

## GMO-PG, Bank of Yokohama and Almex to enter into discussion on smartphone payment integration and cash out service

- To enable withdrawals of cash from automatic payment machines -

GMO-PG, the Bank of Yokohama, Ltd. and Almex Inc. have reached a basic agreement on July 12, 2017 to start discussion on payment integration between automatic payment unit system and smartphone payment system as well as on cash out service\*1 based on “Smartphone Payment Service Linked with Bank Accounts” known as “Hama Pay.”

\*1 Cash out is defined as making cash withdrawal from bank accounts by using account-linked payment methods such as debit cards and smartphones through check-out registers of retail stores, automatic payment units, etc.

### 【Background and Overview】

“Hama Pay” is a smartphone payment service that links with a bank account. It was jointly developed by GMO-PG and the Bank of Yokohama and officially launched on July 3, 2017. Hama Pay allows the Bank of Yokohama account holders to make instant payments with their accounts by the smartphone app when paying in stores\*2. Meanwhile, Almex provides automatic payment machines, smartphone payment systems and various reception/front desk management systems to hospitals, hotels, restaurants and golf courses.

The mentioned three companies have agreed to discuss potential integration of Hama Pay with Almex’s automatic payment units in medical institutions and the smartphone payment system of Almex, so-called “Sma-pa CHECKOUT,” as well as potential release of cash out service.

\*2 Available for stores (merchants) which have concluded with the Bank of Yokohama an agreement on usage of smartphone payment service

### 1. Payment Integration

Hama Pay will be available as a payment method of “Sma-pa CHECKOUT.” This is expected to meet on-the-spot payment needs of people who do not have credit card, debit card nor cash on hand in case of unexpected hospitalization, emergency medical treatment, etc.

### 2. Cash Out

“Cash out” with the usage of debit card, smartphone or other devices is now allowed in Japan under certain conditions, with the revision of Ordinance for Enforcement of the Banking Act, effective April 2017.

Taking advantage of the revision, GMO-PG will build a system to support a new cash out service which will be available through Hama Pay and Almex automatic payment machines. With this service, users will only need to use the Hama Pay app to withdraw money from automatic payment units located inside hospitals, saving them the hassle of going to nearby convenience stores. The service coverage is expected to expand from hospitals to hotels and golf courses eventually.



<Cash out service>

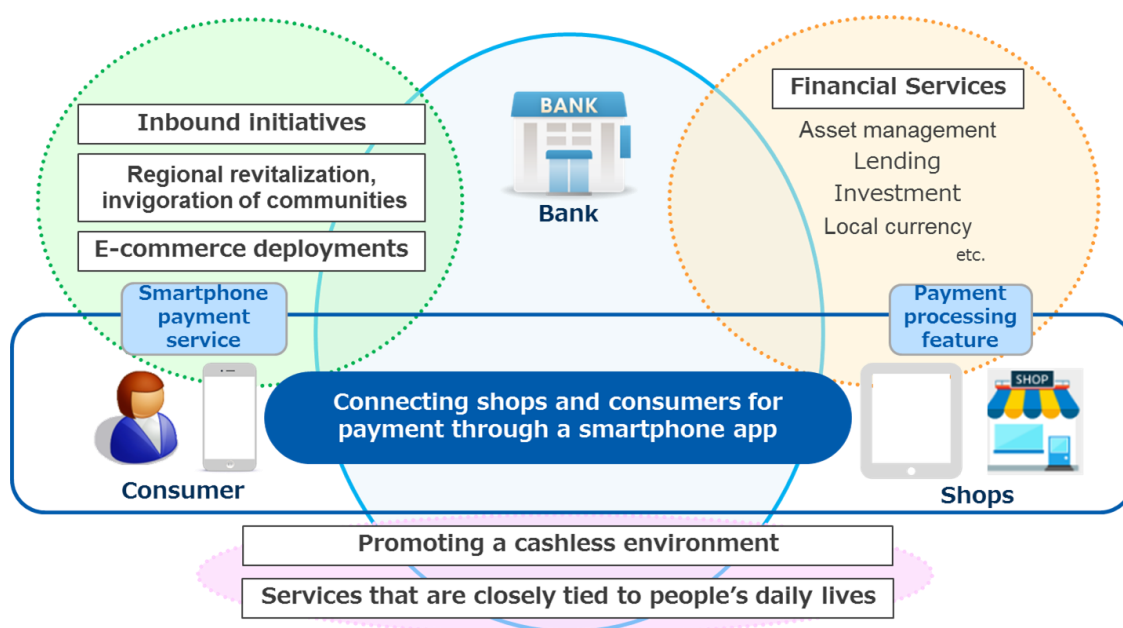
## 【Smartphone Payment Services by GMO-PG】

GMO-PG has provided “GMO Smart Shiharai,” a wallet-free smartphone payment service for purchases at brick-and-mortar stores including restaurants and clothing stores in April 2014. As smartphone payment services including “GMO Smart Shiharai” are highly compatible with the demands of financial institutions, GMO-PG has engaged in joint development of the services and offered the system platforms. The following three are the types of smartphone payment services offered by GMO-PG.

<b>Payment by Credit Card or Debit Card</b>	Perfect when you are issuing credit cards or debit cards that will be the main avenue for payment services to be offered via a smartphone.
<b>Direct Payment from a Bank Account</b>	Ideal when offering smartphone payment services where payments are drawn directly from a bank account. (Currently applying for patent jointly with the Bank of Yokohama; 2016-109869)
<b>Two-Way Payment</b>	A method where payments may be made by either credit card or debit card or through direct withdrawal from a bank account via a smartphone.

Smartphone payment services can also incorporate other financial services (asset management, loans, investment, local currencies, etc.) based upon their framework. Additionally, they enable to promote expansion of Ecommerce or to bring in more inbound foreign travelers. Thus, GMO-PG can create new services that respond to its merchant’s initiatives, which include FinTech service expansion, promoting cashless payments, local revitalization and services deeply rooted in people’s lives.

The cash out function will be added as a new option of smartphone payment services.



<Image of smartphone payment services offered by GMO-PG>

## **【GMO Payment Gateway】**

GMO-PG offers comprehensive payment services and financial services to 85,123 merchants (as of March 2017, 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 the National Tax Agency 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 exceeds 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 : <https://corp.gmo-pg.com/en>

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### **Press Inquiries**

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

### **Service Inquiries**

GMO Payment Gateway Inc.  
SmartPay Business Promotion Office  
TEL: +81-3-3464-2323  
Email: [info@gmo-pg.com](mailto:info@gmo-pg.com)

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

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