

GMO-PG to Offer FinTech Service to Support Hokkoku Bank's Regional Revitalization Efforts

~Full-Fledged Start of OEM Services for GMO Pallet, its Smart Phone Payment Service GMO Pallet~

As part of its FinTech (combined finance and IT) services, GMO-PG will start offering OEM^(*) services for GMO Pallet, its smart phone payment service for Hokkoku Bank, Ltd.

Concurrently with its commencement on April 1, 2016 (scheduled) to offer the instant payment card "Hokkoku Visa Debit Card"⁽²⁾, Hokkoku Bank is also planning to launch "Hokkoku Osaifu App", a smart phone application aimed at strengthening the relationship between local stores and the residents of the community, for which GMO-PG will develop applications based on GMO-Pallet.

GMO-PG will support Hokkoku Bank's initiatives to promote regional revitalization by offering these OEM services and will continue to expand its provision of OEM services for GMO Pallet to financial institutions, the real estate sector, insurance, and other industries.



<Concept of Hokkoku Bank's Initiative to Revitalize the Community>

【Background and Overview】

GMO Pallet, offered by GMO-PG, is a smart phone payment service that can be used to complete card payments at restaurants, clothing retailers and other physical stores and eliminates the need to carry around a wallet. It has been gathering attention as a highly convenient FinTech service since its launch in 2014 when it began being offered chiefly to restaurants in Shibuya, Tokyo and is now further spreading among stores in regional areas as well.

Hokkoku Bank is a leading company in Ishikawa Prefecture and other areas of the Hokuriku region. It plays a leading role in various local community activities and provides financial services that offer residents peace of

mind. In a bid to foster local revitalization as it aims to realize the “regional revitalization” that is being promoted by the government, Hokkoku Bank had been considering new services that leverage FinTech for “financing based on the community”, an initiative to improve the level of convenience for residents of the community.

With such a backdrop, GMO-PG is looking to contribute to Hokkoku Bank’s efforts to revitalize communities through the April 1, 2016 (scheduled) start of services to spread the use of the “Hokkoku Visa Debit Card” by offering OEM services for GMO Pallet and developing “Hokkoku Osaifu App”, smart phone apps for card users as well as for physical stores.

【Hokkoku Bank’s initiatives through OEM services by GMO-PG for GMO Pallet】

Hokkoku Bank’s initiatives for community revitalization, part of its efforts for regional revitalization, will be based on the promotion of the Hokkoku Visa Debit Card. Based on GMO Pallet, GMO-PG will develop a smart phone app for users of the Hokkoku Visa Debit Card and a dedicated app for the stores which will be on the receiving end of their payments. Through its provision of OEM services for GMO-Pallet, GMO-PG will support the bank’s initiative to promote the use of the Hokkoku Visa Debit Card.

■Development of a smart phone app for users of the Hokkoku Visa Debit Card

The smart phone app for users is scheduled to include built-in features such the ability to make card payments at physical stores ^{(*)3}, for example at restaurants and shopping arcades in the community; the management of points received from local merchants; the reception of coupons, stamp cards, and account balance inquiries. The linkage of points used and received at the time of payment to the smart phone app will foster an environment where residents will be able to enjoy more convenient usage of the Hokkoku Visa Debit Card. The app is scheduled to become available on April 1, 2016.

■Creation of an app for physical stores

The smart phone app to be developed for physical stores will include features that enable the management of customer information, e.g. store visits by customers and sales histories, as well as the ability to make push notifications to customers and to distribute coupons in a bid to create a structure that can be used effectively for improving repeat customer ratios and for boosting average amounts spent on sales.

(*1) Original Equipment Manufacturer, the original manufacturing of the brands of other companies.

(*2) Instant payment cards under the VISA brand to be offered by Hokkoku Bank. The cards will be linked to bank accounts and amounts spent will be withdrawn from the linked account.

(*3) Merchants who are partners for the Hokkoku Visa Debit Card offered by Hokkoku Bank

【About GMO Payment Gateway】

GMO Payment Gateway offers online payment processing services for credit cards and other payment methods to 59,559 merchants (as of September 2015, GMO Payment Gateway Group), including operators of online shops and sellers of content on social media and smartphones; operators who collect recurring monthly payments, such as NHK and those who offer subscription purchases; and public organizations such as Japan Pension Service and the Tokyo Metropolitan Government. GMO-PG aims to enable both consumers and businesses to enjoy payment methods that are convenient and equipped with high levels of

security and to serve as the infrastructure for payment processes in Japan. GMO-PG will promote initiatives for new innovation such as FinTech and contribute to improving the rates of e-commerce in Japan as a leading company in the payment industry.

【Related Links】

•GMO-PG URL:<http://corp.gmo-pg.com/en>

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