

December 21, 2017

Release of embedded payment readers for vending machines -1st in Japan to support contactless “Visa payWave” for vending machines-

GMO Financial Gate, Inc., a consolidated subsidiary of GMO Payment Gateway, Inc. taking on card-present payment and other businesses, will launch a series of payment terminals to be embedded in vending machines and other automated retail units (e.g. beverage vending machines, ticket-selling machines, laundromats, coffee machines, etc.).

The first of such products is the embedded-type terminal supporting multi-payments. The product jointly redeveloped by GMO Financial Gate, Inc. and Nayax K.K. will be launched in January 2018. “VPOS Touch”, a cashless payment terminal of Nayax Ltd. sold in 55 countries is now redesigned for Japanese requirements and added with a “Visa payWave” function allowing for contactless card payments.

The multi-payment terminal is planned to be rolled out at branches of Resona Bank, Ltd. from January 2018, installed on drink vending machines of Ito En, Ltd.

GMO-FG plans to further spread self-service type multi-payments in “unattended market (self-checkout, self-service machines)” that includes ticket selling machines, laundromats and coffee machines.

<Images of embedded multi payment terminal>



【Background behind the product redevelopment and overview of the product】

It is estimated that there will be greater needs for cashless payment on various occasions amid a global spread of cashless payments, especially so given the government’s proposal¹ to double cashless payment ratio to around 40% in ten years (targeting June 2027).

In fact, 71 countries and regions have introduced Visa payWave for smart, contactless payments. Compliant with an international security standard EMV², Visa payWave is a highly secure payment service allowing for consumers to make payments just by holding their Visa credit/debit/prepaid card or mobile terminal over the reader.

These moves have led GMO-FG to decide on a launch of a series of embedded-type payment terminals with

an aim of promoting cashless payments via vending machines and other automated retail machines, so-called “unattended market”. As its initial rollout, a revamped version of VPOS Touch, a cashless terminal, will be released in January 2018. It was revamped and redeveloped for Japanese use by its original maker Nayax and GMO-FG.

Ito En, Ltd. has, ahead of others, agreed to adopt the terminal on its beverage vending machines, which will be placed at branches of Resona Bank, Ltd. from January 2018. Since the bank started issuing debit cards supporting Visa payWave on the spot in October 2017, its card holders can now enjoy contactless payment experience immediately with the vending machines.

1 Source: “Status and promotion of cashless payments” published in August 2017 by Ministry of Economy, Trade and Industry

2 EMV is a standard for credit cards with IC chip developed by the international card brands Visa and MasterCard, named after the capital letters “E” for Europay International which was then running under MasterCard brand in Europe, “M” and “V” for the earlier two brand names.

【VPOS Touch】

VPOS Touch is an embedded-type multi-payment reader for vending machines and other unattended automated retail units. The reader works for both conventional credit card payments through physical contact and contactless payments of waving card or mobile terminal. The reader will start accepting Visa cards in January 2018 to be followed by MasterCard, JCB and other card brands in phases from February onwards. With plans in place to cover public e-money and house e-money, QR code, employee card, rewards and many other types of payments in Japan, VPOS Touch allows for flexible payment services on various occasions.

【Nayax K.K.】

In May 2015, Nayax K.K. was founded as a Japanese entity of Israel’s Nayax Ltd. that designs, manufactures and sells VPOS Touch. Payment terminals of Nayax Ltd. are installed on vending machines in 55 countries. In addition to payment terminals, the company offers solution services that include remote control of vending machines, management of sales status, analytics tool, etc.

【GMO Financial Gate, Inc.】

Established in July 1999 as a payment service provider mainly serving the area of in-store credit and debit card payments, GMO-FG has an 18-year track record of building trust from its customers. Being a hub of IC-card payment support, GMO-FG also works on industry innovation leveraging its economic rationality and cutting-edge technologies but mostly harnessing alliance with overseas terminal manufactures. GMO-FG’s service coverage is not limited to stationary or mobile CCT (single terminal supporting multiple payment methods); it also supports payments through IC-compatible smartphones and automatic payment machines at hospitals and golf courses under its embedded-type payment service. GMO-FG hopes to help development of its partner companies and the industry through secure and reliable payment processing on various payment occasions.

【Related Links】

- GMO-FG (Company Profile) URL : <https://gmo-fg.com/>
- Nayax (Company Profile) URL : <https://www.nayax.com/>

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