

Overseas Payment Service “Z.com Payment” Introduces Addition of “Mail Link Payment” for Easy Transactions Online

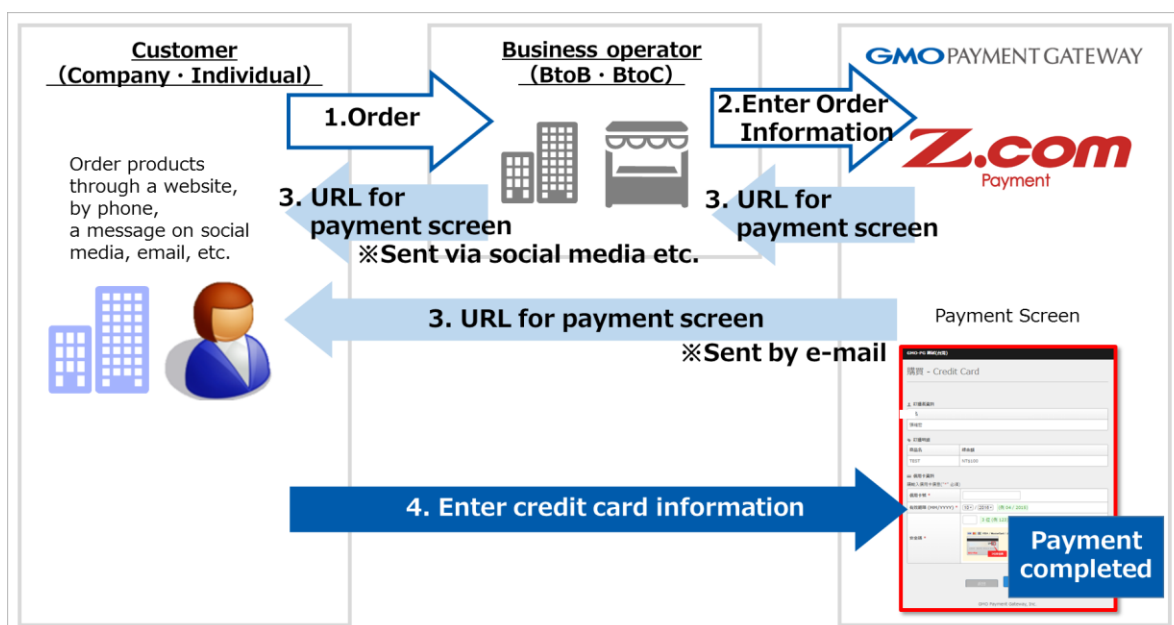
- Making online credit card payments easy for B to B and B to C businesses -

GMO-PG is pleased to announce that as of October 27, 2016 (Thu), it has introduced the addition^(*) of “Mail Link Payment”, a feature that enables online credit card payments for B to B and B to C transactions in its overseas payment service “Z.com Payment”, for Japanese e-commerce operators who have overseas subsidiaries.

With the Mail Link Payment feature, Z.com Payment issues a URL for a payment screen for every order, regardless of the order method that is chosen by a customer. It sends the URL link to the customer by email or through other means and enables them to pay online using their credit card, making it possible ^(**) for B to B businesses, physical stores that are looking to expand their e-commerce business, and others who are not fully equipped with a full-fledged e-commerce site to accept online payments in a speedy manner.

(*1) In countries and regions where Z.com Payment is available (Singapore, Thailand, Malaysia, Hong Kong, Taiwan as of October 2016)

(*2) Subject to review by acquirers or payment agencies in the pertinent country or region



*The payment screen will vary depending on the country.

The payment screen shown above is an example of a screen for customer payment information to be entered in Taiwan.

【About Z.com Payment’s Mail Link Payment】

Mail Link Payment is a feature that makes it easy to conduct online transactions by credit card. It is now being offered to Japanese companies which have overseas subsidiaries, regardless of whether they engage in B to B or B to C. The steps for using Mail Link Payment are as follows:

<Steps for using Mail Link Payment>

(1) A customer (individual or company) orders products through a website, by phone, a message on social

media, email, etc.

- (2) The business operator enters customer order information (name, email address, price of purchase, etc.) on the Z.com Payment management screen.
- (3) Z.com Payment sends an email to the customer email address with a link to the payment screen. For orders received via social media messages, an email containing the URL link to the payment screen may be sent to business operators who can then send the URL to their customers through social media, etc.
- (4) The customer enters their credit card and other required information on the payment screen. Payment is then complete.

■ Advantages for Businesses

- Business operators can receive online credit card payments for B to B or B to C transactions, even if they don't have a full-fledged e-commerce site equipped with a payment system.
- There's no need for business operators to manage credit management for B to B transactions as these are handled by credit card companies, which also reduces the risk of non-collectible payments.
- Since customers enter their credit card information directly on the payment screen provided by Z.com Payment, there's no need for businesses to retain their credit card information.

■ Advantages for Customers

- Customers do not need to bother transferring their payments to designated bank accounts after placing their orders. Payments are completed online; smooth, and easy.
- Credit card payments are also possible for B to B transactions, eliminating the need to quickly prepare funds.

【Backdrop for the Start of Mail Link Payment】

Increasing numbers of Japanese companies are conducting business abroad, and there are approximately 11,000 Japanese enterprises ^(*) that have local subsidiaries in East and Southeast Asia.

Among these companies, B to B businesses have a need for transaction methods which offer credit card payments that can resolve issues such as the collection of sales receivables and the risk of uncollectable accounts, and a desire to reduce the amount of time and effort required to administer their transaction partners' credit.

Meanwhile, demand exists among B to C businesses to sell online and to respond to orders received by phone or through messages on social media in addition to offline sales at physical stores, but a situation persists where the introduction of new e-commerce schemes or the development of payment systems may be difficult due to the required costs and efforts. GMO-PG has thus decided to add Mail Link Payment, a feature that enables businesses to conduct online transactions through credit card payments, to its overseas payment service Z.com Payment, without the need to set up a full-fledged e-commerce site.

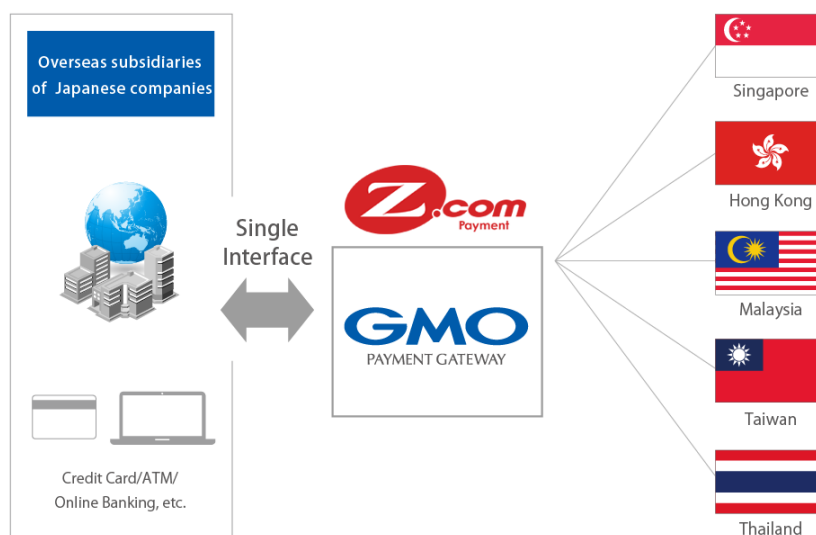
^(*) Calculation of the number of local Japanese subsidiaries in Thailand, Indonesia, Vietnam, the Philippines, Malaysia, Taiwan, Singapore, and Hong Kong based on 2015 Annual Report of Statistics on Japanese Nationals Overseas, MOFA; Kaigai Shinshutsu Kigyō Soran Kunibetsu (2016) (comprehensive list of companies advancing overseas), Toyo Keizai Inc.

【Z.com Payment】 (URL : <https://www.gmo-pg.com/service/global/z-com-payment/>)

Z.com Payment is an overseas payment service for Japanese e-commerce businesses that have local subsidiaries abroad and are looking to expand their overseas business. Besides offering methods that enable credit card payments to be made in local currencies, it also offers payment methods that meet local needs and its services are currently available in Singapore, Thailand, Malaysia, Hong Kong, and Taiwan(*4). From the negotiation stage to the use of its services, Z.com Payment provides support in Japanese and remits sales amounts in local currencies, offering peace of mind to e-commerce businesses that are advancing into overseas markets for the first time.

In addition to its payment services, Z.com Payment also has partnerships with local businesses in areas like distribution, promotion, and marketing, which are key elements for success in e-commerce, and offers optimum solutions for businesses that are looking to advance into overseas markets.

(*4) Offered to the extent allowed under restrictions in place for cross-border transactions by credit card brands and the laws of overseas countries and regions.



【GMO Payment Gateway】

GMO-PG offers comprehensive payment services and financial services to 77,256 merchants (as of September 2016, GMO-PG Group) including operators of online shops and sellers of digital content; 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.

Services for added value such as online advertising services that contribute to boosted merchant sales, focused chiefly on payment services. Supplying loans and other financial services that support the growth of merchants from a funding perspective and actively engaging in overseas initiatives like overseas payment services, the yearly payment amount processed by GMO-PG about 2 trillion yen.

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>

Press Inquiries

GMO Payment Gateway Inc.
Corporate Value Creation Strategy Division
TEL: +81-3-3464-0182
Email: ir@gmo-pg.com

Service Inquiries

GMO Payment Gateway Inc.
Management Department of Global Business
TEL: +81-3-3464-2381
Email: globalbusiness@gmo-pg.com

GMO Internet Group
Group Public / Investor Relations
TEL: +81-3-5456-2695
Email: pr@gmo.jp

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