August 19, 2026
Digital Garage, Inc.

Digital Garage

NEWS RELEASE

Digital Garage, in Collaboration with JCB, to Conduct a Proof of Concept (PoC) for Stablecoin-Based Payments at a Lawson Store

－ Aiming to Enable In-Store Payments (CPM Method) Using "USDC" by Inbound Visitors to Japan

— Digital Garage, Inc. (Digital Garage) and JCB Co., Ltd. (JCB), together with Lawson Inc. (Lawson), are pleased to announce that they have concluded a Basic Agreement toward conducting a proof of concept (PoC) for in-store payments using stablecoins.

Under this agreement, the three companies will combine JCB's stablecoin payment service, Digital Garage's technologies related to payment APIs and back-end systems, and Lawson's expertise in store operations to identify challenges and explore solutions for realizing stablecoin payments at physical stores. The PoC will focus on verifying use cases in which inbound visitors to Japan make in-store payments using the US dollar–pegged stablecoin "USDC."

Background to the Basic Agreement

As Japan's cashless payment ratio continues to rise, physical stores are increasingly accommodating a wide range of payment methods. Owing to their high level of convenience, stablecoins are attracting attention around the world as a foundation supporting a new ecosystem for a cashless society, and the market is expanding rapidly. In the payments domain in particular, their use is expected to deliver a broad range of benefits, including reducing the currency-exchange burden on inbound visitors to Japan, further improving the efficiency of fund settlement, and enhancing merchants' cash flow.
Through this initiative, JCB's stablecoin payment service, Digital Garage's technologies related to payment APIs and back-end systems, and Lawson's expertise in store operations and POS systems will be brought together to conduct a PoC verifying the potential of stablecoin payments at physical stores.

Overview of the PoC

In this PoC, the parties will adopt the CPM (Consumer-Presented Mode) method, in which a barcode containing the stablecoin wallet address information displayed on the user's smartphone is scanned by Lawson's in-store POS. Through this, the PoC will primarily verify the practicality and convenience of the use case in which users make in-store payments using the US dollar–pegged stablecoin "USDC."

In addition, the connection between Lawson's in-store POS system and JCB's stablecoin payment service will utilize the code-payment processing technology provided by Canal Payment Service Co., Ltd.

The principal roles of each company are as follows:

■JCB Co., Ltd.

- **Provision of the stablecoin payment service**, including the following functions and operations:
  ・Provision of the user-facing web system (payment screen)
  ・Provision of the payment barcode generation function
- **Settlement of sales proceeds to merchants**:
  Receives users' stablecoins, aggregates the sales proceeds, and subsequently pays merchants in fiat currency.

■Digital Garage, Inc.

- Provision of payment APIs and backend systems
- Technical support during the PoC period

■Lawson, Inc.

- Provision of the store environment for this PoC
- Integration between the in-store POS system and JCB's stablecoin payment service

<PoC Implementation Summary>

Implementation Date	Thursday, August 20, 2026
Target Store	Lawson Gate City Osaki Atrium Branch
Primary Target Users	Personnel from JCB, Lawson, and Digital Garage participating in this PoC
Supported Wallet	Base App
Supported Stablecoin	US dollar–pegged stablecoin "USDC" (Base blockchain)
Payment Method	CPM (Consumer-Presented Mode) method
Verification Scope	Feasibility of the payment flow; requirements for integration with the POS system; impact on in-store checkout operations; time required to complete a payment; usability of the user-facing web system, among other factors.

Initiatives Toward the Social Implementation of Stablecoin Payments in Japan

NEWS RELEASE

In January 2026, Digital Garage, together with JCB and Resona Holdings, Inc., launched a collaboration toward the social implementation of stablecoin payments (*1). Under this collaboration, the parties are conducting PoCs on stablecoin payments at physical stores to identify and examine solutions to the challenges involved in realizing stablecoin payments among merchants in Japan.

(*1) Press release dated January 16, 2026: "Digital Garage, JCB, and Resona Holdings Launch Collaboration Toward the Social Implementation of Stablecoin Payments"
https://www.garage.co.jp/en/pr/release/20260116/

Digital Garage will continue to drive the development of new payment infrastructure for a cashless society, while supporting the evolution of Japan's payment infrastructure.

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■ About Digital Garage

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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