Digital Garage

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Digital Garage, Inc.

NEWS RELEASE

Digital Garage Launches the Commercial Rollout of "DG Stablecoin Payment Service™ (DG SPS™)," a Stablecoin Payment Platform Supporting Next-Generation Payment Infrastructure

To Be Deployed to Payment Providers, Including JCB and DGFT, to Enable Easy Adoption by Merchants Also Envisioning Its Use in Agentic Commerce, Where AI Conducts Transactions Autonomously

In global markets, including the United States, the adoption of stablecoins by credit card companies, major payment providers, financial institutions, and fintech companies is becoming widespread. The circulating supply of USDC, one of the leading U.S. dollar-pegged stablecoins, has reached approximately $73 billion[*1], establishing stablecoins as a key component of next-generation payment infrastructure.
At the same time, the development of protocols that enable AI agents to execute payments autonomously is accelerating in the United States. Payment providers are also fast-tracking efforts to build environments in which merchants will be able to seamlessly accept payments from both human users and AI agents in the future.

Against this backdrop, Digital Garage, Inc. (TSE Prime section: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; “Digital Garage”), which has been leading the social implementation of stablecoin payments in Japan, has launched its commercial rollout of the stablecoin payment platform “**DG Stablecoin Payment Service**™ (**DG SPS**™).”

The platform is scheduled to be initially deployed to JCB Co., Ltd. (HQ: Tokyo; Chairman and CEO: Takayoshi Futae; “JCB”) and Digital Garage's payment subsidiary, DG Financial Technology, Inc. (HQ: Tokyo; Representative Director, President and CEO: Keizo Odori; “DGFT”). Going forward, Digital Garage plans to expand the platform’s deployment to a wide range of payment providers and business partners.

Digital Garage will collaborate with JCB, Japan's only international payment brand, with a merchant network spanning 72 million locations worldwide and an annual transaction volume of JPY 53.4 trillion[*2], and DGFT, which supports an annual transaction volume of JPY 9.1 trillion and more than 1.3 million payment locations. Through these efforts, Digital Garage will accelerate the social implementation of next-generation stablecoin payments in Japan.

DG SPS
DG Stablecoin Payment Service

Digital Garage

*1 Source: July 23, 2026, Circle Internet Group, Inc. "Transparency & stability / Reserves composition" https://www.circle.com/transparency
*2 Source: JCB Global Website "Corporate Overview" https://www.global.jcb/en/about-us/company/overview/

■ Overview and Background of This Initiative

In January 2026, Digital Garage announced a collaboration with JCB and Resona Holdings, Inc. to facilitate the social implementation of stablecoin payments. Since then, the companies have been working to identify technical and operational challenges through pilot tests at physical stores*3.

With the advancement of Web3 technologies and the widespread adoption of digital assets, global demand is increasing for fast, cost-efficient payments using stablecoins. In Japan, stablecoin payments are expected to offer a range of benefits, including reducing currency exchange burdens for international visitors to Japan and adding a new payment option for merchants. However, the blockchain-specific operations and system development required for stablecoin payments have made adapting them to existing business practices and systems a practical challenge.
Payment providers also face significant technical and operational burdens due to the technological complexity of supporting stablecoins as a new payment rail and the need to support each applicable asset and blockchain individually. To address these challenges through a unified solution, Digital Garage developed **"DG Stablecoin Payment Service (DG SPS),"** a stablecoin payment platform optimized for the Japanese payment market.
By connecting "DG SPS" via APIs to the existing payment infrastructure of payment providers such as JCB and DGFT, Digital Garage will create an environment that enables the rapid adoption and expansion of stablecoin payments across their extensive merchant networks.

■ Features of the Stablecoin Payment Platform "DG Stablecoin Payment Service (DG SPS)"

1. Easy Integration Process without Changes to Existing Systems (API Connection)

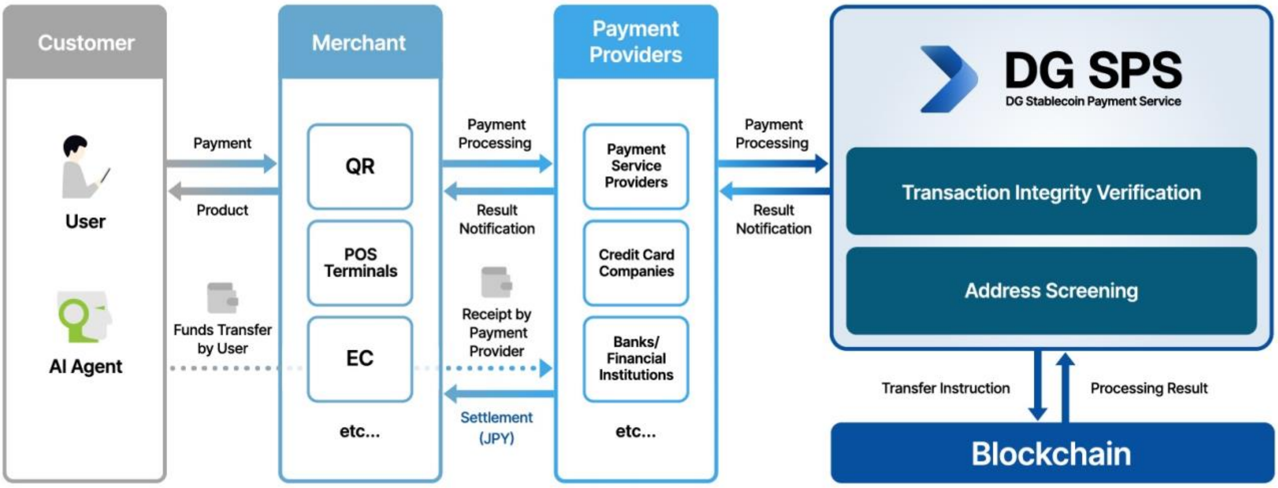
Merchants can easily introduce stablecoin payments through a simple API connection, just as they do with existing credit card and e-money payments. No blockchain-specific operational changes or additional hardware investment are required.

2. Support for Major Domestic and International Stablecoins and Blockchains

Initial payment support will use USDC on Base. Going forward, support will be expanded to include JPYC, a Japanese yen-linked stablecoin expected to see significant demand in Japan, as well as major blockchain networks such as Ethereum and Polygon, thus meeting the diverse needs of users.

3. Support for Agentic Commerce (AI Agent Payments)

DG SPS is designed to support the x402 protocol developed by the x402 Foundation. Digital Garage aims to enable AI agent payments through the same infrastructure and will continue to enhance its functionality with a view to applications in agentic commerce.



■ Outlook

1. Creating Value for Merchants in Inbound Tourism (Offline Payments) and Cross-Border E-Commerce (Online Payments)

Going forward, Digital Garage will expand the deployment of “DG SPS” to payment providers, promoting the creation of benefits for merchants in both the inbound tourism and cross-border e-commerce markets.

In the current offline payment market, the rapid increase in inbound visitors to Japan has diversified payment needs. Merchants are therefore expected to provide payment environments that are easier for international visitors to use. By adopting and utilizing DG SPS, payment providers will be able to offer merchants stablecoins as a new payment option built on globally standardized blockchain infrastructure, enabling them to address a broader range of payment needs among international visitors to Japan.

Furthermore, in the online payment market (particularly cross-border e-commerce), there is a demand to expand the range of payment options and establish an environment that can seamlessly accept payments from users around the world. By adding stablecoins as a new payment method, merchants can prevent missed sales opportunities while driving further sales growth and expanding their reach in global markets.

Through “DG SPS,” Digital Garage aims to reduce burdens on merchants across both online and offline commerce while contributing to the realization of a more seamless global payment ecosystem.

2. Establishment as Next-Generation Payment Infrastructure and the Medium- to Long-Term Outlook

Over the medium to long term, Digital Garage will continue to expand the functionality of this platform as next-generation payment infrastructure. This will enable payment providers to seamlessly integrate stablecoin payments into their existing payment platforms and offer them as a payment option for all types of commercial transactions, regardless of whether they are online or offline. When rolling out this solution to merchants, Digital Garage aims to minimize its impact on existing business practices and operations. Doing so will enable a smooth rollout without increasing operational burdens, thereby promoting the widespread adoption of this next-generation payment infrastructure throughout society. Looking ahead, Digital Garage also envisions supporting automated payments executed through the same infrastructure by AI agents that autonomously conduct economic activities, while continuing to build a platform that supports merchants’ future business expansion.

■ Initiatives Toward the Social Implementation of Stablecoin Payments

In January 2026, Digital Garage launched a collaboration with JCB and Resona Holdings, Inc. (Resona HD) toward the social implementation of stablecoin payments in Japan[*3]. Through this collaboration, the companies are running pilot tests for stablecoin payments at physical stores to identify key challenges and develop solutions for enabling stablecoin payments at merchants across Japan.

*3 Related Press Releases
January 16, 2026
Digital Garage, JCB, and Resona Holdings Launch Collaboration Toward the Social Implementation of Stablecoin Payments
February 19, 2026
Digital Garage, JCB, and Resona Holdings Launch Pilot Program for In-Store Stablecoin Payments
Conducting JPYC/USDC Payments Utilizing MynaWallet and Base App

<Company Overview>

■ 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