November 25 2026
Digital Garage, Inc.
DG Business Technology, Inc.
DG Financial Technology, Inc.

***NEWS RELEASE***

# Digital Garage Forms Japan's First Comprehensive Partnership with Riskified, a Global Leader in AI-Powered Fraud Prevention

## Combating Increasingly Sophisticated Fraud with Full AI Automation and High-Precision Detection

Digital Garage, Inc. (TSE Prime: 4819; HQ: Tokyo; Representative Director, President Executive Officer and Group CEO: Kaoru Hayashi; "Digital Garage") will strengthen coordination among the solutions it offers and enhance its support structure through collaboration with its subsidiaries, DG Business Technology, Inc. ("DGBT") and DG Financial Technology, Inc. ("DGFT"), with the aim of delivering comprehensive fraud prevention and maximizing revenue for e-commerce sites.
As part of this initiative, DGBT has signed a reseller agreement with Riskified Ltd. ("Riskified"), a provider of an AI-powered fraud prevention and risk intelligence platform for e-commerce, and is currently its only reseller in Japan (*1). By rolling out Riskified's solutions, DGBT will help e-commerce businesses grow safely and manage risk more effectively.

(*1) As of November 2026, according to DGBT research.

### ■ Background

As the e-commerce market expands, losses from credit card fraud have remained at a high level, exceeding 50 billion yen. While countermeasures are advancing, such as the mandatory adoption of EMV 3-D Secure, fraud methods are diversifying to target the processes before and after payment, including fraudulent account registration and account takeover at login. This has created an urgent need for layered, end-to-end protection that covers every touchpoint on a site. At the same time, stricter countermeasures cause false positives that block legitimate users and lead to abandoned purchases, costing businesses sales opportunities.

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To address these challenges, DGBT and DGFT will use this collaboration to deliver full automation and high-precision fraud detection powered by AI trained on global transaction data. This will prevent customers from abandoning purchases due to excessive identity authentication, providing a seamless customer experience (CX). By combining DGBT's long-standing fraud prevention expertise with DGFT's payment platform, the two companies will also provide hands-on support from before implementation through to stable, ongoing operation.

■ **About Riskified** https://www.riskified.com

Riskified (NYSE: RSKD) is a leader in digital fraud and risk intelligence. Many of the world's biggest brands and publicly traded companies rely on Riskified to stop fraud and abuse across the entire customer journey, from account creation to payments to disputes. Built and managed by a global team of risk analysts, data scientists, and researchers, Riskified's AI-powered platform analyzes the individual behind each interaction to provide real-time decisions and identity-based insights. Learn more at riskified.com.

**<Key Features>**

- **Fully automated AI decisions**

Analyzes behavioral data and order and payment information in real time, significantly reducing the burden of manually updating rules and conducting manual reviews.

- **Combining fraud detection with improved approval rates**

Prevents legitimate customers' orders from being declined (false positives) and correctly approves genuine transactions, curbing fraud losses and maximizing revenue at the same time.

- **Chargeback guarantee plan**

Riskified covers the cost of eligible fraud-related chargebacks on orders it approves, subject to the terms of the merchant's agreement.

- **Wide range of optional features**

In addition to payment fraud prevention, the platform covers policy protection (such as preventing reseller abuse) and account protection (such as preventing account takeover). Businesses can flexibly combine the features they need to address their specific challenges.

■ **Support Structure Provided by DGBT and DGFT**

In e-commerce today, protection applied only at the point of payment is no longer enough to prevent fraud. Failing to address fraud at pre-payment touchpoints—including fraudulent account registration and account takeover at login—ultimately drives legitimate users away and leads directly to lower revenue. Comprehensive security that covers the entire customer experience, from account registration through

payment and post-purchase follow-up, together with an operational structure to support it, is therefore essential.

As Riskified's current sole reseller in Japan, DGBT will provide an optimal environment for domestic e-commerce businesses, including clients of the Digital Garage Group, and offer comprehensive support that goes beyond simply introducing a tool.

**(1) Smooth implementation with contracts in Japanese**

With DGBT serving as the contracting and support party, contract procedures conducted in Japanese significantly lower the legal and accounting hurdles to adoption.

**(2) Specialized support backed by more than 10 years of expertise**

DGBT's specialized team, with its long track record, serves as the first point of contact, providing attentive support not only for operational issues and technical inquiries but also for consultations on fraud prevention in general that require specialized knowledge.

**(3) Comprehensive support through integration with DGFT's payment infrastructure**

For businesses using DGFT's payment services, DGBT and DGFT provide end-to-end support for optimizing both payments and fraud prevention, including comprehensive reporting that also draws on payment data, and challenge decisioning in EMV 3-D Secure (such as Pattern 1: support for achieving successful authentication).

Going forward, DGBT and DGFT will continue to optimize security and payments across the entire user experience and will explore a direct connection with DGFT's payment infrastructure. By combining the Digital Garage Group's expertise in payments, e-commerce, AI, and data utilization, they will also help e-commerce businesses improve security while growing their business.

**■ Comments**

**Aviram Ganor, General Manager, APAC, Riskified Ltd.**

Japan's ecommerce market is seeing increasingly sophisticated and diverse fraud, while consumers have very high expectations for customer experience. Reliably stopping fraud while smoothly welcoming legitimate customers is essential to business growth. We are delighted to partner with DGBT and the Digital Garage Group, who have a strong track record and trusted relationships built on supporting Japanese merchants. Combining our global AI technology with DGBT's attentive local support will help merchants in Japan improve security and maximize revenue.

**Kazunori Shimizu, Representative Director, President & CEO, DG Business Technology, Inc.**

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With advanced security against cyberattacks that exploit generative AI and other technologies now an urgent priority, e-commerce businesses are also under strong pressure to tackle payment-related fraud at the same time, from login through payment and after purchase. Meanwhile, we have heard concerns from many e-commerce businesses that stricter countermeasures cause false positives and abandoned purchases, costing them sales opportunities.

Against this backdrop, our reseller agreement with Riskified, whose AI fraud detection is among the most advanced in the world, together with integration with DGFT's robust payment infrastructure, enables us to offer an environment that improves security while maximizing revenue.

We believe this initiative will benefit e-commerce businesses, and more broadly, contribute to a more stable infrastructure for the internet economy. Drawing on the expertise we have built up, we will provide attentive support in Japanese and do everything we can to help our customers grow their businesses.

**<Company Overview>**

**■ Digital Garage, Inc.**

Representative: Kaoru Hayashi, Representative Director, President Executive Officer and Group CEO
Head office: Digital Gate 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

**■ DG Business Technology, Inc.**

Representative: Kazunori Shimizu, Representative Director, President & CEO
Head office address: Digital Gate Bldg., 3-5-7 Ebisu Minami, Shibuya-ku, Tokyo
Business Integration (Merger / Trade Name Change): April 2025
Business Overview: DGBT is a Digital Garage Group company providing comprehensive digital business support. The combination of a wide range of solutions, including strategic support, system strategy, digital marketing, security, and data utilization, provides comprehensive support for all processes underpinning commerce and digital business, from strategy formulation to sales promotions, purchasing, and repeat

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business, with the view to boosting growth of business operators. Based on the group strategy "DG FinTech Shift," DGBT and DG Financial Technology Inc., which provides payment and settlement services, will support business operators for maximizing their business and strengthening their management base. DGBT was launched as a new company in April 2025, following the business merger of NaviPlus Co., Ltd., DG Commerce Inc. and Scudetto Corporation, three companies that have supported commerce businesses since the early days of e-commerce.
URL: https://www.dgbt.jp (Only in Japanese)

■ **DG Financial Technology, Inc.**

Representative: Keizo Odori, Representative Director, President and CEO
Head office: Digital Gate 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 1.3 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.
URL: https://company.dgft.jp/ (Only in Japanese)

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