

GMO Starts Supplying “GMO Payment after delivery” to ZOZOTOWN, Japan’s Biggest Shopping Site for Fashion

- Offering a payment method with no risks of non-collection
to help ZOZOTOWN attract new customers -

As of November 1, 2016 (Tue), GMO-PS is offering “GMO Payment after delivery”, a deferred payment service for ZOZOTOWN, the biggest shopping site for fashion in Japan ^(*) operated by START TODAY CO.,LTD.

(*) Online Shopping Market 2016; “Retailing of apparel, and clothing accessories”, Trends in E-commerce by Industry/by Type of Business (FY2014), Yano Research Institute Ltd.



【Background and Overview】

“GMO Payment after delivery”, offered by GMO-PS, is a deferred payment service that enables shoppers on e-commerce sites to pay after they have received their purchases. Deferred payment methods may be used by shoppers who do not have credit cards, as well as enable shoppers to pay after they have checked their purchases, and unlike cash on delivery, people do not need to be home to receive their goods. With these advantages, deferred payment methods are becoming more and more widespread, and its market is posting an average annual growth rate of 40.4 percent between 2010 and 2014 with expectations to become a 550 billion-yen market in 2020^(*).

Against such a backdrop, ZOZOTOWN, operated by START TODAY and boasting its scale as the biggest shopping site for fashion in Japan, is today introducing a deferred payment method to further push forward its approaches for younger customers who are not in possession of credit cards.

GMO-PG has been offering payment methods to ZOZOTOWN for settlement by credit card or by paying at a convenience store. The addition of “GMO Payment after delivery” by GMO-PS will be a group-wide effort to enable ZOZOTOWN to offer its customers a more comprehensive lineup to choose from, ranging from the use of credit cards to deferred payments.

Through its payment services and other initiatives, the GMO Group will continue to provide support and system support to ZOZOTOWN.

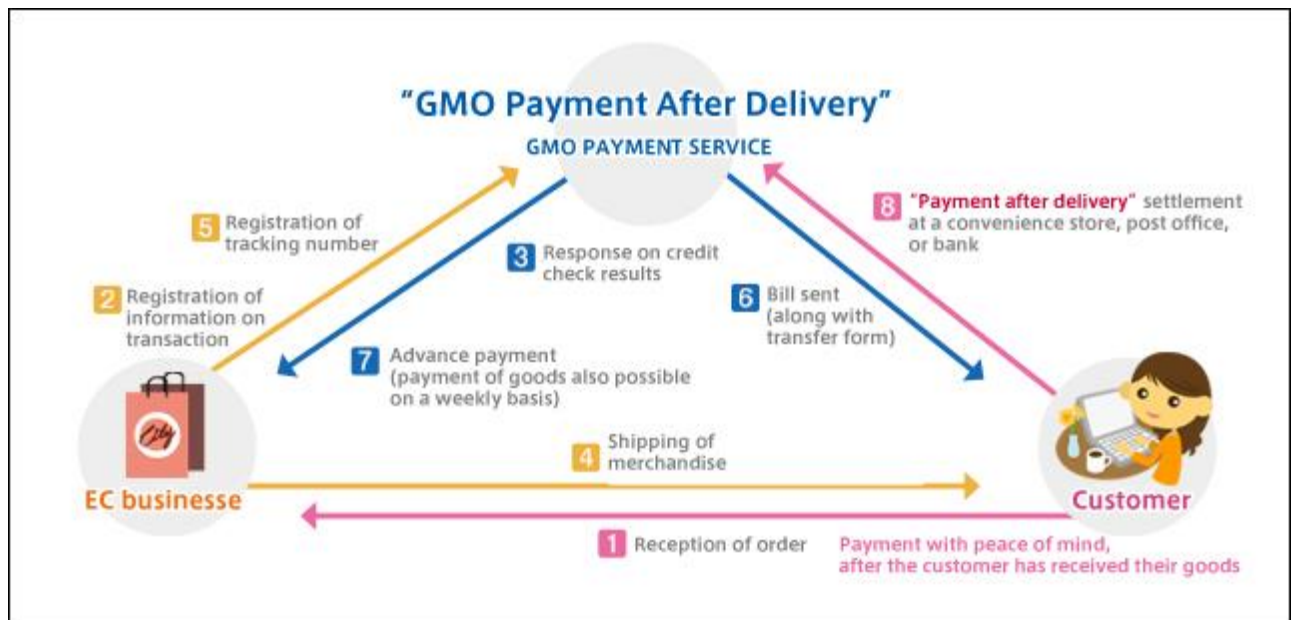
(*2) Calculated by GMO-PS based on Trends and future forecasts, Online Payment/Settlement Service Providers 2016, Yano Research Institute

【About “GMO Payment after delivery”】

“GMO Payment after delivery” is a deferred payment service offered to e-commerce businesses by GMO-PS that is free of risks of non-collection. GMO-PS provides advance payments on behalf of purchasers as well as handle other tasks such as manage credit, issue invoices, and administer payments, removing the need for e-commerce businesses to take care of complicated duties related to payment and eliminating uncertainty over the non-collection of payments. Businesses can offer the pay later method to customers and bring in more business from people who may have had concerns about using their credit cards or those who have refrained from making purchases because they would prefer to see the merchandise before buying.

■ Features of “GMO Payment after delivery”

<p>1. Real Time Credit Checks</p>	<p>Credit checks are conducted in real time without the need to keep customers waiting, meaning a smooth payment process that helps prevent customer loss.</p>
<p>2. Two Types of Billing to Choose From</p>	<p>Two types of bills are available, as well as a “service to include the bill in the package”, meeting the various needs of e-commerce businesses.</p> <p><Billing Types></p> <p>“Envelope type” – When payment is required at a convenience store, bank, or at a post office.</p> <p>“Postcard type with pressure-adhesive covering” – When a reduction in cost is important.</p>
<p>3. Lowest Rates in the Industry</p>	<p>In addition to service charges for payments, our rates are the lowest in the industry for everything from fixed costs, fees for issuing invoices, and bank transfer charges.</p> <p>For details on our prices, please refer to the URL below: http://www.gmo-ps.com/service/price/</p>



<“GMO payment after delivery” Service flow>

【GMO Payment Service】

GMO-PS was established in 2013 as a company that handles the deferred payment business for GMO-PG, which offers comprehensive payment-related services and services related to finance. As the only company in the industry that offers “Pay Later” settlements and a part of the GMO Group that covers everything from credit card payments to Pay Later methods, it offers “GMO Payment after delivery”, a deferred payment service with no risks of non-collection to the clothing industry and other major e-commerce businesses.

It will not only offer “GMO Payment after delivery” but also aim to contribute to people and to society through its online payment services by developing and offering services with boosted convenience for e-commerce businesses and customers alike.

【Related Links】

- “ZOZOTOWN” URL : <http://zozo.jp/>
- START TODAY URL : <http://www.starttoday.jp/>
- GMO-PS URL : <http://www.gmo-ps.com/>

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