline #04: In Game Arcades, Cashless Is Evolving from a Payment Method into a Marketing Tool](#) (Japanese only)



Going forward, the Digital Garage Group will continue to deepen collaboration within the Group and with partner companies, contributing to society through the provision of a wide range of payment-centered services. As an infrastructure business that serves society, the Group will also continue to contribute to the sustainable development of society.

About the “Cloud Pay” Series

The “Cloud Pay” series is one of Japan’s largest* QR code payment platforms, offering bundled QR code payment services that enable merchants to accept multiple payment brands through a single contract with DGFT. By simply scanning a QR code displayed at the point of sale, customers can make cashless payments using credit cards and various code-based payment methods, while the service also supports cash payments.

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Because merchants can accept payments from multiple brands through a one-stop solution without needing to complete individual contracts for each payment brand, they can build a highly convenient cashless payment environment while reducing the burden of implementation. The ease of introducing cashless payments has been very well received, and adoption has expanded beyond retail stores and restaurants to include vending machines, payment kiosks, events, and amusement facilities.

* Based on a press release dated September 25, 2024: [DGFT's Integrated QR Code Payment "Cloud Pay" Now Compatible with Square, One of the World's Largest Payment Platforms](#)

About DG Financial Technology, Inc.

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 various cashless payment solutions 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 Digital Garage Group and strategic partners to support various businesses in their efforts to go cashless and promote digital transformation.

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/>

About Digital Garage, Inc.

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

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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

*Company names, product names, and service names mentioned in this release are trademarks or registered trademarks of their respective owners.