



GMO Payment Gateway, Inc.
GMO VenturePartners, Inc.
Credit Saison Co., Ltd.

GMO Payment Gateway and GMO Venture Partners' Dedicated Payment Solutions Investment Fund Receives Contribution from Credit Saison

Global Payment Fund becomes lead investor in CODA PAYMENT PTE. LTD

Tokyo, Japan – December 3, 2013 – GMO Internet Group companies, online payment processing company, GMO Payment Gateway, and venture capital/incubation company GMO VenturePartners, announce that Credit Saison Co., Ltd. is participating in the Global Payment Fund jointly operated by the two companies. The Global Payment Fund is the first investment fund in Japan* dedicated to payment ventures in South East Asia. The Fund is about US\$15 million fund.

Further, the fund today invested US\$1,000,000 out of a total of US\$2,300,000 in Series A financing in Coda Payments PTE LTD. Coda Payments, the first investee of the fund, provides direct carrier billing (DCB) services that enable mobile network operators (MNOs) to directly participate in the over-the-top market by allowing customers to have charges for digital content posted directly to their mobile-phone bills. Using these funds, the company will increase the number of its carrier connections and expand outside of Indonesia.

South East Asia is expected to be one of the fastest growing markets in the world over the next ten years, and as growing smartphone penetration and increased Internet use fuel expansion of ecommerce, a number of promising payment startups have emerged seeking funding from VCs and major operating companies. Recognizing the importance of this region, while the Global Payment Fund actively invests in payment startups, GMO Payment Gateway is expanding its global payment solution, GMO-PG Global Payment throughout East and South East Asia in countries including Singapore, Indonesia, Thailand, Hong Kong and Taiwan. As a result the company is building a network of potential investees and generating new business opportunities. The fund will reach out to a large number of payment companies and aims to be 30 million USD in size one year from now.

As a participant in the fund, credit-card company Credit Saison expands its local network in South East Asia towards overseas full-scale business as a foothold into payment area in the fast-growing region. In the future, Credit Saison aims to launch retail finance services with a view to leveraging the expertise it has gained in Japan in credit, hire purchase and loan services.

Through the Global Payment Fund, GMO Payment Gateway, GMO VenturePartners, and new participant Credit Saison will cultivate payment business expertise in the South East Asian region and strengthen business partnerships. GMO Internet Group and Credit Saison will also partner to develop Internet and payment services for the Japan market.

Also, GMO Payment Gateway will partner with Coda Payments to provide direct carrier billing services in South East Asia as part of global payment solution, GMO-PG Global Payment.

(*) According to our own research.

About Coda Payments PTE. LTD.

Coda Payments PTE. LTD. provides direct carrier billing (DCB) services that enable mobile network operators (MNOs) to directly participate in the over-the-top market by allowing customers to have charges for digital content posted directly to their mobile-phone bills (without using premium-rate SMS). The micropayment service is available in Indonesia and throughout South East Asia. In Indonesia, a country with a population of 250 million, enabling micropayments without the use of a credit card opens up the opportunity to reach a vast number of new users. The company's competitive strength in the South East Asian region is its strong ties with local carriers.

About GMO Payment Gateway, Inc.

GMO Payment Gateway, Inc. (TSE: 3679) is publically traded largest online payment processing service provider offering solutions including online transaction processing for online stores, social and smartphone content sellers, and processing of recurring payments NHK television license fees. The company also provides dedicated payment solutions for public institutions including Japan Pension Service and Tokyo Metropolitan Government. We process more than 13 Billion USD, in 90 Billion USD online commerce market in Japan. Our services are safe and convenient for both business and the consumer. As the largest payment processing service in Japan, GMO Payment Gateway is an innovation leader and key contributor to the growth and development ecommerce. Please visit http://corp.gmo-pg.com/company_en for more information.

About GMO VenturePartners, Inc.

GMO VenturePartners is Japanese corporate venture capital firm and a member of GMO Internet Group. To date five of its investees have executed IPOs and its major investment funds have consistently produced returns higher than the initial principal. The VC firm invested in China's leading security technology company Qihoo 360 Technology Co, Ltd. taking the company to IPO, and has a proven track record in global investments. Please visit <http://www.gmo-vp.com> or more information.

About Credit Saison Co., Ltd.

Credit Saison has been issuing credit cards since 1982. Over more than 30 years, as a leading-edge service company, the company intends to continue pursuing customer satisfaction by providing products and services born of innovative ideas without being restrained by industry conventions, to carve out a unique position in the market. With around 35 million card members in the group, it is one of Japan's largest credit card companies. The company's Internet business centered around online shopping mall Eikyufumetsu.com has 9.5 million members. In addition to credit card services, Credit Saison provides lease, rental, credit guarantee, flat 35 and other finance services with the objective of being a non-bank service provider with multiple revenue sources. The company is also actively developing initiatives in the high growth Internet market, as well as retail finance services for the fast-expanding South East Asian market. Please visit <http://www.saisoncard.co.jp/en/> for more information.

About GMO Internet Group

GMO Internet Group is a comprehensive provider of industry-leading Internet solutions including domain name registration, cloud-based and traditional hosting, ecommerce, security, and payment processing services that each holds the top share of their respective markets in Japan. Other key business areas for the Group include online securities/FX trading, Internet advertising, search engine marketing and online research,

and smartphone game development and publishing. GMO Internet, Inc. (TSE: 9449) is headquartered in Tokyo, Japan. Please visit <http://www.gmo.jp/en> or more information.

Related Links

• Global Payment Fund: gmo-vp.com/gpf

Media Inquiries

GMO Payment Gateway, Inc.
Corporate Value Creation Office

TEL: +81-3-3464-0182

Email: ir@gmo-pg.com

GMO VenturePartners

TEL: +81-3-5458-8663

E-mail: info@gmo-vp.com

Credit Saison Co., Ltd..

Public Relations Office

TEL: +81-3-3982-0700

GMO Internet, Inc.

Group Public/Investor Relations

TEL: +81-3-5456-2695

Email: pr@gmo.jp

Copyright (C) 1995-2013 GMO Payment Gateway, Inc. All Rights Reserved.